

MassHousing Form L-101 FTHB		FTHB INCOME AND ACQUISITION COST LIMITS- FTHB Conv: First Time Homebuyer Conventional & FHA		Effective Date: May 6, 2024																																																	
Community/County		Income Limit	Community/County	Income Limit																																																	
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth		\$127,700	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$127,700	<div>Product codes: 1004, 2004, 3004</div> <div>DPA* Product Code: 4004</div> <div>Acquisition Cost: The cost of acquiring a residence as a completed residential unit</div> <table><tr><th colspan="3">ACQUISITION COST LIMITS</th></tr><tr><th>County</th><th>SF/Condo</th><th>2-4 Unit</th></tr><tr><td>Barnstable</td><td>\$766,526</td><td>\$981,307</td></tr><tr><td>Berkshire</td><td>\$510,939</td><td>\$654,188</td></tr><tr><td>Bristol</td><td>\$754,733</td><td>\$966,182</td></tr><tr><td>Dukes</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Essex</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Franklin</td><td>\$510,939</td><td>\$654,188</td></tr><tr><td>Hampden</td><td>\$510,939</td><td>\$654,188</td></tr><tr><td>Hampshire</td><td>\$510,939</td><td>\$654,188</td></tr><tr><td>Middlesex</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Nantucket</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Norfolk</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Plymouth</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Suffolk</td><td>\$884,453</td><td>\$1,132,253</td></tr><tr><td>Worcester</td><td>\$510,939</td><td>\$654,188</td></tr></table> <div>*First Time Homebuyers may access Down Payment Assistance available in all cities/towns in the Commonwealth. The DPA is a Fixed Loan Amount of \$25,000. The DPA is a Second Mortgage at a 2% interest rate, fully amortized 15 year-fixed rate and is due upon sale or refinance of the property.</div>	ACQUISITION COST LIMITS			County	SF/Condo	2-4 Unit	Barnstable	\$766,526	\$981,307	Berkshire	\$510,939	\$654,188	Bristol	\$754,733	\$966,182	Dukes	\$884,453	\$1,132,253	Essex	\$884,453	\$1,132,253	Franklin	\$510,939	\$654,188	Hampden	\$510,939	\$654,188	Hampshire	\$510,939	\$654,188	Middlesex	\$884,453	\$1,132,253	Nantucket	\$884,453	\$1,132,253	Norfolk	\$884,453	\$1,132,253	Plymouth	\$884,453	\$1,132,253	Suffolk	\$884,453	\$1,132,253	Worcester	\$510,939	\$654,188
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BERKSHIRE COUNTY Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor		\$124,875	MIDDLESEX COUNTY Cambridge, Everett, Somerville	\$163,700																																																	
			Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Marlborough, Malden, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn	\$148,900																																																	
BRISTOL COUNTY Fall River		\$140,400	NANTUCKET COUNTY Nantucket	\$153,100																																																	
Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport		\$127,700																																																			
DUKES COUNTY Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury		\$128,900	NORFOLK COUNTY Avon	\$127,700																																																	
			Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$148,900																																																	
ESSEX COUNTY Lawrence, Lynn		\$163,700	PLYMOUTH COUNTY Abington, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth Plympton, Rochester, Rockland, Scituate, Wareham, West Bridgewater, Whtiman	\$148,900																																																	
Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury		\$148,900																																																			
FRANKLIN COUNTY Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately		\$127,700	SUFFOLK COUNTY Boston, Chelsea Revere, Winthrop	\$163,700 \$148,900																																																	
HAMPDEN COUNTY Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, Westfield, West Springfield, Wilbraham		\$127,700	WORCESTER COUNTY Ashburnham, Athol, Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, Leominster, Lunenburg, Mendon, Milford, Millbury, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Southborough, Spencer, Sterling, Sturbridge, Sutton, Templeton, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester	\$127,700																																																	

