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| MassHousing Form L-101 WFA WFA¹ & WFA FHA² INCOME\*\* AND ACQUISITION COST LIMITS Effective Date: January 2, 2025 **WFA: MASSHOUSING WORKFORCE ADVANTAGE**  |
| COUNTY/COMMUNITY |  **INCOME LIMITS PER HOUSEHOLD SIZE\*** | **Product codes: 1006, 2006, 3005****DPA\* Product Code: 4005**

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| **ACQUISTION COST LIMITS** |
| **County** | **SF/Condo** | **2-4 Unit** |
| **Barnstable** | **$766,526** | **$981,307**  |
| **Berkshire** | **$510,939** | **$654,188** |
| **Bristol** | **$754,733** | **$966,182** |
| **Dukes** | **$884,453** | **$1,132,253** |
| **Essex** | **$884,453** | **$1,132,253** |
| **Franklin** | **$510,939** |  **$654,188**  |
| **Hampden** | **$510,939** | **$654,188**  |
| **Hampshire** | **$510,939** | **$654,188** |
| **Middlesex** | **$884,453** | **$1,132,253** |
| **Nantucket** | **$884,453** | **$1,132,253** |
| **Norfolk** | **$884,453** | **$1,132,253**  |
| **Plymouth** | **$884,453** | **$1,132,253**  |
| **Suffolk** | **$884,453** | **$1,132,253**  |
| **Worcester** | **$510,939** | **$654,188**  |

***¹Conventional Loan Limits only.******²Lower of the FHA or Conventional Loan Limits.****\*First Time Homebuyers may access Down Payment Assistance available in all cities/towns of the Commonwealth. The DPA is a Fixed Loan Amount of $30,000. The DPA is a Second Mortgage at a 0% deferred 30- year fixed, due upon sale or refinance of the property.* |
|  | **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 | 53,160 | 60,780 | 68,340 | 75,960 | 82,080 | 88,140 | 94,200 | 100,320 |
| BERKSHIRE COUNTYAlford, 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, WindsorAdams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge | 46,02047,280 | 52,56054,000 | 59,16060,780 | 65,70067,500 | 70,98072,900 | 76,26078,300 | 81,48083,700 | 86,76089,100 |
| BRISTOL COUNTYAcushnet, Dartmouth, Fairhaven, Freetown, New BedfordAttleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, WestportBerkley, Dighton, Mansfield, Norton, **Taunton**, Easton, Raynham | 46,02047,22054,66064,860 | 52,56054,00062,46074,100 | 59,16060,72070,26083,340 | 65,70067,44078,06092,580 | 70,98072,84084,300100,020 | 76,26078,24090,600107,400 | 81,48083,64096,780114,840 | 86,76089,040103,080122,220 |
| DUKES COUNTY Aquinnah, Chilmark, Edgartown, Aquinnah, Oak Bluffs, Tisbury, West Tisbury | 57,780 | 66,000 | 74,280 | 82,500 | 89,100 | 95,700 | 102,300 | 108,900 |
| **ESSEX COUNTY**Andover, Boxford, Georgetown, Groveland, **Haverhill**, **Lawrence**, Merrimac, **Methuen**, North Andover, West NewburyAmesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, **Lynn**, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, **Peabody,** Rockport, Rowley, **Salem**, Salisbury, Saugus, Swampscott, Topsfield, Wenham | 56,28068,520 | 64,32078,360 | 72,36088,140 | 80,40097,920 | 86,880105,780 | 93,300113,640 | 99,720121,440 | 106,140129,240 |
| **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, WhatelyHAMPDEN COUNTYAgawam, Blandford, Brimfield, Chester, **Chicopee,** East Longmeadow, Granville, Hampden, Holland, **Holyoke,** Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, **Springfield**, Tolland, Wales, West Springfield, **Westfield**, WilbrahamHAMPSHIRE COUNTYAmherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield**,** South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington | 46,020 | 52,560 | 59,160 | 65,700 | 70,980 | 76,260 | 81,480 | 86,760 |
|  |  |  |  |  |  |  |  |  |  |
| COUNTY/COMMUNITY | **INCOME LIMITS PER HOUSEHOLD SIZE\*** |  |
|  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** |   |
| MIDDLESEX COUNTYBillerica, Chelmsford, Dracut, Dunstable, Groton, **Lowell**, Pepperell, Tewksbury, Tyngsborough, WestfordActon, 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 | 57,78068,520 | 66,00078,360 | 74,28088,140 | 82,50097,920 | 89,100105,780 | 95,700113,640 | 102,300121,440 | 108,900129,240 |
| NANTUCKET COUNTYNantucket | 64,320 | 73,500 | 82,680 | 91,860 | 99,240 | 106,560 | 113,940 | 121,260 |
| NORFOLK COUNTYAvonBellingham, 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 | 54,66068,520 | 62,46078,360 | 70,26088,140 | 78,06097,920 | 84,300105,780 | 90,600113,640 | 96,780121,440 | 103,080129,240 |
| PLYMOUTH COUNTYAbington, Bridgewater**, Brockton**, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, WhitmanCarver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham | 54,66068,520 | 62,46078,360 | 70,26088,140 | 78,06097,920 | 84,300105,780 | 90,600113,640 | 96,780121,440 | 103,080129,240 |
| SUFFOLK COUNTY**Boston**, **Chelsea**, **Revere**, Winthrop | 68,520 | 78,360 | 88,140 | 97,920 | 105,780 | 113,640 | 121,440 | 129,240 |
| **WORCESTER COUNTY**Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, WarrenAshburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, WinchendonAuburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Harvard, Holden, Hopedale, Lancaster, Leicester, Mendon, Milford, Millbury, Millville, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southborough, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Upton, Uxbridge, Webster, Westborough, West Boylston, West Brookfield, Worcester***\*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.***\*\*Income Limits based on HOME Income Limits  | 47,76049,02061,920 | 54,60055,98070,800 | 61,44063,00079,620 | 68,22070,02088,440 | 73,68075,60095,520 | 79,14081240102,600 | 84,60086,820109,680 | 90,06092,460116,760 |