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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**   |  |  |  | | --- | --- | --- | | **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 COUNTY 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  Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge | 46,020  47,280 | 52,560  54,000 | 59,160  60,780 | 65,700  67,500 | 70,980  72,900 | 76,260  78,300 | 81,480  83,700 | 86,760  89,100 |
| BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford  Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport  Berkley, Dighton, Mansfield, Norton, **Taunton**,  Easton, Raynham | 46,020  47,220  54,660  64,860 | 52,560  54,000  62,460  74,100 | 59,160  60,720  70,260  83,340 | 65,700  67,440  78,060  92,580 | 70,980  72,840  84,300  100,020 | 76,260  78,240  90,600  107,400 | 81,480  83,640  96,780  114,840 | 86,760  89,040  103,080  122,220 |
| 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 Newbury  Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, **Lynn**, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, **Peabody,** Rockport, Rowley, **Salem**, Salisbury, Saugus, Swampscott, Topsfield, Wenham | 56,280  68,520 | 64,320  78,360 | 72,360  88,140 | 80,400  97,920 | 86,880  105,780 | 93,300  113,640 | 99,720  121,440 | 106,140  129,240 |
| **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 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 HAMPSHIRE COUNTY Amherst, 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 COUNTY Billerica, Chelmsford, Dracut, Dunstable, Groton, **Lowell**, Pepperell, Tewksbury, Tyngsborough, Westford  Acton, 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 | 57,780  68,520 | 66,000  78,360 | 74,280  88,140 | 82,500  97,920 | 89,100  105,780 | 95,700  113,640 | 102,300  121,440 | 108,900  129,240 |
| NANTUCKET COUNTY Nantucket | 64,320 | 73,500 | 82,680 | 91,860 | 99,240 | 106,560 | 113,940 | 121,260 |
| 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 | 54,660  68,520 | 62,460  78,360 | 70,260  88,140 | 78,060  97,920 | 84,300  105,780 | 90,600  113,640 | 96,780  121,440 | 103,080  129,240 |
| PLYMOUTH COUNTY Abington, Bridgewater**, Brockton**, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman  Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham | 54,660  68,520 | 62,460  78,360 | 70,260  88,140 | 78,060  97,920 | 84,300  105,780 | 90,600  113,640 | 96,780  121,440 | 103,080  129,240 |
| 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, Warren  Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon  Auburn, 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 | 47,760  49,020  61,920 | 54,600  55,980  70,800 | 61,440  63,000  79,620 | 68,220  70,020  88,440 | 73,680  75,600  95,520 | 79,140  81240  102,600 | 84,600  86,820  109,680 | 90,060  92,460  116,760 |