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| MassHousing Form L-101 WFA 3.0 WFA 3.0¹ & WFA 3.0 FHA² 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\*** | | | | | | | | |  |  |  | | --- | --- | --- | | ***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**  **Framingham** | **New Bedford**  **Peabody** | **Westfield**  **Worcester** |     ***DPA******Loan Amount:***  ***- 10%****of the sales price or****$50,000,*** *whichever is less, in Gateway Cities, City of Boston, Framingham and Randolph*  *-****10%****of the sales price or* ***$30,000****, whichever is less, for remaining communities in the Commonwealth*   |  |  |  | | --- | --- | --- | | **ACQUISTION 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** |   ***¹Conventional Loan Limits only.***  ***²Lower of the FHA or Conventional Loan Limits.*** |
|  | **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 | $64,450 | $73,650 | $82,850 | $92,050 | $99,450 | $106,800 | $114,150 | $121,550 |
| 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 | $55,880  $57,300 | $63,800  $65,500 | $71,750  $73,700 | $79,700  $81,850 | $86,100  $88,400 | $92,500  $94,950 | $98,850  $101,500 | $105,250  $108,050 |
| 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 | $55,800  $57,300  $66,250  $66,300 | $63,800  $65,550  $75,700  $75,750 | $71,750  $73,750  $85,150  $85,200 | $79,700  $81,900  $94,600  $94,650 | $86,100  $88,500  $102,200  $102,250 | $92,500  $95,050  $109,750  $109,800 | $98,850  $101,600  $117,350  $117,400 | $105,250  $108,150  $124,900  $124,950 |
| 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 |
| **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 | $66,300  $82,950 | $75,750  $94,800 | $85,200  $106,650 | $94,650  $118,450 | $102,250  $127,950 | $109,800  $137,450 | $117,400  $146,900 | $124,950  $156,400 |
| **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 | $55,800 | $63,800 | $71,750 | $79,700 | $86,100 | $92,500 | $98,850 | $105,250 |
| 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 | $66,300  $82,950 | $75,750  $94,800 | $85,200  $106,650 | $94,650  $118,450 | $102,250  $127,950 | $109,800  $137,450 | $117,400  $146,900 | $124,950  $156,400 |
| NANTUCKET COUNTY Nantucket | $69,800 | $79,800 | $89,750 | $99,700 | $107,700 | $115,700 | $123,650 | $131,650 |
| 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 | $66,250  $82,950 | $75,700  $94,800 | $85,150  $106,650 | $94,600  $118,450 | $102,200  $127,950 | $109,750  $137,450 | $117,350  $146,900 | $124,900  $156,400 |
| 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 | $66,250  $82,950 | $75,700  $94,800 | $85,150  $106,650 | $94,600  $118,450 | $102,200  $127,950 | $109,750  $137,450 | $117,350  $146,900 | $124,900  $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  Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon  Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton  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  ***\*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 | $57,900  $59,400  $66,300  $65,550 | $66,200  $67,900  $75,750  $74,900 | $74,450  $76,400  $85,200  $84,250 | $82,700  $84,850  $94,650  $93,600 | $89,350  $91,650  $102,250  $101,100 | $95,950  $98,450  $109,800  $108,600 | $102,550  $105,250  $117,400  $116,100 | $109,200  $112,050  $124,950  $123,600 |