



## Income and Acquisition Cost Limits | Standard Limits

The income and acquisition cost limits listed in the table below apply to all MassHousing MassAdvantage mortgages. The table is arranged by county.

Effective March 28, 2008

Community/County	Income Limits		Maximum Purchase Price		
	1-2 Person Annual Income	3 or More Annual Income	1-Family New & Existing	2-Family New & Existing**	3&4-Family Existing
<b>BARNSTABLE COUNTY</b>					
Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$78,200	\$89,900	\$387,000	\$434,895	\$528,377
<b>BERKSHIRE COUNTY</b>					
Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Asford, New Marlborough, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor	\$78,200	\$89,900	\$269,125	\$299,455	\$361,953
*North Adams	\$86,000	\$97,700	\$269,125	\$299,455	\$361,953
<b>BRISTOL COUNTY</b>					
Acushnet, Attleboro, Dartmouth, Fairhaven, Freetown, New Bedford, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport	\$78,200	\$89,900	\$387,000	\$472,891	\$571,567
Berkley, Dighton, Mansfield, Norton, Taunton	\$79,300	\$91,100	\$389,000	\$472,891	\$571,567
*Fall River	\$86,000	\$97,700	\$416,250	\$472,891	\$571,567
Easton, Raynham	\$96,200	\$110,600	\$416,250	\$472,891	\$571,567
<b>DUKES COUNTY</b>					
Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$78,200	\$89,900	\$387,000	\$493,482	\$596,436

Community/County	Income Limits		Maximum Purchase Price		
	1-2 Person Annual Income	3 or More Annual Income	1-Family New & Existing	2-Family New & Existing**	3&4-Family Existing
<b>ESSEX COUNTY</b>					
Andover, Boxford, Georgetown, Groveland, Haverhill, Merrimac, Methuen, North Andover, West Newbury	\$80,600	\$92,600	\$396,000	\$508,534	\$614,669
*Lawrence	\$88,600	\$100,700	\$396,000	\$508,534	\$614,669
Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham	\$85,800	\$98,600	\$428,000	\$547,652	\$661,951
*Lynn	\$94,300	\$107,200	\$428,000	\$547,652	\$661,951
<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	\$78,200	\$89,900	\$273,500	\$313,348	\$378,747
<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	\$78,200	\$89,900	\$273,500	\$313,348	\$378,747
<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	\$78,200	\$89,900	\$273,500	\$313,348	\$378,747

Community/County	Income Limits		Maximum Purchase Price		
	1-2 Person Annual Income	3 or More Annual Income	1-Family New & Existing	2-Family New & Existing**	3&4-Family Existing
<b>MIDDLESEX COUNTY</b>					
Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, Westford	\$84,800	\$97,500	\$418,000	\$533,374	\$644,693
Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Carlisle, Concord, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn	\$85,800	\$98,600	\$428,000	\$547,652	\$661,951
*Cambridge, Everett, Somerville	\$94,300	\$107,200	\$428,000	\$547,652	\$661,951
<b>NANTUCKET COUNTY</b>					
Nantucket	\$84,400	\$97,000	\$414,000	\$528,731	\$639,038
<b>NORFOLK COUNTY</b>					
Avon	\$78,200	\$89,900	\$387,000	\$493,865	\$596,938
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	\$85,800	\$98,600	\$428,000	\$547,652	\$661,951
<b>PLYMOUTH COUNTY</b>					
Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$78,200	\$89,900	\$387,000	\$493,865	\$596,938
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$85,800	\$98,600	\$428,000	\$547,652	\$661,951
<b>SUFFOLK COUNTY</b>					
*Boston, Chelsea	\$94,300	107,200	\$428,000	\$547,652	\$661,951
Revere, Winthrop	\$85,800	\$98,600	\$428,000	\$547,652	\$661,951

Community/County	Income Limits		Maximum Purchase Price		
	1-2 Person Annual Income	3 or More Annual Income	1-Family New & Existing	2-Family New & Existing**	3&4-Family Existing
<b>WORCESTER COUNTY</b>					
Ashburnham, Athol, Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Holden, Hubbardston, Leicester, Leominster, Lunenburg, Millbury, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Templeton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester	\$78,200	\$89,900	\$385,000	\$488,975	\$591,028
Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton	\$101,800	\$117,000	\$385,000	\$488,975	\$591,028

\*Federally Designated Areas of Chronic Economic Distress (ACED)

\*\*Two-Family New Construction only permitted in ACEDs