

MassHousing Form L-101 WFA		WFA <sup>1</sup> & WFA FHA <sup>2</sup> INCOME** AND ACQUISITION COST LIMITS							Effective Date: January 2, 2025																																																	
WFA: MASSHOUSING WORKFORCE ADVANTAGE																																																										
COUNTY/COMMUNITY		INCOME LIMITS PER HOUSEHOLD SIZE*							Product codes: 1006, 2006, 3005 DPA* Product Code: 4005																																																	
		1	2	3	4	5	6	7			8																																															
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth		53,160	60,780	68,340	75,960	82,080	88,140	94,200	100,320	<table><tr><th colspan="3">ACQIUSTION 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> <b><sup>1</sup>Conventional Loan Limits only.</b> <b><sup>2</sup>Lower of the FHA or Conventional Loan Limits.</b>  <i>*First Time Homebuyers may access Down Payment Assistance available in all cities/towns of the Commonwealth. The DPA is a Fixed Loan Amount of \$30,000. The DPA is a Second Mortgage at a 0% deferred 30-year fixed, due upon sale or refinance of the property.</i>	ACQIUSTION 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 Alford, Becket, Clarksburg, Egremont, Florida, Great Barrington, Hancock, Monterey, Mount Washington, New Ashford,New Marlborough, North Adams, Otis, Peru, Sandisfield, Savoy, Sheffield, Tyringham, Washington, West Stockbridge, Williamstown, Windsor		46,020	52,560	59,160	65,700	70,980	76,260	81,480	86,760																																																	
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge		47,280	54,000	60,780	67,500	72,900	78,300	83,700	89,100																																																	
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford		46,020	52,560	59,160	65,700	70,980	76,260	81,480	86,760																																																	
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport		47,220	54,000	60,720	67,440	72,840	78,240	83,640	89,040																																																	
Berkley, Dighton, Mansfield, Norton, Taunton,		54,660	62,460	70,260	78,060	84,300	90,600	96,780	103,080																																																	
Easton, Raynham		64,860	74,100	83,340	92,580	100,020	107,400	114,840	122,220																																																	
DUKES COUNTY Aquinnah, Chilmark, Edgartown, Aquinnah, Oak Bluffs, Tisbury, West Tisbury		57,780	66,000	74,280	82,500	89,100	95,700	102,300	108,900																																																	
ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury		56,280	64,320	72,360	80,400	86,880	93,300	99,720	106,140																																																	
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham		68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240																																																	
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		46,020	52,560	59,160	65,700	70,980	76,260	81,480	86,760																																																	
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																																																										
HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington																																																										

COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*							
	1	2	3	4	5	6	7	8
<b>MIDDLESEX COUNTY</b> Billerica, Chelmsford, Dracut, Dunstable, Groton, <b>Lowell</b> , Pepperell, Tewksbury, Tyngsborough, Westford	57,780	66,000	74,280	82,500	89,100	95,700	102,300	108,900
Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, <b>Everett</b> , <b>Framingham</b> , Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, <b>Malden</b> , Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
<b>NANTUCKET COUNTY</b> Nantucket	64,320	73,500	82,680	91,860	99,240	106,560	113,940	121,260
<b>NORFOLK COUNTY</b> Avon	54,660	62,460	70,260	78,060	84,300	90,600	96,780	103,080
Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, <b>Quincy</b> , <b>Randolph</b> , Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
<b>PLYMOUTH COUNTY</b> Abington, Bridgewater, <b>Brockton</b> , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	54,660	62,460	70,260	78,060	84,300	90,600	96,780	103,080
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
<b>SUFFOLK COUNTY</b> <b>Boston</b> , <b>Chelsea</b> , <b>Revere</b> , Winthrop	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
<b>WORCESTER COUNTY</b> Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	47,760	54,600	61,440	68,220	73,680	79,140	84,600	90,060
Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon	49,020	55,980	63,000	70,020	75,600	81240	86,820	92,460
Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Harvard, Holden, Hopedale, Lancaster, Leicester, Mendon, Milford, Millbury, Millville, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southborough, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Upton, Uxbridge, Webster, Westborough, West Boylston, West Brookfield, Worcester	61,920	70,800	79,620	88,440	95,520	102,600	109,680	116,760
<i><b>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</b></i>								

\*\*Income Limits based on HOME Income Limits