

MassHousing Form: L-101 HFA Preferred/HFA Advantage			INCOME AND LOAN LIMITS (Conventional)			Effective Date: May 20, 2024		
COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%	Product codes: 1001, 1002, 2001, 2002 DPA Product code: 4004		
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$98,160	\$165,645	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$77,200	\$130,275			
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	\$81,520	\$137,565	MIDDLESEX COUNTY Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Everett, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn	\$113,600	\$191,700	GATEWAY CITIES*		
BRISTOL COUNTY Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$90,560	\$152,820	NANTUCKET COUNTY Nantucket	\$122,480	\$206,685	Attleboro Barnstable Boston Brockton Chelsea Chicopee Everett Fall River Fitchburg Framingham Haverhill Holyoke Lawrence Leominster Lowell Lynn Malden Methuen New Bedford Peabody Pittsfield Quincy Randolph Revere Salem Springfield Taunton Westfield Worcester		
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$110,000	\$185,625	NORFOLK COUNTY Avon, 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	\$113,600	\$191,700	*First Time Homebuyers may access Down Payment Assistance for properties located in Gateway Cities, City of Boston, Randolph and Framingham. 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.		
ESSEX COUNTY Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury	\$113,600	\$191,700	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, West Bridgewater, Wareham, Whitman	\$113,600	\$191,700	CONVENTIONAL MORTGAGE LOAN LIMITS CLICK HERE FOR LIMITS *Please note the Area Median Income (AMI) is provided by FHFA and may differ from the median income posted on HUD’s website		
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	\$110,000	\$185,625	SUFFOLK COUNTY Boston, Chelsea, Revere, Winthrop	\$113,600	\$191,700			

HAMPDEN COUNTY Agawam, Blandford, Brimfield, Chester, Chicopee , East Longmeadow, Granville, Hampden, Holland, Holyoke , Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield , Tolland, Wales, West Springfield, Westfield , Wilbraham	\$77,200	\$130,275	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	\$89,120	\$150,390	<div>FHA MORTGAGE LOAN LIMITS (please note we cap on conforming loan limits) CLICK HERE FOR LIMITS</div>
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