

# HomeOwnership Announcement

June 29, 2021

## NEW

### WFA 2.0 FHA Product and Enhancements to the Certification of Income Eligibility Process

#### New WFA 2.0 FHA Product

Effective July 12, 2021

Effective July 12th, MassHousing will be adding the ability to use FHA insurance with our WFA 2.0 mortgage program Statewide. Our new product, WFA 2.0 FHA will make our FHA product menu truly an affordable option compared to those in the marketplace. MassHousing will be releasing the new "WFA 2.0 FHA Product" with down payment assistance for low and moderate, first time homebuyers. WFA 2.0 FHA combines an affordable first FHA mortgage up to 96.5% LTV (CLTV 105%) with a 0% interest deferred DPA second mortgage. The highlights of WFA 2.0 FHA include:

- DPA second mortgage is a **0% deferred** mortgage due upon Sale, Refinance or Payoff of the First Mortgage (WFA 2.0 DPA Note B-007)
- DPA second mortgage must be paired with first mortgage
- DPA second mortgage with a loan amount up to 5% or \$15,000 of the sales price, [whichever is less] Statewide, **or** 5% of sales price or \$25,000, [whichever is less] in Gateway Cities and the City of Boston
- Certificate of Income Eligibility required
- MassHousing to reimburse for lender paid Upfront MIP\*
- Lenders are responsible for making the UFMIP to FHA (Ineligible for MI Plus benefits)

**\* NOTE:** The reimbursement should be reflected as a credit for a specific loan cost (UFMIP) found on Page 2 of the CD in Section B and not part of the origination charges (Page 2 of CD, Section A). The credit should be listed under the "Paid by Others" column on Page 2, Section B after the listing of UFMIP and also shown as a credit on Page 3 section (I) "Adjustments and Other Credits".

WFA 2.0 FHA will share the Household Income and Acquisition Cost limits with the WFA 2.0 Conventional insured product and requires the same MassHousing specific origination documents. The links below will provide you with the information necessary to prepare you for the product release. Please see the WFA 2.0 FHA product matrix on Page 3 of this Announcement.

[-Origination Document Requirements](#)

[-Household Income and Acquisition Cost Limits](#)



ANN 2021.09

## **Income Limit Changes (WFA 2.0 and WFA 2.0 FHA)**

**Effective July 12, 2021**

Income Limits will increase for all counties except for Franklin, Hampden, Hampshire and in some parts of Berkshire County. Purchase Price Limits will increase in all areas. (See Form L-101WFA2.0 on the last page of this Announcement)

## **Improvements to Certification of Income Eligibility Process (WFA 2.0 and WFA 2.0 FHA)**

**Effective July 12, 2021**

To further streamline the overall process of the Certification of Income Eligibility, we will add the following enhancements:

- Lenders now will have an option to submit applications for income certification when applying for mortgage insurance and/or completing loan detail.
- The WFA 2.0 Compliance Income Certificate will now be valid for 90 days from the date of certification and will reflect as a “Close by Date”, instead of an “Expiration Date”.
- Documentation is valid for 30 days for Income Certification Applications in a “Pending Documentation” status. Lenders will be required to resubmit updated documentation once the 30 days elapses.

For additional information, please go to the NEW [WFA 2.0 Instructions for Total Household Income Certification](#) or contact us at 888-843-6432 (option 4) or via email at [homeownership@masshousing.com](mailto:homeownership@masshousing.com)

