



HomeOwnership Announcement

May 15th, 2025

In accordance with the recently issued Income Limits by the Federal Housing Finance Agency (FHFA), MassHousing will be updating Income Limits for the products below.

New limits effective for loans LOCKED in emasshousing.com ON OR AFTER May 19th, 2025.

FNMA HFA Preferred and FHLMC HFA Advantage Up To 80% AMI FNMA HFA Preferred and FHLMC HFA Advantage Above 80%AMI (Product Codes: 1001, 2001, 1002, 2002)	
Increase in Income Limits	<ul style="list-style-type: none">Barnstable CountyBerkshireBristolDukesEssexHampshireMiddlesexNantucketNorfolkPlymouthSuffolkWorcester
Decrease in Income Limits	<ul style="list-style-type: none">FranklinHampden

MassHousing encourages our lenders to review the GSE’s Announcements for guidance on the application of the AMI based on AUS create date, and other important information.

- Freddie Mac: [Bulletin 2025-A AREA MEDIAN INCOME LIMITS](#)
- Fannie Mae: [Selling Notice - Area Median Incomes 2025](#)

The following form will be updated and posted on emasshousing.com on the effective date of May 19th, 2025.

- Form: L-101HFA Preferred/HFA Advantage**

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

MassHousing Form: L-101 HFA Preferred/HFA Advantage			INCOME AND LOAN LIMITS (Conventional)			Effective Date: May 19, 2025		
COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%	<div>Product codes: 1001, 1002, 2001, 2002 DPA Product code: 4004</div> <div>GATEWAY CITIES*</div> <div><div>Attleboro Barnstable Boston Brockton Chelsea Chicopee Everett Fall River Fitchburg Framingham</div><div>Haverhill Holyoke Lawrence Leominster Lowell Lynn Malden Methuen New Bedford Peabody</div><div>Pittsfield Quincy Randolph Revere Salem Springfield Taunton Westfield Worcester</div></div> <div>*First Time Homebuyers may access Down Payment Assistance for properties located in Gateway Cities, City of Boston, Randolph and Framingham. 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.</div> <div>CONVENTIONAL MORTGAGE LOAN LIMITS CLICK HERE FOR LIMITS *Please note the Area Median Income (AMI) is provided by FHFA and may differ from the median income posted on HUD’s website</div> <div>FHA MORTGAGE LOAN LIMITS (please note we cap on conforming loan limits) CLICK HERE FOR LIMITS</div>		
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$99,280	\$167,535	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$95,200	\$160,650			
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	\$81,520	\$137,565	MIDDLESEX COUNTY 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	\$121,680	\$205,335			
BRISTOL COUNTY Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$92,080	\$155,385	NANTUCKET COUNTY Nantucket	\$130,800	\$220,725			
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$122,640	\$206,955	NORFOLK COUNTY 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	\$121,680	\$205,335			
ESSEX COUNTY 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	\$121,680	\$205,335	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, West Bridgewater, Wareham, Whitman	\$121,680	\$205,335			
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	\$99,760	\$168,345	SUFFOLK COUNTY Boston, Chelsea, Revere, Winthrop	\$121,680	\$205,335			
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	\$76,960	\$129,870	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	\$98,160	\$165,645			

