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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\*** |

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| ***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*

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| **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 COUNTYAlford, 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, WindsorAdams, 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 COUNTYAcushnet, Dartmouth, Fairhaven, Freetown, New BedfordAttleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, WestportBerkley, 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 NewburyAmesbury, 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 COUNTYAgawam, Blandford, Brimfield, Chester, **Chicopee,** East Longmeadow, Granville, Hampden, Holland, **Holyoke,** Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, **Springfield**, Tolland, Wales, West Springfield, **Westfield**, WilbrahamHAMPSHIRE COUNTYAmherst, 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 COUNTYBillerica, Chelmsford, Dracut, Dunstable, Groton, **Lowell**, Pepperell, Tewksbury, Tyngsborough, WestfordActon, 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 COUNTYNantucket | $69,800 |  $79,800 | $89,750 |  $99,700  | $107,700  | $115,700  | $123,650  | $131,650 |
| NORFOLK COUNTYAvonBellingham, 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 COUNTYAbington, Bridgewater**, Brockton**, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, WhitmanCarver, 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, WarrenAshburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, WinchendonBerlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, UptonAuburn, 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 |