



# HomeOwnership Announcement

July 5, 2023

## Updated Income 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 12, 2023.**

### **HFA Preferred/HFA Advantage Conventional (including FHA)**

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

- Income Limits have increased in all areas.

### **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 except for the areas listed below, which have decreased:

*Abington, Bridgewater, Brockton, E. Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleboro, Plympton, Rochester, W. Bridgewater, Whitman*

### **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.

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[www.emasshousing.com](http://www.emasshousing.com)

The following forms will be updated and posted on [masshousing.com](https://masshousing.com) on the effective date of July 12, 2023.

- **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](mailto:homeownership@masshousing.com) or contact your Relationship Manager for assistance.

**INCOME AND LOAN LIMITS**  
(Conventional including FHA )\*

COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%
<b>BARNSTABLE COUNTY</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$99,440	\$167,805	<b>HAMPSHIRE COUNTY</b> Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$75,680	\$127,710
<b>BERKSHIRE COUNTY</b> 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, <b>Pittsfield</b> , Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor	\$74,000	\$124,875	<b>MIDDLESEX COUNTY</b> Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, <b>Everett, Framingham</b> , Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, <b>Lowell, Malden</b> , 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	\$113,040	\$190,755
<b>BRISTOL COUNTY</b> Acushnet, <b>Attleboro</b> , Berkley, Dartmouth, Dighton, Easton, Fairhaven, <b>Fall River</b> , Freetown, Mansfield, <b>New Bedford</b> , North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, <b>Taunton</b> , Westport	\$86,640	\$146,205	<b>NANTUCKET COUNTY</b> Nantucket	\$109,040	\$184,005
<b>DUKES COUNTY</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$104,000	\$175,500	<b>NORFOLK COUNTY</b> Avon, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, <b>Quincy, Randolph</b> , Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$113,040	\$190,755
<b>ESSEX COUNTY</b> Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, <b>Haverhill</b> , Ipswich, <b>Lawrence, Lynn</b> , Lynnfield, Manchester, Marblehead, Merrimac, <b>Methuen</b> , Middleton, Nahant, Newbury, Newburyport, North Andover, <b>Peabody</b> , Rockport, Rowley, <b>Salem</b> , Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury	\$113,040	\$190,755	<b>PLYMOUTH COUNTY</b> Abington, Bridgewater, <b>Brockton</b> , 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	\$113,040	\$190,755
<b>FRANKLIN COUNTY</b> 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	\$75,680	\$127,710	<b>SUFFOLK COUNTY</b> Boston, <b>Chelsea, Revere</b> , Winthrop	\$113,040	\$190,755
<b>HAMPDEN COUNTY</b> Agawam, Blandford, Brimfield, Chester, <b>Chicopee</b> , East Longmeadow, Granville, Hampden, Holland, <b>Holyoke</b> , Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, <b>Springfield</b> , Tolland, Wales, West Springfield, <b>Westfield</b> , Wilbraham	\$75,680	\$127,710	<b>WORCESTER COUNTY</b> Ashburnham, Athol, Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, <b>Fitchburg</b> , Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, <b>Leominster</b> , 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, <b>Worcester</b>	\$92,480	\$156,050

**Product codes: 1001, 1002, 2001, 2002, 3001**  
**DPA Product code: 4001**

**GATEWAY CITIES\***

<b>Attleboro</b>	<b>Haverhill</b>	<b>Pittsfield</b>
<b>Barnstable</b>	<b>Holyoke</b>	<b>Quincy</b>
<b>Boston</b>	<b>Lawrence</b>	<b>Randolph</b>
<b>Brockton</b>	<b>Leominster</b>	<b>Revere</b>
<b>Chelsea</b>	<b>Lowell</b>	<b>Salem</b>
<b>Chicopee</b>	<b>Lynn</b>	<b>Springfield</b>
<b>Everett</b>	<b>Malden</b>	<b>Taunton</b>
<b>Fall River</b>	<b>Methuen</b>	<b>Westfield</b>
<b>Fitchburg</b>	<b>New Bedford</b>	<b>Worcester</b>
<b>Framingham</b>	<b>Peabody</b>	

\*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.

**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

**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**

**MassHousing Form L-101 FTHB** **FTHB INCOME AND ACQUISITION COST LIMITS-** **FTHB Conv: First Time Homebuyer Conventional** **Effective Date: July 12, 2023**

