

HomeOwnership Announcement

June 29, 2022

Income and Acquisition Cost Limits

In accordance with the recently issued Income Limits by the Federal Housing Finance Agency (FHFA) and 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 July 5, 2022.

HFA Preferred/HFA Advantage Conventional (including FHA)

(Product Codes: 1001, 1002, 2001, 2002, 3001, 4001)

- Income Limits have increased in all areas.
- DU will apply the 2022 limits to new DU loan casefiles created on or after June 24. Loan casefiles created prior to June 24 will continue to use the 2021 limits.
- LPA has been updated as of June 5th and will apply the higher 2022 AMI in determining income eligibility.

FTHB: First Time Homebuyer Conventional (FTHB FNMA HFA Preferred and FTHB FHLMC HFA Advantage)

(Product Codes: 1004, 2004, 4001)

- Income Limits have increased in all areas.

WFA 3.0: MassHousing Mortgage Conventional (30yr WFA 3.0 FNMA HFA Preferred and 30yr WFA 3.0 FHLMC HFA Advantage) (Product Codes: 1005, 2005, 3003, 4003)

- Income limits have increased in all areas.

The Acquisition Cost limits for FTHB Conventional and WFA 3.0 have also increased in all areas.

The following forms will be updated and posted on emasshousing.com on the effective date of July 5, 2022.

- Form L-101HFA Preferred/HFA Advantage
- Form L-101FTHB
- Form L-101WFA3.0

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 3.0 **WFA 3.0¹ & WFA 3.0 FHA² INCOME** AND ACQUISITION COST LIMITS** Effective Date: July 5, 2022

WFA 3.0: MASSHOUSING WORKFORCE ADVANTAGE
(Product codes: 1005, 2005, 3003) (DPA Product Code: 4003)

COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*									<i>GATEWAY CITIES</i>																																																		
	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	\$60,900	\$69,600	\$78,300	\$86,950	\$93,950	\$100,900	\$107,850	\$114,800		Attleboro	Haverhill	Peabody																																																
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	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400		Barnstable	Holyoke	Pittsfield																																																
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,050		Boston	Lawrence	Quincy																																																
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400		Brockton	Leominster	Randolph																																																
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150		Chelsea	Lowell	Revere																																																
Berkley, Dighton, Easton, Mansfield, Norton, Taunton, Raynham	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950		Chicopee	Lynn	Salem																																																
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900		Everett	Malden	Springfield																																																
ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050		Fall River	Methuen	Taunton																																																
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650		Fitchburg	New Bedford	Westfield																																																
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	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400		Framingham	Peabody	Worcester																																																
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										DPA Loan Amount: - 10% of the sales price or \$50,000, whichever is less, in Gateway Cities, City of Boston, Framingham and Randolph - 10% of the sales price or \$30,000, whichever is less, for remaining communities in the Commonwealth <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">ACQUISITION COST LIMITS</th> </tr> <tr> <th style="width: 33%;">County</th> <th style="width: 33%;">SF/Condo</th> <th style="width: 33%;">2-Unit</th> </tr> </thead> <tbody> <tr> <td>Barnstable</td> <td>\$573,293</td> <td>\$733,926</td> </tr> <tr> <td>Berkshire</td> <td>\$388,362</td> <td>\$497,269</td> </tr> <tr> <td>Bristol</td> <td>\$492,077</td> <td>\$629,957</td> </tr> <tr> <td>Dukes</td> <td>\$806,598</td> <td>\$1,032,799</td> </tr> <tr> <td>Essex</td> <td>\$711,308</td> <td>\$910,622</td> </tr> <tr> <td>Franklin</td> <td>\$349,526</td> <td>\$447,542</td> </tr> <tr> <td>Hampden</td> <td>\$349,526</td> <td>\$447,542</td> </tr> <tr> <td>Hampshire</td> <td>\$388,362</td> <td>\$497,269</td> </tr> <tr> <td>Middlesex</td> <td>\$711,308</td> <td>\$910,662</td> </tr> <tr> <td>Nantucket</td> <td>\$806,598</td> <td>\$1,032,799</td> </tr> <tr> <td>Norfolk</td> <td>\$711,308</td> <td>\$910,662</td> </tr> <tr> <td>Plymouth</td> <td>\$711,308</td> <td>\$910,662</td> </tr> <tr> <td>Suffolk</td> <td>\$711,308</td> <td>\$910,662</td> </tr> <tr> <td>Worcester</td> <td>\$388,362</td> <td>\$497,269</td> </tr> </tbody> </table>			ACQUISITION COST LIMITS			County	SF/Condo	2-Unit	Barnstable	\$573,293	\$733,926	Berkshire	\$388,362	\$497,269	Bristol	\$492,077	\$629,957	Dukes	\$806,598	\$1,032,799	Essex	\$711,308	\$910,622	Franklin	\$349,526	\$447,542	Hampden	\$349,526	\$447,542	Hampshire	\$388,362	\$497,269	Middlesex	\$711,308	\$910,662	Nantucket	\$806,598	\$1,032,799	Norfolk	\$711,308	\$910,662	Plymouth	\$711,308	\$910,662	Suffolk	\$711,308	\$910,662	Worcester	\$388,362	\$497,269
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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.																																																		

