



2023 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 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	\$84,650	\$96,750	\$108,850	\$120,900	\$130,600	\$140,250	\$149,950	\$159,600

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	\$73,300	\$83,800	\$94,250	\$104,700	\$113,100	\$121,500	\$129,850	\$138,250

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$75,250	\$86,000	\$96,750	\$107,500	\$116,100	\$124,700	\$133,300	\$141,900

Bristol County

Easton, Raynham

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$99,600	\$113,800	\$128,050	\$142,250	\$153,650	\$165,050	\$176,400	\$187,800

Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$73,300	\$83,800	\$94,250	\$104,700	\$113,100	\$121,500	\$129,850	\$138,250

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$75,350	\$86,100	\$96,850	\$107,600	\$116,250	\$124,850	\$133,450	\$142,050

Berkley, Dighton, Mansfield, Norton, Taunton

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$87,000	\$99,400	\$111,850	\$124,250	\$134,200	\$144,150	\$154,100	\$164,050

Dukes County

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$92,150	\$105,300	\$118,450	\$131,600	\$142,150	\$152,700	\$163,200	\$173,750

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	\$107,600	\$122,950	\$138,300	\$153,650	\$165,950	\$178,250	\$190,550	\$202,850

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	\$89,750	\$102,550	\$115,350	\$128,150	\$138,450	\$148,700	\$158,950	\$169,200

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	\$73,300	\$83,800	\$94,250	\$104,700	\$113,100	\$121,500	\$129,850	\$138,250

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	\$73,300	\$83,800	\$94,250	\$104,700	\$113,100	\$121,500	\$129,850	\$138,250

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	\$73,300	\$83,800	\$94,250	\$104,700	\$113,100	\$121,500	\$129,850	\$138,250

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	\$107,600	\$122,950	\$138,300	\$153,650	\$165,950	\$178,250	\$190,550	\$202,850

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$92,700	\$105,950	\$119,200	\$132,400	\$143,000	\$153,600	\$164,200	\$174,800

Nantucket County

Nantucket

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$91,850	\$105,000	\$118,100	\$131,200	\$141,700	\$152,200	\$162,700	\$173,200

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	\$107,600	\$122,950	\$138,300	\$153,650	\$165,950	\$178,250	\$190,550	\$202,850

Avon

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$87,000	\$99,400	\$111,850	\$124,250	\$134,200	\$144,150	\$154,100	\$164,050

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	\$87,000	\$99,400	\$111,850	\$124,250	\$134,200	\$144,150	\$154,100	\$164,050

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	\$107,600	\$122,950	\$138,300	\$153,650	\$165,950	\$178,250	\$190,550	\$202,850

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	\$107,600	\$122,950	\$138,300	\$153,650	\$165,950	\$178,250	\$190,550	\$202,850

Worcester County

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$78,050	\$89,200	\$100,350	\$111,500	\$120,450	\$129,350	\$138,300	\$147,200

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$99,600	\$113,800	\$128,050	\$142,250	\$153,650	\$165,050	\$176,400	\$187,800

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$76,100	\$87,000	\$97,850	\$108,700	\$117,400	\$126,100	\$134,800	\$143,500

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

Household Size	1	2	3	4	5	6	7	8
ONE Mortgage Limit	\$86,050	\$98,350	\$110,650	\$122,900	\$132,750	\$142,600	\$152,400	\$162,250