WFA[1] & WFA FHA[2] INCOME** AND ACQUISITION COST LIMITS

WFA: MASSHOUSING WORKFORCE ADVANTAGE

COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*							
	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
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								

Product codes: 1006, 2006, 3005

DPA* Product Code: 4005

[1]Conventional Loan Limits only.
[2]Lower 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.

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	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, **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	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
NANTUCKET COUNTY Nantucket	64,320	73,500	82,680	91,860	99,240	106,560	113,940	121,260
NORFOLK COUNTY Avon	54,660	62,460	70,260	78,060	84,300	90,600	96,780	103,080
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	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
PLYMOUTH COUNTY Abington, Bridgewater, **Brockton**, 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
SUFFOLK COUNTY **Boston**, **Chelsea**, **Revere**, Winthrop	68,520	78,360	88,140	97,920	105,780	113,640	121,440	129,240
WORCESTER COUNTY 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

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