

# **2011 Income Limit Area Definitions Connecticut Metropolitan & Non-Metropolitan Areas**

(Effective 05/31/2011)

Sources: [http://www.huduser.org/portal/datasets/il/il11/area\\_definitions.pdf](http://www.huduser.org/portal/datasets/il/il11/area_definitions.pdf) OR  
[http://www.huduser.org/portal/datasets/mtsp/mtsp11/area\\_definitions.PDF](http://www.huduser.org/portal/datasets/mtsp/mtsp11/area_definitions.PDF)

## **METROPOLITAN STATISTICAL AREAS**

### **BRIDGEPORT – STAMFORD – NORWALK MSA**

#### **SA: BRIDGEPORT HMFA**

Bridgeport, Easton, Fairfield, Monroe, Shelton, Stratford, Trumbull

#### **SA: DANBURY HMFA**

Bethel, Brookfield, Danbury, New Fairfield, Newtown, Redding, Ridgefield, Sherman

#### **SA: STAMFORD – NORWALK HMFA**

Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, Wilton

### **HARTFORD - WEST HARTFORD – EAST HARTFORD MSA**

#### **CBSA: HARTFORD – WEST HARTFORD – EAST HARTFORD HMFA**

Andover, Avon, Berlin, Bloomfield, Bolton, Bristol, Burlington, Canton, Chester, Columbia, Coventry, Cromwell, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Haddam, Hartford, Hartland, Hebron, Manchester, Mansfield, Marlborough, Middlefield, Middletown, New Britain, Newington, Plainville, Portland, Rocky Hill, Simsbury, Somers, Southington, South Windsor, Stafford, Suffield, Tolland, Union, Vernon, West Hartford, Wethersfield, Willington, Windsor, Windsor Locks

#### **SA: SOUTHERN MIDDLESEX COUNTY HMFA**

Clinton, Deep River, Essex, Killingworth, Old Saybrook, Westbrook

**NEW HAVEN – MILFORD MSA**

**SA: MILFORD – ANSONIA – SEYMOUR HMFA**

Ansonia, Beacon Falls, Derby, Milford, Oxford, Seymour

**SA: NEW HAVEN – MERIDEN HMFA**

Bethany, Branford, Cheshire, East Haven, Guilford, Hamden, Madison, Meriden, New Haven, North Branford, North Haven, Orange, Wallingford, West Haven, Woodbridge

**SA: WATERBURY HMFA**

Middlebury, Naugatuck, Prospect, Southbury, Waterbury, Wolcott

**NORWICH – NEW LONDON MSA**

**SA: COLCHESTER – LEBANON HMFA**

Colchester, Lebanon

**CBSA: NORWICH – NEW LONDON HMFA**

Bozrah, East Lyme, Franklin, Griswold, Groton, Ledyard, Lisbon, Lyme, Montville, New London, North Stonington, Norwich, Old Lyme, Preston, Salem, Sprague, Stonington, Voluntown, Waterford

**NON-METROPOLITAN COUNTIES**

**LITCHFIELD COUNTY**

Barkhamsted, Bethlehem, Bridgewater, Canaan, Colebrook, Cornwall, Goshen, Harwinton, Kent, Litchfield, Morris, New Hartford, New Milford, Norfolk, North Canaan, Plymouth, Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren, Washington, Watertown, Winchester, Woodbury

**WINDHAM COUNTY**

Ashford, Brooklyn, Canterbury, Chaplin, Eastford, Hampton, Killingly, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Windham, Woodstock

## **Notes to Schedule of Maximum Affordable Rent and Gross Income Limits**

1. Regardless of financing source, all Low Income Housing Tax Credit (LIHTC) developments must use Tax Exempt options A or B on attached "Schedules".
2. Maximum monthly rent is computed by multiplying the HUD maximum income adjusted for family size by 30% (maximum imputed housing expense allowance) then dividing by 12 (months). All decimal points round down.
3. Maximum monthly rent includes utilities except for household phone, internet and cable. Maximum rent must be reduced by an approved utility allowance for tenants that pay all or some utilities not provided by owner.
4. Maximum rents for LIHTC developments are determined by bedroom size for all developments after 1989 and pre-1990 developments receiving the irrevocable Rent Change Election of 1994. For developments before 1990, number of unit occupants must be used.
5. Per HUD methodology, the 4 person Low Income (80% of AMI) is limited to the U.S. median family income level unless justified by high housing costs. For 2011 the U.S. median family income is \$64,200.
6. Please be aware that all income limits used for the LIHTC program must be from the Multifamily Tax Subsidy Project (MTSP) Income Limits published by HUD. Section 8 properties will continue to use the Section 8 Income Limits.
7. For LIHTC properties – please note that HUD has added a Hold Harmless Policy which is impacting this year's income limits. Therefore, there are now areas that are impacted by the HUD Hold Harmless Policy in addition to the areas that were previously impacted by the Housing & Economic Recovery Act of 2008 (HERA).
8. Applying the New Income Limits to LIHTC Properties:

### **HERA SPECIAL INCOME LIMITS:**

Four (4) Connecticut Areas have been assigned HERA Special Income Limits, in addition to a 2011 Income Limit. The HERA Special Income Limits **MUST** be used by developments in those affected areas that were Placed In Service (PIS) before an applicable date. The areas with HUD's special instructions are as follows:

- Bridgeport HMFA - PIS on or before May 30, 2011 \*
- Milford-Ansonia-Seymour HMFA - PIS on or before Dec. 31, 2008
- Waterbury HMFA - PIS on or before Dec. 31, 2008
- Windham County - PIS on or before Dec. 31, 2008

\* HUD invoked the "hold-harmless" policy for FY2011 MTSP Income Limits for the Bridgeport HMFA area. Therefore, based on the FY2011 MTSP, developments in this area would be "held-harmless" and would use the HERA Special Income Limits.

### **If the development was or will be placed in service on or after 5/31/2011:**

- Use the current MTSP limits
- The development may **NOT** use the HERA Special limits
- If the income limits decreased from the limits in effect at the time of carryover allocation, the development must use the current income limits for determining tenant eligibility. However, rents can be calculated in accordance with the gross rent floor.

**NOTE:** The income limits are applied on a DEVELOPMENT-WIDE basis, depending on how the development is defined based on the multiple building election on the 8609s. If question 8b on the 8609s indicated that a building was part of a multiple-building development, all of the buildings in that multiple-building development will use the income limit based on the date the first building was placed in service. If question 8b on the 8609s indicated the building was NOT part of a multiple building development (in other words, it was set up as though each building is its own development), each building will use the income limit based on the date that particular building was placed in service.