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| **MassHousing Form L-101 FTHB FTHB INCOME AND ACQUISITION COST LIMITS- FTHB Conv: First Time Homebuyer Conventional Effective Date: July 12, 2023** |
| **Income Income**  **Community/County Limit Community/County Limit** |

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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** | ***\*These areas are designated as Targeted Areas in accordance with the IRS Tax Code. The First Time Homebuyer requirement does not apply if purchasing in one of these areas. See MassHousing Seller Guide Section 1.8.***  ***Product codes: 1004, 2004,  DPA Product Code: 4001***  ***Acquisition Cost: The cost of acquiring a residence as a completed residential unit*** |
| **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**  ***Cambridge, Everett, Somerville***  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 | **$164,200**  **$149,300** |
| **BRISTOL COUNTY**  ***Fall River***  Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport | **$140,400**  **$127,700** | **NANTUCKET COUNTY**  Nantucket | **$136,300** |
| **DUKES COUNTY**  Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury | **$127,700** | **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 | **$149,300** |
| **ESSEX COUNTY**  ***Lawrence, Lynn***  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 | **$164,200**  **$149,300** | **PLYMOUTH COUNTY**  Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham  Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman | **$149,300**  **$127,700** |
| **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 | **$127,700** | **SUFFOLK COUNTY**  ***Boston****,* ***Chelsea***  Revere***,*** Winthrop | **$164,200**  **$149,300** |
| **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  **FTHB FHA IS TEMORARILY SUSPENDED FOR THIS PRODUCT** | **$127,700** | **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 | **$127,700** |  |