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	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
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	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
NANTUCKET COUNTY Nantucket	\$65,950	\$75,350	\$84,750	\$94,150	\$101,700	\$109,250	\$116,750	\$124,300
NORFOLK COUNTY Avon	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
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	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
PLYMOUTH COUNTY Abington, Bridgewater, Brockton , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
SUFFOLK COUNTY Boston, Chelsea, Revere , Winthrop	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
WORCESTER COUNTY Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700	\$96,950	\$103,200
Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon	\$56,150	\$64,150	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,800
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
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	\$61,900	\$70,750	\$79,600	\$88,400	\$95,500	\$102,550	\$109,650	\$116,700
<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								

MassHousing Form L-101 FTHB FTHB INCOME AND ACQUISITION COST LIMITS- FTHB Conv: First Time Homebuyer Conventional Effective Date: July 5, 2022

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	\$120,400	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$120,400	<i>Product codes: 1004, 2004, DPA Product Code: 4001</i>	
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	\$117,855	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	\$154,200 \$140,200		
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	\$132,400 \$120,400	NANTUCKET COUNTY Nantucket	\$136,100		
DUKES COUNTY Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$120,400	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	\$140,200	Acquisition Cost: The cost of acquiring a residence as a completed residential unit	
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	\$154,200 \$140,200	PLYMOUTH COUNTY Abington, Bridgewater, Brockton, Carver, Duxbury, E. Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, Wareham, W. Bridgewater, Whitman	\$140,200		*These areas are designated as Targeted Areas in accordance with the IRS Tax Code. The First Time Homebuyer requirement does not apply if purchasing in one of these areas.
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	\$120,400	SUFFOLK COUNTY <i>Boston, Chelsea*</i> Revere, Winthrop	\$154,200 \$140,200		
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	\$120,400	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	\$120,400		
FTHB FHA IS TEMORARILY SUSPENDED FOR THIS PRODUCT					

MassHousing Form: L-101 HFA Preferred/HFA Advantage			INCOME AND LOAN LIMITS (Conventional including FHA)*			Effective Date: July 5, 2022		
COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%	Product codes: 1001, 1002, 2001, 2002, 3001 DPA Product code: 4001		
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$92,480	\$156,060	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$73,040	\$123,255	GATEWAY CITIES*		
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	\$69,840	\$117,855	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	\$106,640	\$179,955	Attleboro Barnstable Boston Brockton Chelsea Chicopee Everett Fall River Fitchburg Framingham	Haverhill Holyoke Lawrence Leominster Lowell Lynn Malden Methuen New Bedford Peabody	Pittsfield Quincy Randolph Revere Salem Springfield Taunton Westfield Worcester
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	\$79,680	\$134,460	NANTUCKET COUNTY Nantucket	\$108,880	\$183,735	*First Time Homebuyers may access Down Payment Assistance for properties located in Gateway Cities, City of Boston, Randolph and Framingham . The maximum DPA is 5% of the purchase price or \$15,000 whichever is less. 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.		
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$95,520	\$161,190	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	\$106,640	\$179,955			
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	\$106,640	\$179,955	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	\$106,640	\$179,955			
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	\$73,040	\$123,255	SUFFOLK COUNTY Boston, Chelsea, Revere, Winthrop	\$106,640	\$179,955	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		
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	\$73,040	\$123,255	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, Westminister, Winchendon, Worcester	\$86,320	\$145,665	FHA MORTGAGE LOAN LIMITS (please note we cap on conforming loan limits) CLICK HERE FOR LIMITS		
*FHA WITH DPA IS TEMPORARILY SUSPENDED FOR THIS PRODUCT								