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| **MassHousing Form L-101 FTHB FTHB INCOME AND ACQUISITION COST LIMITS- FTHB Conv: First Time Homebuyer Conventional & FHA Effective Date: May 6, 2024** |
|  **Income Income** **Community/County Limit Community/County Limit** |

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| **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**  | ***\*These areas are designated as Targeted Areas in accordance with the IRS Tax Code. The First Time Homebuyer requirement does not apply if purchasing in one of these areas. See MassHousing Seller Guide Section 1.8.******Product codes: 1004, 2004, 3004DPA\* Product Code: 4004******Acquisition Cost: The cost of acquiring a residence as a completed residential unit******\*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.*** |
| **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***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 | **$163,700****$148.900** |
| **BRISTOL COUNTY*****Fall River***Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport | **$140,400****$127,700** | **NANTUCKET COUNTY**Nantucket | **$153,100** |
| **DUKES COUNTY** Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury | **$128,900** | **NORFOLK COUNTY*****Avon***Bellingham, Braintree, Brookline, Canton, Cohassett, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy***,*** Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham | **$127,700****$148,900** |
| **ESSEX COUNTY*****Lawrence, Lynn***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 | **$163,700****$148,900** | **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** |
| **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** |  |