



HomeOwnership Announcement

June 20, 2024

Updated Income Limits

In accordance with the recently issued Income Limits by the Housing and Urban Development (HUD), MassHousing will be updating Income Limits for the products listed below.

These new limits will be effective for all loans REGISTERED on emasshousing.com **ON OR AFTER June 24, 2024.**

Workforce Advantage 4.0

- 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)

Income limits have increased in all areas

The following forms will be updated and posted on emasshousing.com on the effective date of June 24, 2024.

- **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.



MassHousing Form L-101 WFA	WFA ¹ & WFA FHA ² INCOME** AND ACQUISITION COST LIMITS							Effective Date: June 24, 2024																																																		
WFA: MASSHOUSING WORKFORCE ADVANTAGE																																																										
COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*								Product codes: 1006, 2006, 3005 DPA* Product Code: 4005																																																	
	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	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100	<table border="1"> <thead> <tr> <th colspan="3">ACQUISITION COST LIMITS</th> </tr> <tr> <th>County</th> <th>SF/Condo</th> <th>2-4 Unit</th> </tr> </thead> <tbody> <tr> <td>Barnstable</td> <td>\$766,526</td> <td>\$981,307</td> </tr> <tr> <td>Berkshire</td> <td>\$510,939</td> <td>\$654,188</td> </tr> <tr> <td>Bristol</td> <td>\$754,733</td> <td>\$966,182</td> </tr> <tr> <td>Dukes</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Essex</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Franklin</td> <td>\$510,939</td> <td>\$654,188</td> </tr> <tr> <td>Hampden</td> <td>\$510,939</td> <td>\$654,188</td> </tr> <tr> <td>Hampshire</td> <td>\$510,939</td> <td>\$654,188</td> </tr> <tr> <td>Middlesex</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Nantucket</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Norfolk</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Plymouth</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Suffolk</td> <td>\$884,453</td> <td>\$1,132,253</td> </tr> <tr> <td>Worcester</td> <td>\$510,939</td> <td>\$654,188</td> </tr> </tbody> </table>		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
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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	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650																																																		
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800																																																		
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650																																																		
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport	\$62,950	\$71,950	\$80,950	\$89,900	\$97,100	\$104,300	\$111,500	\$118,700																																																		
Berkley, Dighton, Mansfield, Norton, Taunton,	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100																																																		
Easton, Raynham	\$72,900	\$83,300	\$93,700	\$104,100	\$112,450	\$120,750	\$129,100	\$137,400																																																		
DUKES COUNTY Aquinnah, Chilmark, Edgartown, Aquinnah, Oak Bluffs, Tisbury, West Tisbury	\$70,400	\$80,450	\$90,500	\$100,550	\$108,600	\$116,650	\$124,700	\$132,750																																																		
ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100																																																		
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100	\$161,550	\$171,950																																																		
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	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650																																																		
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																																																										

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	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
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	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100	\$161,550	\$171,950
NANTUCKET COUNTY Nantucket	\$76,750	\$87,750	\$98,700	\$109,650	\$118,450	\$127,200	\$136,000	\$144,750
NORFOLK COUNTY Avon	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
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	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100	\$161,550	\$171,950
PLYMOUTH COUNTY Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100	\$161,550	\$171,950
SUFFOLK COUNTY Boston, Chelsea, Revere, Winthrop	\$91,200	\$104,200	\$117,250	\$130,250	\$140,700	\$151,100	\$161,550	\$171,950
WORCESTER COUNTY Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	\$63,650	\$72,800	\$81,850	\$90,950	\$98,250	\$105,500	\$112,800	\$120,100
Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon	\$65,300	\$74,650	\$84,000	\$93,300	\$100,800	\$108,250	\$115,700	\$123,200
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	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100
<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								