

**2009 INCOME LIMITS
SOFTSECOND® LOAN PROGRAM**

- Borrowers whose total household income does not exceed 100% of area median income qualify for the SoftSecond Loan Program. Borrowers below 80% area median income may be eligible for MHP subsidy.
- 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 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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$52,780.00
2	\$49,700.00	\$60,320.00
3	\$55,900.00	\$67,860.00
4	\$62,100.00	\$75,400.00
5	\$67,050.00	\$81,432.00
6	\$72,050.00	\$87,464.00
7	\$77,000.00	\$93,496.00
8	\$81,950.00	\$99,528.00

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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$47,530.00
2	\$49,700.00	\$54,320.00
3	\$55,900.00	\$61,110.00
4	\$62,100.00	\$67,900.00
5	\$67,050.00	\$73,332.00
6	\$72,050.00	\$78,764.00
7	\$77,000.00	\$84,196.00
8	\$81,950.00	\$89,628.00

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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$46,830.00
2	\$49,700.00	\$53,520.00
3	\$55,900.00	\$60,210.00
4	\$62,100.00	\$66,900.00
5	\$67,050.00	\$72,252.00
6	\$72,050.00	\$77,604.00
7	\$77,000.00	\$82,956.00
8	\$81,950.00	\$88,308.00



BRISTOL COUNTY

Easton, Raynham

House Hold Size	80% Income	100% Income
1	\$44,800.00	\$70,000.00
2	\$51,200.00	\$80,000.00
3	\$57,600.00	\$90,000.00
4	\$64,000.00	\$100,000.00
5	\$69,100.00	\$108,000.00
6	\$74,250.00	\$116,000.00
7	\$79,350.00	\$124,000.00
8	\$84,500.00	\$132,000.00

Acushnet, Dartmouth, Fairhaven, Freetown,
New Bedford

House Hold Size	80% Income	100% Income
1	\$41,000.00	\$42,630.00
2	\$46,850.00	\$48,720.00
3	\$52,700.00	\$54,810.00
4	\$58,550.00	\$60,900.00
5	\$63,250.00	\$65,772.00
6	\$67,900.00	\$70,644.00
7	\$72,600.00	\$75,516.00
8	\$77,300.00	\$80,388.00

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

House Hold Size	80% Income	100% Income
1	\$41,500.00	\$50,750.00
2	\$46,850.00	\$58,000.00
3	\$52,700.00	\$65,250.00
4	\$58,550.00	\$72,500.00
5	\$63,250.00	\$78,300.00
6	\$67,900.00	\$84,100.00
7	\$72,600.00	\$89,900.00
8	\$77,300.00	\$95,700.00

Berkley, Dighton, Mansfield, Norton, Taunton

House Hold Size	80% Income	100% Income
1	\$46,300.00	\$59,220.00
2	\$52,950.00	\$67,680.00
3	\$59,550.00	\$76,140.00
4	\$66,150.00	\$84,600.00
5	\$71,450.00	\$91,368.00
6	\$76,750.00	\$98,136.00
7	\$82,050.00	\$104,904.00
8	\$87,350.00	\$111,672.00



DUKES COUNTY

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

House Hold Size	80% Income	100% Income
1	\$45,800.00	\$51,240.00
2	\$52,350.00	\$58,560.00
3	\$58,900.00	\$65,880.00
4	\$65,450.00	\$73,200.00
5	\$70,700.00	\$79,056.00
6	\$75,900.00	\$84,912.00
7	\$81,150.00	\$90,768.00
8	\$86,400.00	\$96,624.00

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

House Hold Size	80% Income	100% Income
1	\$52,400.00	\$63,140.00
2	\$52,950.00	\$72,160.00
3	\$59,550.00	\$81,180.00
4	\$66,150.00	\$90,200.00
5	\$71,450.00	\$97,416.00
6	\$76,750.00	\$104,632.00
7	\$82,050.00	\$111,848.00
8	\$87,350.00	\$119,064.00

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

House Hold Size	80% Income	100% Income
1	\$48,650.00	\$59,360.00
2	\$51,200.00	\$67,840.00
3	\$57,600.00	\$76,320.00
4	\$64,000.00	\$84,800.00
5	\$69,100.00	\$91,584.00
6	\$74,250.00	\$98,368.00
7	\$79,350.00	\$105,152.00
8	\$84,500.00	\$111,936.00



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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$47,600.00
2	\$49,700.00	\$54,400.00
3	\$55,900.00	\$61,200.00
4	\$62,100.00	\$68,000.00
5	\$67,050.00	\$73,440.00
6	\$72,050.00	\$78,880.00
7	\$77,000.00	\$84,320.00
8	\$81,950.00	\$89,760.00

Sunderland

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$47,040.00
2	\$49,700.00	\$53,760.00
3	\$55,900.00	\$60,480.00
4	\$62,100.00	\$67,200.00
5	\$67,050.00	\$72,576.00
6	\$72,050.00	\$77,952.00
7	\$77,000.00	\$83,328.00
8	\$81,950.00	\$88,704.00

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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$47,040.00
2	\$49,700.00	\$53,760.00
3	\$55,900.00	\$60,480.00
4	\$62,100.00	\$67,200.00
5	\$67,050.00	\$72,576.00
6	\$72,050.00	\$77,952.00
7	\$77,000.00	\$83,328.00
8	\$81,950.00	\$88,704.00