## Coming Soon!

| NEW WFA 2.0 FHA with DPA   |  |        |     |
|--|--|--------|-----|
| WFA 2.0 FHA offers an affordable first mortgage with a required DPA Second Mortgage* |  |        |     |
| Transaction Type   | Purchase   |        |     |
| Occupancy  | Owner Occupied/Primary Residence for the Life of the Mortgage  |        |     |
| Income/Loan Limit  | Household Income Limit/Lesser of FHA or Conventional Loan Limits<br>- see <a href="#">Form L-101WFA2.0</a>   |        |     |
| Eligible Borrower  | First Time Homebuyers ONLY   |        |     |
| LLPA   | N/A  |        |     |
| Mortgage Insurance   | MassHousing to reimburse for lender paid Upfront MIP<br>NOTE: The reimbursement should be reflected as a credit for a specific loan cost (UFMIP) found on Page 2 of the CD in Section B and not part of the origination charges (Page 2 of CD, Section A). The credit should be listed under the “Paid by Others” column on Page 2, Section B after the listing of UFMIP and also shown as a credit on Page 3 section (I) “Adjustments and Other Credits”. |        |     |
| Property Type  | 1 Unit (SF/Condo/PUD) and 2 Unit   |        |     |
| Maximum LTV/CLTV   | 96.5%/105%   |        |     |
| Underwriting with<br><i>required</i> DPA<br><u>1 Unit</u><br><u>2 Unit</u>           | LTV  | Credit | DTI |
|  | 96.5%  | 660    | 45% |
|  | 96.5%  | 680    | 45% |
| AUS Findings   | Approve/Eligible & Eligible/Accept   |        |     |
| Borrower Contribution  | Follow FHA Requirements  |        |     |
| Eligible Cites/Towns   | Statewide  |        |     |
| Feature Codes  | <ul style="list-style-type: none"><li>DO®/DU® – Loan Type: FHA</li><li>LPA® - Loan Type: FHA</li></ul>   |        |     |
| Homebuyer Counseling   | Homebuyer Education <b>must</b> be completed with a <a href="#">MassHousing approved Counseling Agency</a> .<br>Landlord Counseling on <b>2 Unit</b> properties by a MassHousing approved Agency   |        |     |
| <a href="#">Specific Origination Documents Required</a>                              |  |        |     |
| Subject to <a href="#">Household Income and Acquisition Cost Limits</a>              |  |        |     |

### \* DPA Second Mortgage

#### Loan Amount

- Statewide – 5% of the sales price or \$15k, whichever is less.
- Gateway Cities and City of Boston – 5% of the sales price or \$25k, whichever is less.

#### DPA Terms

- 0% deferred mortgage** amortized for 30 years – due upon Sale, Refinance or Payoff of the First Mortgage.
- DPA is required when utilizing WFA 2.0 FHA.

