



# 2020 Income Limits

If your total household income falls below our income limits, you may be eligible for the ONE Mortgage Program.

Go to [www.mhp.net/one-mortgage](http://www.mhp.net/one-mortgage) for more information.

## Barnstable County

Barnstable (includes: Centerville, Cotuit, Hyannis, Marstons Mills, Osterville, West Barnstable), Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$67,620	\$77,280	\$86,940	\$96,600	\$104,328	\$112,056	\$119,784	\$127,512

## 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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$56,630	\$64,720	\$72,810	\$80,900	\$87,372	\$93,844	\$100,316	\$106,788

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$63,630	\$72,720	\$81,810	\$90,900	\$98,172	\$105,444	\$112,716	\$119,988

## Bristol County

Easton, Raynham

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$84,910	\$97,040	\$109,170	\$121,300	\$131,004	\$140,708	\$150,412	\$160,116

Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$52,010	\$59,440	\$66,870	\$74,300	\$80,244	\$86,188	\$92,132	\$98,076

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$60,900	\$69,600	\$78,300	\$87,000	\$93,960	\$100,920	\$107,880	\$114,840

Berkley, Dighton, Mansfield, Norton, Taunton

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$78,330	\$89,520	\$100,710	\$111,900	\$120,852	\$129,804	\$138,756	\$147,708

**Dukes County**

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$73,360	\$83,840	\$94,320	\$104,800	\$113,184	\$121,568	\$129,952	\$138,336

**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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040	\$147,560	\$157,080

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$68,600	\$78,400	\$88,200	\$98,000	\$105,840	\$113,680	\$121,520	\$129,360

**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, Whately

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$56,000	\$64,000	\$72,000	\$80,000	\$86,400	\$92,800	\$99,200	\$105,600

**Hampden County**

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$54,040	\$61,760	\$69,480	\$77,200	\$83,376	\$89,552	\$95,728	\$101,904

## 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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$54,040	\$61,760	\$69,480	\$77,200	\$83,376	\$89,552	\$95,728	\$101,904

## 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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040	\$147,560	\$157,080

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$75,600	\$86,400	\$97,200	\$108,000	\$116,640	\$125,280	\$133,920	\$142,560

## Nantucket County

Nantucket

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$81,690	\$93,360	\$105,030	\$116,700	\$126,036	\$135,372	\$144,708	\$154,044

## 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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040	\$147,560	\$157,080

Avon

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$66,640	\$76,160	\$85,680	\$95,200	\$102,816	\$110,432	\$118,048	\$125,664

## Plymouth County

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$66,640	\$76,160	\$85,680	\$95,200	\$102,816	\$110,432	\$118,048	\$125,664

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040	\$147,560	\$157,080

## 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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040	\$147,560	\$157,080

## Worcester County

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$58,240	\$66,560	\$74,880	\$83,200	\$89,856	\$96,512	\$103,168	\$109,824

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$78,120	\$89,280	\$100,440	\$111,600	\$120,528	\$129,456	\$138,384	\$147,312

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$61,880	\$70,720	\$79,560	\$88,400	\$95,472	\$102,544	\$109,616	\$116,688

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	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$68,740	\$78,560	\$88,380	\$98,200	\$106,056	\$113,912	\$121,768	\$129,624