



We offer programs to help homeowners create safe and healthy living environments

## MASSHousing SECOND MORTGAGE PRODUCTS

### Home Improvement Loan Program

Make non-luxury updates and improvements.

- Loans have fixed interest rates and no hidden fees
- Loan amounts between \$7,500 and \$50,000
- Flexible underwriting guidelines
- Closing costs can be rolled into the loan

### Accessory Dwelling Unit Loan Program

Add an additional unit to your home.

- Loans of up to \$250,000 for detached units, and up to \$150,000 for attached units.
- Loans combine an amortizing, interest-bearing loan with additional zero-interest, deferred-repayment financing.
- Funds must be used to cover the costs of construction of an accessory dwelling unit.

### Energy Saver Home Loan Program

Use less energy and live more comfortably

- Low interest rate, second mortgage loans that support a variety of energy-related home improvements
- Financing at project's start. No cash down, no waiting for rebates or incentive payments
- Free end-to-end support through all aspects of the home improvement process
- Assistance in identifying and coordinating of all available incentives, rebates and other credits

### Septic Repair Loan Program

Repair or replace a failing septic system

- Low and no-interest loans available
- Loan amounts up to \$25,000
- Flexible underwriting guidelines; no appraisal required

### Get the Lead Out

Remove hazardous lead paint from your home.

- Low- and no-interest rate loans available, depending on borrower
- Maximum loan amounts: \$30,000-\$45,000, depending on occupancy
- Flexible underwriting guidelines; no appraisal required

To learn more and find out if you're eligible, visit us at:

[masshousing.com/homeowners](https://masshousing.com/homeowners)

