



HomeOwnership Announcement

May 1, 2024 - ANN 2024.3

In accordance with the recently issued Income Limits by the Housing and Urban Development (HUD), and recently issued Purchase Price Safe Harbor Limits by the Internal Revenue Service, MassHousing will be updating Income and Acquisition Cost Limits for the products listed below.

These new limits will be effective for all loans REGISTERED on emasshousing.com ON OR AFTER May 6, 2024.

FTHB & FTHB FHA (MassHousing First Time Homebuyer) (Product Codes: 1004, 2004, 3004)	
No change in Income Limits	<ul style="list-style-type: none"> Barnstable County Berkshire County Bristol County Franklin County Hampden County Hampshire County Worcester County
Increase in Income Limits	<ul style="list-style-type: none"> Plymouth County: Abington, Bridgewater, Brockton, E. Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleboro, Plympton, Rochester, W. Bridgewater, Whitman Dukes County Nantucket County
Decrease in Income Limits	<ul style="list-style-type: none"> Essex County Middlesex County Norfolk County Plymouth County: Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham Suffolk County
Increase in Acquisition Cost Limits	<ul style="list-style-type: none"> All Counties
WFA & WFA FHA (MassHousing Workforce Advantage) (Product Codes: 1006,2006,3005)	
Increase in Acquisition Cost Limits	<ul style="list-style-type: none"> All Counties

The following forms will be updated and posted on emasshousing.com on the **effective date of May 6, 2024**.

- Form L-101 FTHB**
- Form L-101 WFA**

Please contact us at 888- 843-6432 option 1, 4, email homeownership@masshousing.com or contact your Relationship Manager for assistance.

Community/County	Income Limit	Community/County	Income Limit
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
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 <i>Cambridge, Everett, Somerville</i> 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 <i>Fall River</i> 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 <i>Avon</i> 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	\$127,700 \$148,900
ESSEX COUNTY <i>Lawrence, Lynn</i> 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, Whittman	\$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 <i>Boston, Chelsea</i> 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,	\$127,700

*Product codes: 1004, 2004, 3004
DPA * Product Code: 4004*

Acquisition Cost: The cost of acquiring a residence as a completed residential unit

ACQUISITION 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

**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.*

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	\$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	\$55,880	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge	\$57,300	\$65,500	\$73,700	\$81,850	\$88,400	\$94,950	\$101,500	\$108,050
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford	\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport	\$57,300	\$65,550	\$73,750	\$81,900	\$88,500	\$95,050	\$101,600	\$108,150
Berkley, Dighton, Mansfield, Norton, Taunton ,	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
Easton, Raynham	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$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	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn , Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody , Rockport, Rowley, Salem , Salisbury, Saugus, Swampscott, Topsfield, Wenham	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$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, Whately	\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250
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

ACQUISITION 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.

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	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
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	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
NANTUCKET COUNTY Nantucket	\$69,800	\$79,800	\$89,750	\$99,700	\$107,700	\$115,700	\$123,650	\$131,650
NORFOLK COUNTY Avon	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
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	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
PLYMOUTH COUNTY Abington, Bridgewater, Brockton , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$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	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200
Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon	\$59,400	\$67,900	\$76,400	\$84,850	\$91,650	\$98,450	\$105,250	\$112,050
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
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	\$65,550	\$74,900	\$84,250	\$93,600	\$101,100	\$108,600	\$116,100	\$123,600
<i>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</i>								
**Income Limits based on HOME Income Limits								