

MassHousing Form: L-101 HFA Preferred/HFA Advantage			INCOME AND LOAN LIMITS			Effective Date: June 2, 2025	
COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%	<b>Product codes: 1001, 1002, 2001, 2002, 3004</b> <b>DPA Product codes: 4004, 4006</b>  <b>*First Time Homebuyers may access Down Payment Assistance available in all cities/towns of the Commonwealth.</b>  <b>The DPA is a Fixed Loan Amount of \$25,000.</b>  <b>The DPA is a Second Mortgage at a 2%, or 3% interest rate based on AMI, fully amortized 15 year-fixed rate and is due upon sale or refinance of the property.</b>	<div><b>CONVENTIONAL MORTGAGE LOAN LIMITS</b> <a href="#">CLICK HERE FOR LIMITS</a> <b>*Please note the Area Median Income (AMI) is provided by FHFA and may differ from the median income posted on HUD’s website</b></div> <div><b>FHA MORTGAGE LOAN LIMITS</b> (please note we cap on conforming loan limits) <a href="#">CLICK HERE FOR LIMITS</a></div>
<b>BARNSTABLE COUNTY</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	<b>\$99,280</b>	<b>\$167,535</b>	<b>HAMPSHIRE COUNTY</b> Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	<b>\$95,200</b>	<b>\$160,650</b>		
<b>BERKSHIRE COUNTY</b> 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	<b>\$81,520</b>	<b>\$137,565</b>	<b>MIDDLESEX COUNTY</b> 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	<b>\$121,680</b>	<b>\$205,335</b>		
<b>BRISTOL COUNTY</b> Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	<b>\$92,080</b>	<b>\$155,385</b>	<b>NANTUCKET COUNTY</b> Nantucket	<b>\$130,800</b>	<b>\$220,725</b>		
<b>DUKES COUNTY</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	<b>\$122,640</b>	<b>\$206,955</b>	<b>NORFOLK COUNTY</b> 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	<b>\$121,680</b>	<b>\$205,335</b>		
<b>ESSEX COUNTY</b> 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	<b>\$121,680</b>	<b>\$205,335</b>	<b>PLYMOUTH COUNTY</b> 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	<b>\$121,680</b>	<b>\$205,335</b>		
<b>FRANKLIN COUNTY</b> 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	<b>\$99,760</b>	<b>\$168,345</b>	<b>SUFFOLK COUNTY</b> Boston, Chelsea, Revere, Winthrop	<b>\$121,680</b>	<b>\$205,335</b>		

<b>HAMPDEN COUNTY</b> 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	<b>\$76,960</b>	<b>\$129,870</b>	<b>WORCESTER COUNTY</b> 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	<b>\$98,160</b>	<b>\$165,645</b>	
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