<b>Community/County</b>	<b>Income Limit</b>	<b>Community/County</b>	<b>Income Limit</b>	<p><b>Product codes: 1004, 2004, DPA Product Code: 4001</b></p> <p><b>Acquisition Cost: The cost of acquiring a residence as a completed residential unit</b></p> <table border="1"> <thead> <tr> <th colspan="3"><b>ACQUISITION COST LIMITS</b></th> </tr> <tr> <th><b>County</b></th> <th><b>SF/Condo</b></th> <th><b>2-4 Unit</b></th> </tr> </thead> <tbody> <tr> <td><b>Barnstable</b></td> <td><b>\$715,092</b></td> <td><b>\$915,451</b></td> </tr> <tr> <td><b>Berkshire</b></td> <td><b>\$ 481,176</b></td> <td><b>\$616,111</b></td> </tr> <tr> <td><b>Bristol</b></td> <td><b>\$674,062</b></td> <td><b>\$862,902</b></td> </tr> <tr> <td><b>Dukes</b></td> <td><b>\$844,043</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Essex</b></td> <td><b>\$844,083</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Franklin</b></td> <td><b>\$481,176</b></td> <td><b>\$616,111</b></td> </tr> <tr> <td><b>Hampden</b></td> <td><b>\$481,176</b></td> <td><b>\$616,111</b></td> </tr> <tr> <td><b>Hampshire</b></td> <td><b>\$481,176</b></td> <td><b>\$616,111</b></td> </tr> <tr> <td><b>Middlesex</b></td> <td><b>\$844,043</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Nantucket</b></td> <td><b>\$844,043</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Norfolk</b></td> <td><b>\$844,043</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Plymouth</b></td> <td><b>\$844,043</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Suffolk</b></td> <td><b>\$844,043</b></td> <td><b>\$1,080,539</b></td> </tr> <tr> <td><b>Worcester</b></td> <td><b>\$481,176</b></td> <td><b>\$616,111</b></td> </tr> </tbody> </table>	<b>ACQUISITION COST LIMITS</b>			<b>County</b>	<b>SF/Condo</b>	<b>2-4 Unit</b>	<b>Barnstable</b>	<b>\$715,092</b>	<b>\$915,451</b>	<b>Berkshire</b>	<b>\$ 481,176</b>	<b>\$616,111</b>	<b>Bristol</b>	<b>\$674,062</b>	<b>\$862,902</b>	<b>Dukes</b>	<b>\$844,043</b>	<b>\$1,080,539</b>	<b>Essex</b>	<b>\$844,083</b>	<b>\$1,080,539</b>	<b>Franklin</b>	<b>\$481,176</b>	<b>\$616,111</b>	<b>Hampden</b>	<b>\$481,176</b>	<b>\$616,111</b>	<b>Hampshire</b>	<b>\$481,176</b>	<b>\$616,111</b>	<b>Middlesex</b>	<b>\$844,043</b>	<b>\$1,080,539</b>	<b>Nantucket</b>	<b>\$844,043</b>	<b>\$1,080,539</b>	<b>Norfolk</b>	<b>\$844,043</b>	<b>\$1,080,539</b>	<b>Plymouth</b>	<b>\$844,043</b>	<b>\$1,080,539</b>	<b>Suffolk</b>	<b>\$844,043</b>	<b>\$1,080,539</b>	<b>Worcester</b>	<b>\$481,176</b>	<b>\$616,111</b>
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<p><b>BARNSTABLE COUNTY</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth</p>	<b>\$127,700</b>	<p><b>HAMPSHIRE COUNTY</b> Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington</p>	<b>\$127,700</b>																																																	
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<p><b>BRISTOL COUNTY</b> <i>Fall River</i></p> <p>Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport</p>	<p><b>\$140,400</b></p> <p><b>\$127,700</b></p>	<p><b>NANTUCKET COUNTY</b> Nantucket</p>	<b>\$136,300</b>																																																	
<p><b>DUKES COUNTY</b> Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury</p>	<b>\$127,700</b>	<p><b>NORFOLK COUNTY</b> 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</p>	<b>\$149,300</b>																																																	
<p><b>ESSEX COUNTY</b> <i>Lawrence, Lynn</i></p> <p>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</p>	<p><b>\$164,200</b></p> <p><b>\$149,300</b></p>	<p><b>PLYMOUTH COUNTY</b> Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham</p> <p>Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman</p>	<p><b>\$149,300</b></p> <p><b>\$127,700</b></p>																																																	
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<p><b>HAMPDEN COUNTY</b> 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</p> <p><b>FTHB FHA IS TEMPORARILY SUSPENDED FOR THIS PRODUCT</b></p>	<b>\$127,700</b>	<p><b>WORCESTER COUNTY</b> 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</p>	<b>\$127,700</b>																																																	

