



HomeOwnership Announcement

July 5, 2023

Updated Income Limits

In accordance with the recently issued Income Limits by the Federal Housing Finance Agency (FHFA) and the Housing and Urban Development (HUD), MassHousing will be updating Income Limits for the products listed below.

These new limits will be effective for all loans REGISTERED on emasshousing.com ON OR AFTER JULY 12, 2023.

HFA Preferred/HFA Advantage Conventional (including FHA)

(Product Codes: 1001, 1002, 2001, 2002, 3001, 4001)

- Income Limits have increased in all areas.

FTHB: First Time Homebuyer Conventional

(FTHB FNMA HFA Preferred and FTHB FHLMC HFA Advantage)

(Product Codes: 1004, 2004, 4001)

- Income Limits have increased in all areas except for the areas listed below, which have decreased:

Abington, Bridgewater, Brockton, E. Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleboro, Plympton, Rochester, W. Bridgewater, Whitman

WFA 3.0: MassHousing Mortgage Conventional

(30yr WFA 3.0 FNMA HFA Preferred and 30yr WFA 3.0 FHLMC HFA Advantage)

(Product Codes: 1005, 2005, 3003, 4003)

- Income limits have increased in all areas.



ANN 2023.06

www.emasshousing.com

The following forms will be updated and posted on emasshousing.com on the effective date of July 12, 2023.

- **Form L-101HFA Preferred/HFA Advantage**
- **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.

[Type here]

MassHousing Form: L-101 HFA Preferred/HFA Advantage			INCOME AND LOAN LIMITS (Conventional including FHA)*			Effective Date: July 12, 2023		
COUNTY/COMMUNITY	80%	135%	COUNTY/COMMUNITY	80%	135%	Product codes: 1001, 1002, 2001, 2002, 3001 DPA Product code: 4001		
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$99,440	\$167,805	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$75,680	\$127,710			
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	\$74,000	\$124,875	MIDDLESEX COUNTY Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Everett, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn	\$113,040	\$190,755	GATEWAY CITIES* Attleboro Barnstable Boston Brockton Chelsea Chicopee Everett Fall River Fitchburg Framingham Haverhill Holyoke Lawrence Leominster Lowell Lynn Malden Methuen New Bedford Peabody Pittsfield Quincy Randolph Revere Salem Springfield Taunton Westfield Worcester		
BRISTOL COUNTY Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$86,640	\$146,205	NANTUCKET COUNTY Nantucket	\$109,040	\$184,005			
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$104,000	\$175,500	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	\$113,040	\$190,755	*First Time Homebuyers may access Down Payment Assistance for properties located in Gateway Cities, City of Boston, Randolph and Framingham. The maximum DPA is 5% of the purchase price or \$15,000 whichever is less. The DPA is a Second Mortgage at a 2% interest rate, fully amortized 15 year-fixed rate and is due upon sale or refinance of the property.		
ESSEX COUNTY Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury	\$113,040	\$190,755	PLYMOUTH COUNTY Abington, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, West Bridgewater, Wareham, Whitman	\$113,040	\$190,755			
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	\$75,680	\$127,710	SUFFOLK COUNTY Boston, Chelsea, Revere, Winthrop	\$113,040	\$190,755	CONVENTIONAL MORTGAGE LOAN LIMITS CLICK HERE FOR LIMITS *Please note the Area Median Income (AMI) is provided by FHFA and may differ from the median income posted on HUD’s website		
HAMPDEN 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	\$75,680	\$127,710	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	\$92,480	\$156,050	FHA MORTGAGE LOAN LIMITS (please note we cap on conforming loan limits) CLICK HERE FOR LIMITS		
*FHA WITH DPA IS TEMORARILY SUSPENDED FOR THIS PRODUCT								

MassHousing Form L-101 FTHB		FTHB INCOME AND ACQUISITION COST LIMITS- FTHB Conv: First Time Homebuyer Conventional		Effective Date: July 12, 2023																																																	
Community/County		Income Limit	Community/County	Income Limit	Product codes: 1004, 2004, DPA Product Code: 4001 Acquisition Cost: The cost of acquiring a residence as a completed residential unit <table><tr><th colspan="3">ACQIUSTION COST LIMITS</th></tr><tr><th>County</th><th>SF/Condo</th><th>2-4 Unit</th></tr><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></table>	ACQIUSTION COST LIMITS			County	SF/Condo	2-4 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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BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$127,700	HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$127,700																																																		
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	\$124,875	MIDDLESEX COUNTY <i>Cambridge, Everett, Somerville</i>	\$164,200																																																		
		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	\$149,300																																																		
BRISTOL COUNTY <i>Fall River</i>	\$140,400	NANTUCKET COUNTY Nantucket	\$136,300																																																		
Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$127,700																																																				
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MassHousing Form L-101 WFA 3.0										WFA 3.0 ¹ & WFA 3.0 FHA ² INCOME** AND ACQUISITION COST LIMITS										Effective Date: July 12, 2023																																																		
WFA 3.0: MASSHOUSING WORKFORCE ADVANTAGE (Product codes: 1005, 2005, 3003) (DPA Product Code: 4003)																																																																						
COUNTY/COMMUNITY										INCOME LIMITS PER HOUSEHOLD SIZE*																																																												
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BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth										\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800	\$114,150	\$121,550	GATEWAY CITIES Attleboro Haverhill Peabody Barnstable Holyoke Pittsfield Boston Lawrence Quincy Brockton Leominster Randolph Chelsea Lowell Revere Chicopee Lynn Salem Everett Malden Springfield Fall River Methuen Taunton Fitchburg New Bedford Westfield Framingham Worcester																																																				
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Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield , Richmond, Stockbridge										\$57,300	\$65,500	\$73,700	\$81,850	\$88,400	\$94,950	\$101,500	\$108,050																																																					
BRISTOL COUNTY Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford										\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250																																																					
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DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury										\$70,150	\$80,150	\$90,150	\$100,150	\$108,200	\$116,200	\$124,200	\$132,200																																																					
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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	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
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	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
NANTUCKET COUNTY Nantucket	\$69,800	\$79,800	\$89,750	\$99,700	\$107,700	\$115,700	\$123,650	\$131,650
NORFOLK COUNTY Avon	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
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	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
PLYMOUTH COUNTY Abington, Bridgewater, Brockton , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
SUFFOLK COUNTY Boston , Chelsea , Revere , Winthrop	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400
WORCESTER COUNTY Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200
Ashburnham, Fitchburg , Gardner, Leominster , Lunenburg, Templeton, Westminster, Winchendon	\$59,400	\$67,900	\$76,400	\$84,850	\$91,650	\$98,450	\$105,250	\$112,050
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
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	\$65,550	\$74,900	\$84,250	\$93,600	\$101,100	\$108,600	\$116,100	\$123,600
<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								