



HomeOwnership Announcement

June 24, 2026

Important Notice: Discontinuation of Expanded 0% Deferred Down Payment Assistance

Due to the overwhelming success of the 0% Deferred Down Payment Assistance (DPA) product (*product code 4007*), MassHousing is notifying all lending partners that **rate lock requests for this product will no longer be accepted after July 2nd, 2026.**

- Excluding the WFA products, all loans utilizing the 0% Deferred DPA **must have both the 1st mortgage and 2nd DPA lien locked on or before July 2nd, 2026.**

Any lock request submitted after this date will not be eligible for the deferred DPA product.

Beginning **Monday, July 6, 2026**, MassHousing will reinstate the 15-year, amortizing \$25,000 DPA second mortgage loan, offered at 2% (*product code 4004*) and 3% (*product code 4006*), for use with eligible first-mortgage products.

- These options will be available for all new lock requests moving forward.

Thank you for your attention to these upcoming product changes and for your continued partnership in supporting homebuyers across the Commonwealth.

Questions: Please email homeownership@masshousing.com or contact your Relationship Manager.

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