

MassHousing Form L-101 FTHB		FTHB INCOME AND *ACQUISITION COST LIMITS						Effective: May 1, 2020	
FTHB Conv: First Time Homebuyer Conventional and FHA FTHB**									
COUNTY/COMMUNITY	Income Limits	Acquisition SF & Condos	Acquisition 2-4 Family	COUNTY/COMMUNITY	Income Limits	Acquisition SF & Condos	Acquisition 2-4 Family		
<b>BARNSTABLE COUNTY</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$101,200	\$465,210	\$595,547	<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	\$101,200	\$327,334	\$419,133		
<b>BERKSHIRE COUNTY</b> 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	\$101,200	\$327,334	\$419,133	<b>MIDDLESEX COUNTY</b> 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	\$113,300	\$680,795	\$871,516		
<b>BRISTOL COUNTY</b> Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$101,200	\$453,863	\$580,994	<b>NANTUCKET COUNTY</b> Nantucket	\$113,300	\$755,386	\$967,246		
<b>DUKES COUNTY</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$101,200	\$755,386	\$967,246	<b>NORFOLK COUNTY</b> 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	\$113,300	\$680,795	\$871,516		
<b>ESSEX COUNTY</b> 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	\$113,300	\$680,795	\$871,516	<b>PLYMOUTH COUNTY</b> 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	\$113,300	\$680,795	\$871,516		
<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	\$101,200	\$327,334	\$419,133	<b>SUFFOLK COUNTY</b> Boston, Chelsea, Revere, Winthrop	\$113,300	\$680,795	\$871,516		
<b>HAMPDEN COUNTY</b> 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	\$101,200	\$327,334	\$419,133	<b>WORCESTER COUNTY</b> 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	\$101,200	\$334,724	\$428,506		
<b>The First Time Homebuyer requirement does not apply if purchasing in these targeted areas: Boston, Cambridge, Chelsea, Everett, Fall River, Lawrence, Lynn, North Adams, Somerville</b>									
<b>*Acquisition Cost: The cost of acquiring a residence as a completed residential unit.</b>				<b>**FTHB FHA IS TEMPORARILY SUSPENDED FOR THIS PRODUCT</b>					