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| **MassHousing Form: L-101 HFA Preferred/HFA Advantage INCOME AND LOAN LIMITS Effective Date: July 12, 2023** **(Conventional including FHA )\***  |
| **COUNTY/COMMUNITY** | **80%**  | **135%** | **COUNTY/COMMUNITY** | **80%** | **135%** |

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| **GATEWAY CITIES\*** |
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| **Attleboro** | **Haverhill** | **Pittsfield** |
| **Barnstable** | **Holyoke** | **Quincy** |
| **Boston****Brockton** | **Lawrence****Leominster** | **Randolph****Revere** |
| **Chelsea** | **Lowell** | **Salem** |
| **Chicopee** | **Lynn** | **Springfield** |
| **Everett** | **Malden** | **Taunton** |
| **Fall River** | **Methuen** | **Westfield** |
| **Fitchburg** | **New Bedford** | **Worcester** |
| **Framingham** | **Peabody** |  |

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

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| **CONVENTIONAL MORTGAGE LOAN LIMITS**[**CLICK HERE FOR LIMITS**](https://singlefamily.fanniemae.com/media/32871/display)**\*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**](https://entp.hud.gov/idapp/html/hicostlook.cfm) |

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| **BARNSTABLE COUNTY****Barnstable**, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth | **$99,440** | **$167,805** | **HAMPSHIRE COUNTY**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** |
| **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 | **$74,000** | **$124,875** | **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 | **$113,040** | **$190,755** |
| **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 |  **$86,640** | **$146,205** | **NANTUCKET COUNTY****Nantucket** | **$109,040** | **$184,005** |
| **DUKES COUNTY** Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury | **$104,000** | **$175,500** | **NORFOLK COUNTY**Avon, Bellingham, Braintree, Brookline, Canton, Cohassett, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, **Quincy, Randolph**, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham | **$113,040** | **$190,755** |
| **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 |  **$113,040** | **$190,755** | **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 | **$113,040** | **$190,755** |
| **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 | **$75,680** | **$127,710** | **SUFFOLK COUNTY****Boston, Chelsea, Revere**, Winthrop | **$113,040** | **$190,755** |
| **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**\*FHA WITH DPA IS TEMORARILY SUSPENDED FOR THIS PRODUCT** | **$75,680** | **$127,710** | **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** | **$92,480** | **$156,050** |