MassHousing Form L-101 WFA 3.0										WFA 3.0 <sup>1</sup> & WFA 3.0 FHA <sup>2</sup> INCOME** AND ACQUISITION COST LIMITS			Effective Date: July 12, 2023																																																	
WFA 3.0: MASSHOUSING WORKFORCE ADVANTAGE (Product codes: 1005, 2005, 3003) (DPA Product Code: 4003)																																																														
COUNTY/COMMUNITY				INCOME LIMITS PER HOUSEHOLD SIZE*																																																										
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<b>BARNSTABLE COUNTY</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth				\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800	\$114,150	\$121,550	Attleboro	Haverhill	Peabody	Barnstable	Holyoke	Pittsfield	Boston	Lawrence	Quincy	Brockton	Leominster	Randolph																																							
<b>BERKSHIRE COUNTY</b> 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				\$55,880	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250	Chelsea	Lowell	Revere	Chicopee	Lynn	Salem	Everett	Malden	Springfield	Fall River	Methuen	Taunton																																							
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, <b>Pittsfield</b> , Richmond, Stockbridge				\$57,300	\$65,500	\$73,700	\$81,850	\$88,400	\$94,950	\$101,500	\$108,050	Fitchburg	New Bedford	Westfield	Framingham		Worcester																																													
<b>BRISTOL COUNTY</b> Acushnet, Dartmouth, Fairhaven, Freetown, <b>New Bedford</b>				\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250	<b>DPA Loan Amount:</b> - 10% of the sales price or <b>\$50,000</b> , whichever is less, in Gateway Cities, City of Boston, Framingham and Randolph  - 10% of the sales price or <b>\$30,000</b> , whichever is less, for remaining communities in the Commonwealth																																																		
Attleboro, <b>Fall River</b> , North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport				\$57,300	\$65,550	\$73,750	\$81,900	\$88,500	\$95,050	\$101,600	\$108,150																																																			
Berkley, Dighton, Mansfield, Norton, <b>Taunton</b> ,				\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900																																																			
Easton, Raynham				\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950																																																			
<b>DUKES COUNTY</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury				\$70,150	\$80,150	\$90,150	\$100,150	\$108,200	\$116,200	\$124,200	\$132,200	<table border="1"> <thead> <tr> <th colspan="3">ACQUISITION COST LIMITS</th> </tr> <tr> <th>County</th> <th>SF/Condo</th> <th>2-Unit</th> </tr> </thead> <tbody> <tr> <td>Barnstable</td> <td>\$715,092</td> <td>\$915,451</td> </tr> <tr> <td>Berkshire</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Bristol</td> <td>\$674,062</td> <td>\$862,902</td> </tr> <tr> <td>Dukes</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Essex</td> <td>\$844,083</td> <td>\$1,080,539</td> </tr> <tr> <td>Franklin</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Hampden</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Hampshire</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Middlesex</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Nantucket</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Norfolk</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Plymouth</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Suffolk</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Worcester</td> <td>\$481,176</td> <td>\$616,111</td> </tr> </tbody> </table>			ACQUISITION COST LIMITS			County	SF/Condo	2-Unit	Barnstable	\$715,092	\$915,451	Berkshire	\$481,176	\$616,111	Bristol	\$674,062	\$862,902	Dukes	\$844,043	\$1,080,539	Essex	\$844,083	\$1,080,539	Franklin	\$481,176	\$616,111	Hampden	\$481,176	\$616,111	Hampshire	\$481,176	\$616,111	Middlesex	\$844,043	\$1,080,539	Nantucket	\$844,043	\$1,080,539	Norfolk	\$844,043	\$1,080,539	Plymouth	\$844,043	\$1,080,539	Suffolk	\$844,043	\$1,080,539	Worcester	\$481,176	\$616,111
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<b>ESSEX COUNTY</b> Andover, Boxford, Georgetown, Groveland, <b>Haverhill</b> , <b>Lawrence</b> , Merrimac, <b>Methuen</b> , North Andover, West Newbury				\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950																																																			
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, <b>Lynn</b> , Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, <b>Peabody</b> , Rockport, Rowley, <b>Salem</b> , Salisbury, Saugus, Swampscott, Topsfield, Wenham				\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400																																																			
<b>FRANKLIN COUNTY</b> 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				\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250																																																			
<b>HAMPDEN COUNTY</b> Agawam, Blandford, Brimfield, Chester, <b>Chicopee</b> , East Longmeadow, Granville, Hampden, Holland, <b>Holyoke</b> , Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, <b>Springfield</b> , Tolland, Wales, West Springfield, <b>Westfield</b> , Wilbraham																																																														
<b>HAMPSHIRE COUNTY</b> Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington																																																														
										<sup>1</sup> Conventional Loan Limits only. <sup>2</sup> Lower of the FHA or Conventional Loan Limits.																																																				

COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*							
	1	2	3	4	5	6	7	8
<b>MIDDLESEX COUNTY</b> Billerica, Chelmsford, Dracut, Dunstable, Groton, <b>Lowell</b> , Pepperell, Tewksbury, Tyngsborough, Westford	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, <b>Everett, Framingham</b> , 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	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
<b>NANTUCKET COUNTY</b> Nantucket	\$69,800	\$79,800	\$89,750	\$99,700	\$107,700	\$115,700	\$123,650	\$131,650
<b>NORFOLK COUNTY</b> Avon	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, <b>Quincy, Randolph</b> , Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
<b>PLYMOUTH COUNTY</b> Abington, Bridgewater, <b>Brockton</b> , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
<b>SUFFOLK COUNTY</b> <b>Boston, Chelsea, Revere</b> , Winthrop	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
<b>WORCESTER COUNTY</b> Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200
Ashburnham, <b>Fitchburg</b> , Gardner, <b>Leominster</b> , Lunenburg, Templeton, Westminster, Winchendon	\$59,400	\$67,900	\$76,400	\$84,850	\$91,650	\$98,450	\$105,250	\$112,050
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
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, <b>Worcester</b>	\$65,550	\$74,900	\$84,250	\$93,600	\$101,100	\$108,600	\$116,100	\$123,600
<b><i>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</i></b>								
<b><i>**Income Limits based on HOME Income Limits</i></b>								