



HomeOwnership Announcement

May 17, 2023

Updated Acquisition Cost Limits

In accordance with the recently issued Purchase Price Safe Harbor Limits by the Internal Revenue Service, MassHousing will be updating Acquisition Cost Limits for the products listed below.

These new limits will be effective for all loans registered on emasshousing.com on or after May 30, 2023.

FTHB: First Time Homebuyer Conventional (FTHB FNMA HFA Preferred and FTHB FHLMC HFA Advantage) *(Product Codes: 1004, 2004)*

WFA 3.0: MassHousing Mortgage Conventional (30yr WFA 3.0 FNMA HFA Preferred, 30yr WFA 3.0 FHLMC HFA Advantage and 30yr FHA WFA 3.0) *(Product Codes: 1005, 2005, 3003, 4003)*

- Acquisition Cost Limits have increased in all areas.

The following forms will be updated and posted on emasshousing.com on the effective date of May 30, 2023

- Form L-101FTHB
- Form L-101WFA3.0

Please contact us at 888- 843-6432 option 1, 4, email homeownership@masshousing.com or contact your Relationship Manager for assistance.



ANN 2023.05

www.emasshousing.com

MassHousing Form L-101 FTHB **FTHB INCOME AND ACQUISITION COST LIMITS-** **FTHB Conv: First Time Homebuyer Conventional** **Effective Date: May 30, 2023**

Community/County	Income Limit	Community/County	Income Limit			
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$120,400	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$120,400	Product codes: 1004, 2004, DPA Product Code: 4001		
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	\$117,855	MIDDLESEX COUNTY <i>Cambridge, Everett, Somerville</i> Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Marlborough, Malden, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn	\$154,200 \$140,200			
BRISTOL COUNTY <i>Fall River</i> Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$132,400 \$120,400	NANTUCKET COUNTY Nantucket	\$136,100	ACQUISITION COST LIMITS		
DUKES COUNTY Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$120,400	NORFOLK COUNTY Avon, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$140,200	County	SF/Condo	2-Unit
ESSEX COUNTY <i>Lawrence, Lynn</i> Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury	\$154,200 \$140,200	PLYMOUTH COUNTY Abington, Bridgewater, Brockton, Carver, Duxbury, E. Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, Wareham, W. Bridgewater, Whitman	\$140,200	Barnstable	\$715,092	\$915,451
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	\$120,400	SUFFOLK COUNTY <i>Boston, Chelsea</i> Revere, Winthrop	\$154,200 \$140,200	Berkshire	\$481,176	\$616,111
HAMPDEN COUNTY Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, Westfield, West Springfield, Wilbraham	\$120,400	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	\$120,400	Bristol	\$674,062	\$862,902
FTHB FHA IS TEMPORARILY SUSPENDED FOR THIS PRODUCT				Dukes	\$844,043	\$1,080,539
				Essex	\$844,083	\$1,080,539
				Franklin	\$481,176	\$616,111
				Hampden	\$481,176	\$616,111
				Hampshire	\$481,176	\$616,111
				Middlesex	\$844,043	\$1,080,539
				Nantucket	\$844,043	\$1,080,539
				Norfolk	\$844,043	\$1,080,539
				Plymouth	\$844,043	\$1,080,539
				Suffolk	\$844,043	\$1,080,539
				Worcester	\$481,176	\$616,111

Acquisition Cost: The cost of acquiring a residence as a completed residential unit

MassHousing Form L-101 WFA 3.0 WFA 3.0¹ & WFA 3.0 FHA² INCOME** AND ACQUISITION COST LIMITS Effective Date: May 30, 2023

WFA 3.0: MASSHOUSING WORKFORCE ADVANTAGE
(Product codes: 1005, 2005, 3003) (DPA Product Code: 4003)

COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*									<i>GATEWAY CITIES</i>																																																	
	1	2	3	4	5	6	7	8		Attleboro	Haverhill	Peabody																																															
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$60,900	\$69,600	\$78,300	\$86,950	\$93,950	\$100,900	\$107,850	\$114,800	Barnstable	Holyoke	Pittsfield																																																
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	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400	Boston	Lawrence	Quincy																																																
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,050	Brockton	Leominster	Randolph																																																
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400	Chelsea	Lowell	Revere																																																
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150	Chicopee	Lynn	Salem																																																
Berkley, Dighton, Easton, Mansfield, Norton, Taunton , Raynham	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950	Everett	Malden	Springfield																																																
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900	Fall River	Methuen	Taunton																																																
ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill , Lawrence , Merrimac, Methuen , North Andover, West Newbury	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050	Fitchburg	New Bedford	Westfield																																																
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn , Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody , Rockport, Rowley, Salem , Salisbury, Saugus, Swampscott, Topsfield, Wenham	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650	Frammingham	Peabody	Worcester																																																
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	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400	DPA Loan Amount: - 10% of the sales price or \$50,000 , whichever is less, in Gateway Cities, City of Boston, Frammingham and Randolph - 10% of the sales price or \$30,000 , whichever is less, for remaining communities in the Commonwealth <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">ACQUISITION COST LIMITS</th> </tr> <tr> <th style="width: 33%;">County</th> <th style="width: 33%;">SF/Condo</th> <th style="width: 33%;">2-Unit</th> </tr> </thead> <tbody> <tr> <td>Barnstable</td> <td>\$715,092</td> <td>\$915,451</td> </tr> <tr> <td>Berkshire</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Bristol</td> <td>\$674,062</td> <td>\$862,902</td> </tr> <tr> <td>Dukes</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Essex</td> <td>\$844,083</td> <td>\$1,080,539</td> </tr> <tr> <td>Franklin</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Hampden</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Hampshire</td> <td>\$481,176</td> <td>\$616,111</td> </tr> <tr> <td>Middlesex</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Nantucket</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Norfolk</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Plymouth</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Suffolk</td> <td>\$844,043</td> <td>\$1,080,539</td> </tr> <tr> <td>Worcester</td> <td>\$481,176</td> <td>\$616,111</td> </tr> </tbody> </table>			ACQUISITION COST LIMITS			County	SF/Condo	2-Unit	Barnstable	\$715,092	\$915,451	Berkshire	\$481,176	\$616,111	Bristol	\$674,062	\$862,902	Dukes	\$844,043	\$1,080,539	Essex	\$844,083	\$1,080,539	Franklin	\$481,176	\$616,111	Hampden	\$481,176	\$616,111	Hampshire	\$481,176	\$616,111	Middlesex	\$844,043	\$1,080,539	Nantucket	\$844,043	\$1,080,539	Norfolk	\$844,043	\$1,080,539	Plymouth	\$844,043	\$1,080,539	Suffolk	\$844,043	\$1,080,539	Worcester	\$481,176	\$616,111
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HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington																																																											

¹Conventional Loan Limits only.
²Lower of the FHA or Conventional Loan Limits.

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	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
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	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
NANTUCKET COUNTY Nantucket	\$65,950	\$75,350	\$84,750	\$94,150	\$101,700	\$109,250	\$116,750	\$124,300
NORFOLK COUNTY Avon	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph , Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
PLYMOUTH COUNTY Abington, Bridgewater, Brockton , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
SUFFOLK COUNTY Boston, Chelsea, Revere , Winthrop	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
WORCESTER COUNTY Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700	\$96,950	\$103,200
Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon	\$56,150	\$64,150	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,800
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Holden, Leicester, Millbury, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Uxbridge, Webster, Westborough, West Boylston, West Brookfield, Worcester	\$61,900	\$70,750	\$79,600	\$88,400	\$95,500	\$102,550	\$109,650	\$116,700
<i>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</i>								
**Income Limits based on HOME Income Limits								