



## 2008 INCOME LIMITS MassWorks Mortgage<sup>SM</sup> Program

- Borrowers whose total household income does not exceed 100% of area median income qualify for the MassWorks Mortgage Program.
- Borrowers purchasing within the City of Boston are required to obtain an "Income Eligibility Certificate" from the Massachusetts Affordable Housing Alliance (MAHA) before a MHP Reservation is issued.
- Please see the Community Contact sheet on [www.mhp.net](http://www.mhp.net) for more information about down payment assistance programs.

### BARNSTABLE COUNTY

Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth

Household Size	80% Income	100% Income
1	\$41,450.00	\$51,450.00
2	\$47,350.00	\$58,800.00
3	\$53,300.00	\$66,150.00
4	\$59,200.00	\$73,500.00
5	\$63,950.00	\$79,380.00
6	\$68,650.00	\$85,260.00
7	\$73,400.00	\$91,140.00
8	\$78,150.00	\$97,020.00

### 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

Household Size	80% Income	100% Income
1	\$41,450.00	\$44,660.00
2	\$47,350.00	\$51,040.00
3	\$53,330.00	\$57,420.00
4	\$59,200.00	\$63,800.00
5	\$63,950.00	\$68,904.00
6	\$68,650.00	\$74,008.00
7	\$73,400.00	\$79,112.00
8	\$78,150.00	\$84,216.00

## BERKSHIRE COUNTY (cont'd)

Adams, Cheshire, Dalton,  
Hinsdale, Lanesborough, Lee,  
Lenox, Pittsfield, Richmond,  
Stockbridge

Household Size	80% Income	100% Income
1	\$41,450.00	\$45,360.00
2	\$47,350.00	\$51,840.00
3	\$53,300.00	\$58,320.00
4	\$59,200.00	\$64,800.00
5	\$63,950.00	\$69,984.00
6	\$68,650.00	\$75,168.00
7	\$73,400.00	\$80,352.00
8	\$78,150.00	\$85,536.00

## BRISTOL COUNTY

Easton, Raynham

Household Size	80% Income	100% Income
1	\$44,050.00	\$67,340.00
2	\$50,300.00	\$76,960.00
3	\$56,600.00	\$86,580.00
4	\$62,900.00	\$96,200.00
5	\$67,950.00	\$103,896.00
6	\$72,950.00	\$111,592.00
7	\$78,000.00	\$119,288.00
8	\$83,050.00	\$126,984.00

Acushnet, Dartmouth, Fairhaven, Freetown,  
New Bedford

*(Please note that MHP will honor the 80%  
figures for all borrowers purchasing in above  
mentioned communities)*

Household Size	80% Income	100% Income
1	\$41,000.00	\$38,430.00
2	\$46,850.00	\$43,920.00
3	\$52,700.00	\$49,410.00
4	\$58,550.00	\$54,900.00
5	\$63,250.00	\$59,292.00
6	\$67,900.00	\$63,684.00
7	\$72,600.00	\$68,076.00
8	\$77,300.00	\$72,468.00

Attleboro, Fall River, North Attleborough,  
Rehoboth, Seekonk, Somerset, Swansea,  
Westport

Household Size	80% Income	100% Income
1	\$41,500.00	\$47,810.00
2	\$46,850.00	\$54,640.00
3	\$52,700.00	\$61,470.00
4	\$58,550.00	\$68,300.00
5	\$63,250.00	\$73,764.00
6	\$67,900.00	\$79,228.00
7	\$72,600.00	\$84,692.00
8	\$77,300.00	\$90,156.00



## BRISTOL COUNTY (cont'd)

Berkley, Dighton, Mansfield, Norton,  
Taunton

Household Size	80% Income	100% Income
1	\$46,300.00	\$55,510.00
2	\$52,950.00	\$63,440.00
3	\$59,550.00	\$71,370.00
4	\$66,150.00	\$79,300.00
5	\$71,450.00	\$85,644.00
6	\$76,750.00	\$91,988.00
7	\$82,050.00	\$98,332.00
8	\$87,350.00	\$104,676.00

## DUKES COUNTY

Aquinnah, Chilmark, Edgartown, Gosnold,  
Oak Bluffs, Tisbury, West Tisbury

Household Size	80% Income	100% Income
1	\$44,050.00	\$49,560.00
2	\$50,300.00	\$56,640.00
3	\$56,600.00	\$63,720.00
4	\$62,900.00	\$70,800.00
5	\$67,950.00	\$76,464.00
6	\$72,950.00	\$82,128.00
7	\$78,000.00	\$87,792.00
8	\$83,050.00	\$93,456.00

