



HomeOwnership Update

for 2nd Mortgage Loan Programs:
Septic Repair, Home Improvement, Get the Lead Out
May 3, 2024

New Income Limits for Get the Lead Out Program

In accordance with the recently issued Income Limits by the Department of Housing and Urban Development (HUD), MassHousing has updated Income Limits for the Get the Lead Out Program

These new limits are effective for all loans registered on or after May 6, 2024 on emasshousing.com

Get the Lead Out Program

(Product Codes: 5004, 5005, 5006)

Please note income limits have not changed for the Septic Repair Home Loan Program or the Home Improvement Loan Program.

The following forms will be updated and posted on emasshousing.com.

- Form LP-011

Please contact us at 888- 843-6432 option 1, 4, if you need further assistance.

**MASSHOUSING
GET THE LEAD OUT PROGRAM
INCOME LIMITS**

| | Community/County | 1-2 Person | 3 or More |
|------------------|---|-------------------|------------------|
| No change | BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth | \$127,700 | \$146,800 |
| No change | BERKSHIRE COUNTY Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Asford, New Marlborough, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor | \$127,700 | \$146,800 |
| Increase | North Adams | \$140,400 | \$159,600 |
| No change | BRISTOL COUNTY Acushnet, Attleboro, Dartmouth, Fairhaven, Freetown, New Bedford, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport | \$127,700 | \$146,800 |
| Increase | Berkley, Dighton, Mansfield, Norton, Taunton | \$134,600 | \$154,700 |
| No change | Fall River | \$140,400 | \$159,600 |
| Increase | Easton, Raynham | \$154,300 | \$177,400 |
| Increase | DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury | \$128,900 | \$148,200 |
| Increase | ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill, Merrimac, Methuen, North Andover, West Newbury | \$127,900 | \$147,000 |
| Increase | Lawrence | \$140,600 | \$159,800 |
| Decrease | Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham | \$148,900 | \$171,200 |
| Decrease | Lynn | \$163,700 | \$186,100 |
| No change | 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 | \$127,700 | \$146,800 |
| No change | HAMPDEN COUNTY Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, West Springfield, Westfield, Wilbraham | \$127,700 | \$146,800 |
| No change | HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington | \$127,700 | \$146,800 |

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| | Community/County | 1-2 Person | 3 or More |
|------------------|--|------------------------|------------------------|
| Increase | MIDDLESEX COUNTY Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, Westford | \$132,900 | \$152,800 |
| Decrease | Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Carlisle, Concord, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn | \$148,900 | \$171,200 |
| Decrease | Cambridge, Everett, Somerville | \$163,700 | \$186,100 |
| Increase | NANTUCKET COUNTY Nantucket | \$153,100 | \$176,000 |
| Decrease | NORFOLK COUNTY Avon | \$127,700 | \$146,800 |
| Decrease | 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 | \$148,900 | \$171,200 |
| No change | PLYMOUTH COUNTY Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman | \$127,700 | \$146,800 |
| Decrease | Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham | \$148,900 | \$171,200 |
| Decrease | SUFFOLK COUNTY Boston, Chelsea Revere, Winthrop | \$163,700 \$148,900 | \$186,100 \$171,200 |
| No change | WORCESTER COUNTY Ashburnham, Athol, Auburn, Barre, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, , Holden, Hubbardston, Leicester, Leominster, Lunenburg, Millbury, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Templeton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester | \$127,700 | \$146,800 |
| Increase | Berlin, Blackstone, Bolton, Boylston, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton, | \$147,400 | \$169,500 |

Non-Profit: 0% Amortizing (Tenant must meet income guidelines)

Investor: 3% Amortizing (Tenant must meet income guidelines)