



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	\$116,370	\$86,200
Berkshire County	\$87,480	\$64,800
Bristol County	\$108,810	\$80,600
Dukes County	\$125,145	\$92,700
Essex County	\$145,530	\$107,800
Franklin County	\$108,945	\$80,700
Hampden County	\$99,765	\$73,900
Hampshire County	\$99,765	\$73,900
Middlesex County	\$145,530	\$107,800
Nantucket County	\$155,115	\$114,900
Norfolk County	\$145,530	\$107,800
Plymouth County	\$145,530	\$107,800
Suffolk County	\$145,530	\$107,800
Worcester County	\$115,830	\$85,800