## ESSEX COUNTY

Amesbury, Beverly, Danvers, Essex,  
Gloucester, Hamilton, Ipswich, Lynn,  
Lynnfield, Manchester by the Sea,  
Marblehead, Middleton, Nahant, Newbury,  
Newburyport, Peabody, Rockport, Rowley,  
Salem, Salisbury, Saugus, Swampscott,  
Topsfield, Wenham

Household Size	80% Income	100% Income
1	\$52,400.00	\$60,060.00
2	\$52,950.00	\$68,640.00
3	\$59,550.00	\$77,220.00
4	\$66,150.00	\$85,800.00
5	\$71,450.00	\$92,664.00
6	\$76,750.00	\$99,528.00
7	\$82,050.00	\$106,392.00
8	\$87,350.00	\$113,256.00

Andover, Boxford, Georgetown, Groveland,  
Haverhill, Lawrence, Merrimac, Methuen,  
North Andover, West Newbury

Household Size	80% Income	100% Income
1	\$48,650.00	\$56,420.00
2	\$49,200.00	\$64,480.00
3	\$55,350.00	\$72,540.00
4	\$61,500.00	\$80,600.00
5	\$66,400.00	\$87,048.00
6	\$71,350.00	\$93,496.00
7	\$76,250.00	\$99,944.00
8	\$81,200.00	\$106,392.00



## 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, Warwick, Wendell, Whately

Household Size	80% Income	100% Income
1	\$41,450.00	\$46,130.00
2	\$47,350.00	\$52,720.00
3	\$53,300.00	\$59,310.00
4	\$59,200.00	\$65,900.00
5	\$63,950.00	\$71,172.00
6	\$68,650.00	\$76,444.00
7	\$73,400.00	\$81,716.00
8	\$78,150.00	\$86,988.00

Sunderland

Household Size	80% Income	100% Income
1	\$41,450.00	\$45,360.00
2	\$47,350.00	\$51,840.00
3	\$53,300.00	\$58,320.00
4	\$59,200.00	\$64,800.00
5	\$63,950.00	\$69,984.00
6	\$68,650.00	\$75,168.00
7	\$73,400.00	\$80,352.00
8	\$78,150.00	\$85,536.00

## HAMPDEN COUNTY

Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmedow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, Westfield, West Springfield, Wbraham

Household Size	80% Income	100% Income
1	\$41,450.00	\$45,360.00
2	\$47,350.00	\$51,840.00
3	\$53,300.00	\$58,320.00
4	\$59,200.00	\$64,800.00
5	\$63,950.00	\$69,984.00
6	\$68,650.00	\$75,168.00
7	\$73,400.00	\$80,352.00
8	\$78,150.00	\$85,536.00

## HAMPSHIRE COUNTY

Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, Southampton, South Hadley, Ware, Westhampton, Williamsburg, Worthington

Household Size	80% Income	100% Income
1	\$41,450.00	\$45,360.00
2	\$47,350.00	\$51,840.00
3	\$53,300.00	\$58,320.00
4	\$59,200.00	\$64,800.00
5	\$63,950.00	\$69,984.00
6	\$68,650.00	\$75,168.00
7	\$73,400.00	\$80,352.00
8	\$78,150.00	\$85,536.00



## MIDDLESEX COUNTY

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

Household Size	80% Income	100% Income
1	\$52,400.00	\$60,060.00
2	\$52,950.00	\$68,640.00
3	\$59,550.00	\$77,220.00
4	\$66,150.00	\$85,800.00
5	\$71,450.00	\$92,664.00
6	\$76,750.00	\$99,528.00
7	\$82,050.00	\$106,392.00
8	\$87,350.00	\$113,256.00

Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, Westford

Household Size	80% Income	100% Income
1	\$51,920.00	\$59,360.00
2	\$51,920.00	\$67,840.00
3	\$55,350.00	\$76,320.00
4	\$61,500.00	\$84,800.00
5	\$66,400.00	\$91,584.00
6	\$71,350.00	\$98,368.00
7	\$76,250.00	\$105,152.00
8	\$81,200.00	\$111,936.00

## NANTUCKET COUNTY

Nantucket

Household Size	80% Income	100% Income
1	\$52,350.00	\$59,080.00
2	\$59,850.00	\$67,520.00
3	\$67,300.00	\$75,960.00
4	\$74,800.00	\$84,400.00
5	\$80,800.00	\$91,152.00
6	\$86,750.00	\$97,904.00
7	\$92,750.00	\$104,656.00
8	\$98,750.00	\$111,408.00