| MassHousing Form L-101 WFA 2.0  |           | WFA 2.0 <sup>1</sup> & WFA 2.0 FHA <sup>2</sup> INCOME AND PURCHASE PRICE LIMITS |          |          |           |           |           |           | Effective Date: July 12, 2021 |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
|---|-----------|--|----------|----------|-----------|-----------|-----------|-----------|-------------------------------|---|--|---|-----------------------|--|--|--------|----------|--------|------------|-----------|-----------|-----------|-----------|-----------|---------|-----------|-----------|-------|-----------|-------------|-------|-----------|-----------|----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|---------|-----------|-----------|----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
| WFA 2.0: MASSHOUSING WORKFORCE ADVANTAGE  |           |  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| COUNTY/COMMUNITY  |           | INCOME LIMITS PER HOUSEHOLD SIZE*  |          |          |           |           |           |           | GATEWAY CITIES                |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
|   |           | 1  | 2        | 3        | 4         | 5         | 6         | 7         |                               |   |  | 8 |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| BARNSTABLE COUNTY<br>Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth  |           | \$54,450   | \$62,200 | \$70,000 | \$77,750  | \$84,000  | \$90,200  | \$96,450  | \$102,650                     | Attleboro<br>Barnstable<br>Boston<br>Brockton<br>Chelsea<br>Chicopee<br>Everett<br>Fall River<br>Fitchburg<br>Haverhill<br>Holyoke<br>Lawrence<br>Leominster<br>Lowell<br>Lynn<br>Malden<br>Methuen<br>New Bedford<br>Peabody<br>Pittsfield<br>Quincy<br>Revere<br>Salem<br>Springfield<br>Taunton<br>Westfield<br>Worcester  |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| BERKSHIRE COUNTY<br>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 |           | \$47,150   | \$53,850 | \$60,600 | \$67,300  | \$72,700  | \$78,100  | \$83,500  | \$88,850                      | DPA Loan Amount:<br>- 5% of the sales price or \$25,000, whichever is less, in Gateway Cities and City of Boston<br><br>-5% of the sales price or \$15,000, whichever is less, for remaining communities in the Commonwealth  |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge  |           | \$48,400   | \$55,300 | \$62,200 | \$69,100  | \$74,650  | \$80,200  | \$85,700  | \$91,250                      |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| BRISTOL COUNTY<br>Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford   |           | \$47,150   | \$53,850 | \$60,600 | \$67,300  | \$72,700  | \$78,100  | \$83,500  | \$88,850                      | <table><tr><th colspan="3">PURCHASE PRICE LIMITS</th></tr><tr><th>County</th><th>SF/Condo</th><th>2-Unit</th></tr><tr><td>Barnstable</td><td>\$480,900</td><td>\$615,618</td></tr><tr><td>Berkshire</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Bristol</td><td>\$480,900</td><td>\$615,618</td></tr><tr><td>Dukes</td><td>\$781,581</td><td>\$1,000,766</td></tr><tr><td>Essex</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Franklin</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Hampden</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Hampshire</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Middlesex</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Nantucket</td><td>\$781,581</td><td>\$1,000,766</td></tr><tr><td>Norfolk</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Plymouth</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Suffolk</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Worcester</td><td>\$346,466</td><td>\$443,549</td></tr></table> |  |   | PURCHASE PRICE LIMITS |  |  | County | SF/Condo | 2-Unit | Barnstable | \$480,900 | \$615,618 | Berkshire | \$346,644 | \$443,832 | Bristol | \$480,900 | \$615,618 | Dukes | \$781,581 | \$1,000,766 | Essex | \$688,561 | \$881,491 | Franklin | \$346,644 | \$443,832 | Hampden | \$346,644 | \$443,832 | Hampshire | \$346,644 | \$443,832 | Middlesex | \$688,561 | \$881,491 | Nantucket | \$781,581 | \$1,000,766 | Norfolk | \$688,561 | \$881,491 | Plymouth | \$688,561 | \$881,491 | Suffolk | \$688,561 | \$881,491 | Worcester | \$346,466 | \$443,549 |
| PURCHASE PRICE LIMITS   |           |  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| County  | SF/Condo  | 2-Unit   |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Barnstable  | \$480,900 | \$615,618  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Berkshire   | \$346,644 | \$443,832  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Bristol   | \$480,900 | \$615,618  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Dukes   | \$781,581 | \$1,000,766  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Essex   | \$688,561 | \$881,491  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Franklin  | \$346,644 | \$443,832  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Hampden   | \$346,644 | \$443,832  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Hampshire   | \$346,644 | \$443,832  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Middlesex   | \$688,561 | \$881,491  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Nantucket   | \$781,581 | \$1,000,766  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Norfolk   | \$688,561 | \$881,491  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Plymouth  | \$688,561 | \$881,491  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Suffolk   | \$688,561 | \$881,491  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Worcester   | \$346,466 | \$443,549  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport   |           | \$48,450   | \$55,400 | \$62,300 | \$69,200  | \$74,750  | \$80,300  | \$85,850  | \$91,350                      |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Berkley, Dighton, Easton, Mansfield, Norton, Taunton, Raynham   |           | \$55,950   | \$63,950 | \$71,950 | \$79,900  | \$86,300  | \$92,700  | \$99,100  | \$105,500                     |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| DUKES COUNTY<br>Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury   |           | \$59,200   | \$67,650 | \$76,100 | \$84,550  | \$91,350  | \$98,100  | \$104,850 | \$111,650                     |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| ESSEX COUNTY<br>Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury  |           | \$55,950   | \$63,950 | \$71,950 | \$79,900  | \$86,300  | \$92,700  | \$99,100  | \$105,500                     |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham  |           | \$70,750   | \$80,850 | \$90,950 | \$101,050 | \$109,150 | \$117,250 | \$125,350 | \$133,400                     |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| FRANKLIN COUNTY<br>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    |           | \$47,150   | \$53,850 | \$60,600 | \$67,300  | \$72,700  | \$78,100  | \$83,500  | \$88,850                      |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |
| HAMPDEN COUNTY<br>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<br>Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington                          |           |  |          |          |           |           |           |           |                               |   |  |   |                       |  |  |        |          |        |            |           |           |           |           |           |         |           |           |       |           |             |       |           |           |          |           |           |         |           |           |           |           |           |           |           |           |           |           |             |         |           |           |          |           |           |         |           |           |           |           |           |

