



Income Limits for MassHousing Loans and Down Payment Assistance

To qualify for a MassHousing Mortgage, borrowers may earn no more than 135% of area median income (AMI). To qualify for MassHousing Down Payment Assistance, borrowers may earn no more than 100% of AMI.

Location	135% of AMI (for MassHousing Mortgage)	100% of AMI (for Down Payment Assistance)
Barnstable County	\$121,770	\$90,200
Berkshire County	\$90,720	\$67,200
Bristol County	\$97,335	\$72,100
Dukes County	\$117,450	\$87,000
Essex County	\$139,590	\$103,400
Franklin County	\$108,000	\$80,000
Hampden County	\$89,910	\$66,600
Hampshire County	\$89,910	\$66,600
Middlesex County	\$139,590	\$103,400
Nantucket County	\$134,325	\$99,500
Norfolk County	\$139,590	\$103,400
Plymouth County	\$139,590	\$103,400
Suffolk County	\$139,590	\$103,400
Worcester County	\$115,695	\$85,700