

MassHousing Form L-101 WFA 2.0			WFA 2.0 <sup>1</sup> & WFA 2.0 FHA <sup>2</sup> INCOME AND PURCHASE PRICE LIMITS								Effective Date: July 12, 2021																																															
WFA 2.0: MASSHOUSING WORKFORCE ADVANTAGE																																																										
COUNTY/COMMUNITY			INCOME LIMITS PER HOUSEHOLD SIZE*							<div><div>GATEWAY CITIES</div><div><div>Attleboro</div><div>Haverhill</div><div>Peabody</div><div>Barnstable</div><div>Holyoke</div><div>Pittsfield</div><div>Boston</div><div>Lawrence</div><div>Quincy</div><div>Brockton</div><div>Leominster</div><div>Revere</div><div>Chelsea</div><div>Lowell</div><div>Salem</div><div>Chicopee</div><div>Lynn</div><div>Springfield</div><div>Everett</div><div>Malden</div><div>Taunton</div><div>Fall River</div><div>Methuen</div><div>Westfield</div><div>Fitchburg</div><div>New Bedford</div><div>Worcester</div></div></div>																																																
			1	2	3	4	5	6	7				8																																													
<b>BARNSTABLE COUNTY</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth			\$54,450	\$62,200	\$70,000	\$77,750	\$84,000	\$90,200	\$96,450	\$102,650																																																
<b>BERKSHIRE COUNTY</b> 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			\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850																																																
Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge			\$48,400	\$55,300	\$62,200	\$69,100	\$74,650	\$80,200	\$85,700	\$91,250																																																
<b>BRISTOL COUNTY</b> Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford			\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850																																																
Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport			\$48,450	\$55,400	\$62,300	\$69,200	\$74,750	\$80,300	\$85,850	\$91,350																																																
Berkley, Dighton, Easton, Mansfield, Norton, <b>Taunton</b> , Raynham			\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500																																																
<b>DUKES COUNTY</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury			\$59,200	\$67,650	\$76,100	\$84,550	\$91,350	\$98,100	\$104,850	\$111,650																																																
<b>ESSEX COUNTY</b> Andover, Boxford, Georgetown, Groveland, <b>Haverhill</b> , <b>Lawrence</b> , Merrimac, <b>Methuen</b> , North Andover, West Newbury			\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500																																																
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, <b>Lynn</b> , Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, <b>Peabody</b> , Rockport, Rowley, <b>Salem</b> , Salisbury, Saugus, Swampscott, Topsfield, Wenham			\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400																																																
<b>FRANKLIN COUNTY</b> 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			\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850																																																
<b>HAMPDEN COUNTY</b> Agawam, Blandford, Brimfield, Chester, <b>Chicopee</b> , East Longmeadow, Granville, Hampden, Holland, <b>Holyoke</b> , Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, <b>Springfield</b> , Tolland, Wales, West Springfield, <b>Westfield</b> , Wilbraham																																																										
<b>HAMPSHIRE COUNTY</b> Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington																																																										
<div><div><b>DPA Loan Amount:</b> - 5% of the sales price or <b>\$25,000</b>, whichever is less, in Gateway Cities and City of Boston</div><div> -5% of the sales price or <b>\$15,000</b>, whichever is less, for remaining communities in the Commonwealth</div></div> <div><table><tr><th colspan="3">PURCHASE PRICE LIMITS</th></tr><tr><th>County</th><th>SF/Condo</th><th>2-Unit</th></tr><tr><td>Barnstable</td><td>\$480,900</td><td>\$615,618</td></tr><tr><td>Berkshire</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Bristol</td><td>\$480,900</td><td>\$615,618</td></tr><tr><td>Dukes</td><td>\$781,581</td><td>\$1,000,766</td></tr><tr><td>Essex</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Franklin</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Hampden</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Hampshire</td><td>\$346,644</td><td>\$443,832</td></tr><tr><td>Middlesex</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Nantucket</td><td>\$781,581</td><td>\$1,000,766</td></tr><tr><td>Norfolk</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Plymouth</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Suffolk</td><td>\$688,561</td><td>\$881,491</td></tr><tr><td>Worcester</td><td>\$346,466</td><td>\$443,549</td></tr></table><div><div><sup>1</sup>Conventional Loan Limits only.</div><div><sup>2</sup>Lower of the FHA or Conventional Loan Limits.</div></div></div>											PURCHASE PRICE LIMITS			County	SF/Condo	2-Unit	Barnstable	\$480,900	\$615,618	Berkshire	\$346,644	\$443,832	Bristol	\$480,900	\$615,618	Dukes	\$781,581	\$1,000,766	Essex	\$688,561	\$881,491	Franklin	\$346,644	\$443,832	Hampden	\$346,644	\$443,832	Hampshire	\$346,644	\$443,832	Middlesex	\$688,561	\$881,491	Nantucket	\$781,581	\$1,000,766	Norfolk	\$688,561	\$881,491	Plymouth	\$688,561	\$881,491	Suffolk	\$688,561	\$881,491	Worcester	\$346,466	\$443,549
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COUNTY/COMMUNITY	INCOME LIMITS PER HOUSEHOLD SIZE*							
	1	2	3	4	5	6	7	8
<b>MIDDLESEX COUNTY</b> Billerica, Chelmsford, Dracut, Dunstable, Groton, <b>Lowell</b> , Pepperell, Tewksbury, Tyngsborough, Westford	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, <b>Everett</b> , Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, <b>Malden</b> , Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400
<b>NANTUCKET COUNTY</b> Nantucket	\$58,950	\$67,350	\$75,750	\$84,150	\$90,900	\$97,650	\$104,350	\$111,100
<b>NORFOLK COUNTY</b> Avon	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, <b>Quincy</b> , Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400
<b>PLYMOUTH COUNTY</b> Abington, Bridgewater, <b>Brockton</b> , East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400
<b>SUFFOLK COUNTY</b> <b>Boston</b> , <b>Chelsea</b> , <b>Revere</b> , Winthrop	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400
<b>WORCESTER COUNTY</b> Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren	\$48,950	\$55,950	\$62,950	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300
Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon	\$50,200	\$57,400	\$64,550	\$71,700	\$77,450	\$83,200	\$88,950	\$94,650
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
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	\$55,350	\$63,250	\$71,150	\$79,050	\$85,400	\$91,700	\$98,050	\$104,350
<b><i>*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.</i></b>								