## NORFOLK COUNTY

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

Household Size	80% Income	100% Income
1	\$52,400.00	\$60,060.00
2	\$52,950.00	\$68,640.00
3	\$59,550.00	\$77,220.00
4	\$66,150.00	\$85,800.00
5	\$71,450.00	\$92,664.00
6	\$76,750.00	\$99,528.00
7	\$82,050.00	\$106,392.00
8	\$87,350.00	\$113,256.00



## NORFOLK COUNTY (cont'd)

Avon

Household Size	80% Income	100% Income
1	\$46,160.00	\$53,200.00
2	\$48,650.00	\$60,800.00
3	\$54,700.00	\$68,400.00
4	\$60,800.00	\$76,000.00
5	\$65,650.00	\$82,080.00
6	\$70,550.00	\$88,160.00
7	\$75,400.00	\$94,240.00
8	\$80,250.00	\$100,320.00

## PLYMOUTH COUNTY

Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman

Household Size	80% Income	100% Income
1	\$46,160.00	\$53,200.00
2	\$48,650.00	\$60,800.00
3	\$54,700.00	\$68,400.00
4	\$60,800.00	\$76,000.00
5	\$65,650.00	\$82,080.00
6	\$70,550.00	\$88,160.00
7	\$75,400.00	\$94,240.00
8	\$80,250.00	\$100,320.00

Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham

Household Size	80% Income	100% Income
1	\$52,400.00	\$60,060.00
2	\$52,950.00	\$68,640.00
3	\$59,550.00	\$77,220.00
4	\$66,150.00	\$85,800.00
5	\$71,450.00	\$92,664.00
6	\$76,750.00	\$99,528.00
7	\$82,050.00	\$106,392.00
8	\$87,350.00	\$113,256.00

## SUFFOLK COUNTY

Boston (includes: Allston, Back Bay, Brighton, Charlestown, Dorchester, East Boston, Hyde Park, Jamaica Plain, Mattapan, North End, Roslindale, Roxbury, South Boston, South End, West Roxbury), Chelsea, Revere, Winthrop

Household Size	80% Income	100% Income
1	\$52,400.00	\$60,060.00
2	\$52,950.00	\$68,640.00
3	\$59,550.00	\$77,220.00
4	\$66,150.00	\$85,800.00
5	\$71,450.00	\$92,664.00
6	\$76,750.00	\$99,528.00
7	\$82,050.00	\$106,392.00
8	\$87,350.00	\$113,256.00

## WORCESTER COUNTY

Ashburnham, Fitchburg, Gardner,  
Leominster, Lunenburg, Templeton,  
Westminster, Winchendon

Household Size	80% Income	100% Income
1	\$42,500.00	\$46,340.00
2	\$47,350.00	\$52,960.00
3	\$53,300.00	\$59,580.00
4	\$59,200.00	\$66,200.00
5	\$63,950.00	\$71,496.00
6	\$68,650.00	\$76,792.00
7	\$73,400.00	\$82,088.00
8	\$78,150.00	\$87,384.00

Berlin, Blackstone, Bolton, Harvard,  
Hopedale, Lancaster, Mendon, Milford,  
Millville, Southborough, Upton

Household Size	80% Income	100% Income
1	\$46,300.00	\$71,260.00
2	\$52,950.00	\$81,440.00
3	\$59,550.00	\$91,620.00
4	\$66,150.00	\$101,800.00
5	\$71,450.00	\$109,944.00
6	\$76,750.00	\$118,088.00
7	\$82,050.00	\$126,232.00
8	\$87,350.00	\$134,376.00

Athol, Hardwick, Hubbardston, New  
Braintree, Petersham, Phillipston,  
Royalston, Warren

Household Size	80% Income	100% Income
1	\$41,450.00	\$42,700.00
2	\$47,350.00	\$48,800.00
3	\$53,300.00	\$54,900.00
4	\$59,200.00	\$61,000.00
5	\$63,950.00	\$65,880.00
6	\$68,650.00	\$70,760.00
7	\$73,400.00	\$75,640.00
8	\$78,150.00	\$80,520.00

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

Household Size	80% Income	100% Income
1	\$43,500.00	\$53,830.00
2	\$49,200.00	\$61,520.00
3	\$55,350.00	\$69,210.00
4	\$61,500.00	\$76,900.00
5	\$66,400.00	\$83,052.00
6	\$71,350.00	\$89,204.00
7	\$76,250.00	\$95,356.00
8	\$81,200.00	\$101,508.00

