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| MassHousing Form L-101 WFA WFA¹ & WFA FHA² INCOME\*\* AND ACQUISITION COST LIMITS Effective Date: May 6, 2024  **WFA: MASSHOUSING WORKFORCE ADVANTAGE** | | | | | | | | | |
| COUNTY/COMMUNITY | **INCOME LIMITS PER HOUSEHOLD SIZE\*** | | | | | | | | **Product codes: 1006, 2006, 3005**  **DPA\* Product Code: 4005**   |  |  |  | | --- | --- | --- | | **ACQUISTION 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** |   ***¹Conventional Loan Limits only.***  ***²Lower of the FHA or Conventional Loan Limits.***    *\*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.* |
|  | **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 | $64,450 | $73,650 | $82,850 | $92,050 | $99,450 | $106,800 | $114,150 | $121,550 |
| 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  Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge | $55,880  $57,300 | $63,800  $65,500 | $71,750  $73,700 | $79,700  $81,850 | $86,100  $88,400 | $92,500  $94,950 | $98,850  $101,500 | $105,250  $108,050 |
| BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford  Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport  Berkley, Dighton, Mansfield, Norton, **Taunton**,  Easton, Raynham | $55,800  $57,300  $66,250  $66,300 | $63,800  $65,550  $75,700  $75,750 | $71,750  $73,750  $85,150  $85,200 | $79,700  $81,900  $94,600  $94,650 | $86,100  $88,500  $102,200  $102,250 | $92,500  $95,050  $109,750  $109,800 | $98,850  $101,600  $117,350  $117,400 | $105,250  $108,150  $124,900  $124,950 |
| DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury | $70,150 | $80,150 | $90,150 | $100,150 | $108,200 | $116,200 | $124,200 | $132,200 |
| **ESSEX COUNTY**  Andover, Boxford, Georgetown, Groveland, **Haverhill**, **Lawrence**, Merrimac, **Methuen**, North Andover, West Newbury  Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, **Lynn**, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, **Peabody,** Rockport, Rowley, **Salem**, Salisbury, Saugus, Swampscott, Topsfield, Wenham | $66,300  $82,950 | $75,750  $94,800 | $85,200  $106,650 | $94,650  $118,450 | $102,250  $127,950 | $109,800  $137,450 | $117,400  $146,900 | $124,950  $156,400 |
| **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, WhatelyHAMPDEN 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 | $55,800 | $63,800 | $71,750 | $79,700 | $86,100 | $92,500 | $98,850 | $105,250 |
|  |  |  |  |  |  |  |  |  |  |
| COUNTY/COMMUNITY | **INCOME LIMITS PER HOUSEHOLD SIZE\*** | | | | | | | |  |
|  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** |  |
| MIDDLESEX COUNTY Billerica, Chelmsford, Dracut, Dunstable, Groton, **Lowell**, Pepperell, Tewksbury, Tyngsborough, Westford  Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, **Everett**, **Framingham**, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, **Malden**, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn | $66,300  $82,950 | $75,750  $94,800 | $85,200  $106,650 | $94,650  $118,450 | $102,250  $127,950 | $109,800  $137,450 | $117,400  $146,900 | $124,950  $156,400 |
| NANTUCKET COUNTY Nantucket | $69,800 | $79,800 | $89,750 | $99,700 | $107,700 | $115,700 | $123,650 | $131,650 |
| 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 | $66,250  $82,950 | $75,700  $94,800 | $85,150  $106,650 | $94,600  $118,450 | $102,200  $127,950 | $109,750  $137,450 | $117,350  $146,900 | $124,900  $156,400 |
| PLYMOUTH COUNTY Abington, Bridgewater**, Brockton**, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman  Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham | $66,250  $82,950 | $75,700  $94,800 | $85,150  $106,650 | $94,600  $118,450 | $102,200  $127,950 | $109,750  $137,450 | $117,350  $146,900 | $124,900  $156,400 |
| SUFFOLK COUNTY **Boston**, **Chelsea**, **Revere**, Winthrop | $82,950 | $94,800 | $106,650 | $118,450 | $127,950 | $137,450 | $146,900 | $156,400 |
| **WORCESTER COUNTY**  Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren  Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon  Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton  Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Holden, Leicester, Millbury, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Uxbridge, Webster, Westborough, West Boylston, West Brookfield, Worcester  ***\*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.***  \*\*Income Limits based on HOME Income Limits | $57,900  $59,400  $66,300  $65,550 | $66,200  $67,900  $75,750  $74,900 | $74,450  $76,400  $85,200  $84,250 | $82,700  $84,850  $94,650  $93,600 | $89,350  $91,650  $102,250  $101,100 | $95,950  $98,450  $109,800  $108,600 | $102,550  $105,250  $117,400  $116,100 | $109,200  $112,050  $124,950  $123,600 |