| COUNTY/COMMUNITY   | INCOME LIMITS PER HOUSEHOLD SIZE* |          |          |           |           |           |           |           |
|--|-----------------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|
|  | 1                                 | 2        | 3        | 4         | 5         | 6         | 7         | 8         |
| <b>MIDDLESEX COUNTY</b><br>Billerica, Chelmsford, Dracut, Dunstable, Groton, <b>Lowell</b> , Pepperell, Tewksbury, Tyngsborough, Westford  | \$55,950                          | \$63,950 | \$71,950 | \$79,900  | \$86,300  | \$92,700  | \$99,100  | \$105,500 |
| Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, <b>Everett</b> , Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, <b>Malden</b> , Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn | \$70,750                          | \$80,850 | \$90,950 | \$101,050 | \$109,150 | \$117,250 | \$125,350 | \$133,400 |
| <b>NANTUCKET COUNTY</b><br>Nantucket   | \$58,950                          | \$67,350 | \$75,750 | \$84,150  | \$90,900  | \$97,650  | \$104,350 | \$111,100 |
| <b>NORFOLK COUNTY</b><br>Avon  | \$55,950                          | \$63,950 | \$71,950 | \$79,900  | \$86,300  | \$92,700  | \$99,100  | \$105,500 |
| Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, <b>Quincy</b> , Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham  | \$70,750                          | \$80,850 | \$90,950 | \$101,050 | \$109,150 | \$117,250 | \$125,350 | \$133,400 |
| <b>PLYMOUTH COUNTY</b><br>Abington, Bridgewater, <b>Brockton</b> , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman   | \$55,950                          | \$63,950 | \$71,950 | \$79,900  | \$86,300  | \$92,700  | \$99,100  | \$105,500 |
| Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham  | \$70,750                          | \$80,850 | \$90,950 | \$101,050 | \$109,150 | \$117,250 | \$125,350 | \$133,400 |
| <b>SUFFOLK COUNTY</b><br><b>Boston</b> , <b>Chelsea</b> , <b>Revere</b> , Winthrop   | \$70,750                          | \$80,850 | \$90,950 | \$101,050 | \$109,150 | \$117,250 | \$125,350 | \$133,400 |
| <b>WORCESTER COUNTY</b><br>Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren  | \$48,950                          | \$55,950 | \$62,950 | \$69,900  | \$75,500  | \$81,100  | \$86,700  | \$92,300  |
| Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon  | \$50,200                          | \$57,400 | \$64,550 | \$71,700  | \$77,450  | \$83,200  | \$88,950  | \$94,650  |
| Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton  | \$55,950                          | \$63,950 | \$71,950 | \$79,900  | \$86,300  | \$92,700  | \$99,100  | \$105,500 |
| 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   | \$55,350                          | \$63,250 | \$71,150 | \$79,050  | \$85,400  | \$91,700  | \$98,050  | \$104,350 |
| <i><b>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</b></i>  |                                   |          |          |           |           |           |           |           |