



HomeOwnership Announcement

June 11, 2026

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 effective limits for loans LOCKED in emasshousing.com ON OR AFTER June 15th, 2026.

<ul style="list-style-type: none"> • FNMA HFA Preferred and FHLMC HFA Advantage Up To 80% AMI (1001,2001) • FNMA HFA Preferred and FHLMC HFA Advantage Above 80%AMI (1002,2002) • FTHB FHA (3004) • WFA 4.0 FNMA HFA Preferred (1006) • WFA 4.0 FHLMC HFA Advantage (2006) • WFA FHA 4.0 (3005) • WFA 4.0 DPA Deferred (4005) 	
Increase in Income Limits	<ul style="list-style-type: none"> • Berkshire • Dukes • Essex • Franklin • Hampden • Hampshire • Middlesex • Norfolk • Plymouth • Suffolk • Worcester
Decrease in Income Limits	<ul style="list-style-type: none"> • Barnstable • Bristol • Nantucket

Note: WFA Income limits have changed in all cities/towns of the Commonwealth.

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: [Freddie Mac Bulletin 2026-F](#)
- Fannie Mae: [Selling Notice AMIs 2026](#)

The following form will be updated and posted on emasshousing.com on the effective date of June 15th, 2026.

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

INCOME AND LOAN LIMITS

COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%	
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$98,880	\$166,860	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$99,520	\$167,940	Product codes: 1001, 1002, 2001, 2002, 3004 DPA Product codes: 4004, 4006 *First Time Homebuyers may access Down Payment Assistance available in all cities/towns of the Commonwealth. The DPA is a Fixed Loan Amount of \$25,000. 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.
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	\$94,080	\$158,760	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	\$124,000	\$209,250	
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	\$90,720	\$153,090	NANTUCKET COUNTY Nantucket	\$130,560	\$220,320	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
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$130,480	\$220,185	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	\$124,000	\$209,250	
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	\$124,000	\$209,250	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	\$124,000	\$209,250	FHA MORTGAGE LOAN LIMITS (please note we cap on conforming loan limits) CLICK HERE FOR LIMITS
FRANKLIN COUNTY Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gil, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately	\$105,360	\$177,795	SUFFOLK COUNTY Boston, Chelsea, Revere, Winthrop	\$124,000	\$209,250	
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	\$77,360	\$130,545	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, Milbury, Milville, 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	\$101,760	\$171,720	

WFA¹ & WFA FHA² INCOME LIMITS
WFA: MASSHOUSING WORKFORCE ADVANTAGE

COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*								Product codes: 1006, 2006, 3005 DPA* Product Code: 4005 ¹ Conventional Loan Limits only. ² Lower of the FHA or Conventional Loan Limits.
	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	59,340	67,800	76,260	84,720	91,500	98,280	105,060	111,840	*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.
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	55,200	63,060	71,040	78,900	85,260	91,560	97,860	104,160	
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge	55,320	63,240	71,160	79,020	85,380	91,680	98,040	104,340	
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford	55,200	63,060	71,040	78,900	85,260	91,560	97,860	104,160	
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport	47,100	53,820	60,540	67,260	72,660	78,060	83,460	88,800	
Berkley, Dighton, Mansfield, Norton, Taunton,	55,320	63,240	71,160	79,020	85,380	91,680	98,040	104,340	
Easton, Raynham	69,600	79,500	89,460	99,360	107,340	115,260	123,240	131,160	
DUKES COUNTY Aquinnah, Chilmark, Edgartown, Aquinnah, Oak Bluffs, Tisbury, West Tisbury	68,520	78,300	88,080	97,860	105,720	113,520	121,380	129,180	
ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury	57,720	65,940	74,160	82,380	88,980	95,580	102,180	108,780	
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham	72,000	82,320	92,580	102,840	111,120	119,340	127,560	135,780	
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	55,200	63,060	71,040	78,900	85,260	91,560	97,860	104,160	
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	55,200	63,060	71,040	78,900	85,260	91,560	97,860	104,160	
HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	55,200	63,060	71,040	78,900	85,620	91,560	97,860	104,160	

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	60,060	68,640	77,220	85,800	92,700	99,540	106,440	113,280
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	72,000	82,320	92,580	102,840	111,120	119,340	127,560	135,780
NANTUCKET COUNTY								
Nantucket	76,500	87,420	98,340	109,260	118,020	126,780	135,540	144,240
NORFOLK COUNTY								
Avon	56,580	64,680	72,780	80,820	87,300	93,780	100,260	106,740
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	72,000	82,320	92,580	102,840	111,120	119,340	127,560	135,780
PLYMOUTH COUNTY								
Abington, Bridgewater, Brockton , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	56,580	64,680	72,780	80,820	87,300	93,780	100,260	106,740
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	72,000	82,320	92,580	102,840	111,120	119,340	127,560	135,780
SUFFOLK COUNTY								
Boston, Chelsea, Revere , Winthrop	72,000	82,320	92,580	102,840	111,120	119,340	127,560	135,780
WORCESTER COUNTY								
Ashburnham, Athol, Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Holden, Hubbardston, Leicester, Leominster, Lunenburg, Millbury, New Braintree, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Petersham , Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Templeton, Uxbridge, Warren, Webster, Westborough, West Boylston, West Brookfield, Westminster, Winchendon, Worcester	55,320	63,240	71,160	79,020	85,380	91,680	98,040	104,340
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon Milford, Millville Southborough, Upton	64,260	73,440	82,260	91,800	99,180	106,500	113,880	121,200
<i>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</i>								
<i>**Minimum limits based on HUD MF income limits.</i>								