HAMPSHIRE COUNTY

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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$47,040.00
2	\$49,700.00	\$53,760.00
3	\$55,900.00	\$60,480.00
4	\$62,100.00	\$67,200.00
5	\$67,050.00	\$72,576.00
6	\$72,050.00	\$77,952.00
7	\$77,000.00	\$83,328.00
8	\$81,950.00	\$88,704.00

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

House Hold Size	80% Income	100% Income
1	\$52,400.00	\$63,140.00
2	\$52,950.00	\$72,160.00
3	\$59,550.00	\$81,180.00
4	\$66,150.00	\$90,200.00
5	\$71,450.00	\$97,416.00
6	\$76,750.00	\$104,632.00
7	\$82,050.00	\$111,848.00
8	\$87,350.00	\$119,064.00

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

House Hold Size	80% Income	100% Income
1	\$51,920.00	\$61,880.00
2	\$51,920.00	\$70,720.00
3	\$57,600.00	\$79,560.00
4	\$64,000.00	\$88,400.00
5	\$69,100.00	\$95,472.00
6	\$74,250.00	\$102,544.00
7	\$79,350.00	\$109,616.00
8	\$84,500.00	\$116,688.00



NANTUCKET COUNTY

Nantucket

House Hold Size	80% Income	100% Income
1	\$54,550.00	\$62,230.00
2	\$62,300.00	\$71,120.00
3	\$70,100.00	\$80,010.00
4	\$77,900.00	\$88,900.00
5	\$84,150.00	\$96,012.00
6	\$90,350.00	\$103,124.00
7	\$96,600.00	\$110,236.00
8	\$102,850.00	\$117,348.00

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

House Hold Size	80% Income	100% Income
1	\$52,400.00	\$63,140.00
2	\$52,950.00	\$72,160.00
3	\$59,550.00	\$81,180.00
4	\$66,150.00	\$90,200.00
5	\$71,450.00	\$97,416.00
6	\$76,750.00	\$104,632.00
7	\$82,050.00	\$111,848.00
8	\$87,350.00	\$119,064.00

Avon

House Hold Size	80% Income	100% Income
1	\$46,160.00	\$55,650.00
2	\$50,900.00	\$63,600.00
3	\$57,250.00	\$71,550.00
4	\$63,600.00	\$79,500.00
5	\$68,700.00	\$85,860.00
6	\$73,800.00	\$92,220.00
7	\$78,850.00	\$98,580.00
8	\$83,950.00	\$104,940.00



PLYMOUTH COUNTY

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

House Hold Size	80% Income	100% Income
1	\$46,160.00	\$55,650.00
2	\$50,900.00	\$63,600.00
3	\$57,250.00	\$71,550.00
4	\$63,600.00	\$79,500.00
5	\$68,700.00	\$85,860.00
6	\$73,800.00	\$92,220.00
7	\$78,850.00	\$98,580.00
8	\$83,950.00	\$104,940.00

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

House Hold Size	80% Income	100% Income
1	\$52,400.00	\$63,140.00
2	\$52,950.00	\$72,160.00
3	\$59,550.00	\$81,180.00
4	\$66,150.00	\$90,200.00
5	\$71,450.00	\$97,416.00
6	\$76,750.00	\$104,632.00
7	\$82,050.00	\$111,848.00
8	\$87,350.00	\$119,064.00

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

House Hold Size	80% Income	100% Income
1	\$52,400.00	\$63,140.00
2	\$52,950.00	\$72,160.00
3	\$59,550.00	\$81,180.00
4	\$66,150.00	\$90,200.00
5	\$71,450.00	\$97,416.00
6	\$76,750.00	\$104,632.00
7	\$82,050.00	\$111,848.00
8	\$87,350.00	\$119,064.00



WORCESTER COUNTY

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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$48,370.00
2	\$49,700.00	\$55,280.00
3	\$55,900.00	\$62,190.00
4	\$62,100.00	\$69,100.00
5	\$67,050.00	\$74,628.00
6	\$72,050.00	\$80,156.00
7	\$77,000.00	\$85,684.00
8	\$81,950.00	\$91,212.00

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

House Hold Size	80% Income	100% Income
1	\$46,300.00	\$72,660.00
2	\$52,950.00	\$83,040.00
3	\$59,550.00	\$93,420.00
4	\$66,150.00	\$103,800.00
5	\$71,450.00	\$112,104.00
6	\$76,750.00	\$120,408.00
7	\$82,050.00	\$128,712.00
8	\$87,350.00	\$137,016.00

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

House Hold Size	80% Income	100% Income
1	\$43,450.00	\$45,430.00
2	\$49,700.00	\$51,920.00
3	\$55,900.00	\$58,410.00
4	\$62,100.00	\$64,900.00
5	\$67,050.00	\$70,092.00
6	\$72,050.00	\$75,284.00
7	\$77,000.00	\$80,476.00
8	\$81,950.00	\$85,668.00

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

House Hold Size	80% Income	100% Income
1	\$44,650.00	\$55,790.00
2	\$51,000.00	\$63,760.00
3	\$57,400.00	\$71,730.00
4	\$63,750.00	\$79,700.00
5	\$68,850.00	\$86,076.00
6	\$73,950.00	\$92,452.00
7	\$79,050.00	\$98,828.00
8	\$84,150.00	\$105,204.00

