



HomeOwnership Update

for 2nd Mortgage Loan Programs:
Septic Repair, Home Improvement, Get the Lead Out
April 30, 2025

New Income Limits for Get the Lead Out, Septic Repair Loan & Home Improvement Loan Programs

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, Septic Repair and Home Improvement Loan Programs.

These new limits are effective for all loans registered on or after May 5, 2025 on emasshousing.com

Get the Lead Out Program

(Product Codes: 5004, 5005, 5006)

Septic Repair Loan Program

(Product Codes: 5001, 5002)

Home Improvement Loan Program

(Product Codes: 5003)

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

LP-011-Income Limits

HILP-B-202 – Rate/Term/Income/Loan Amount

SL-406- Rate/Term/Income/Loan Amount

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
BARNSTABLE COUNTY Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$136,200	\$156,600
BERKSHIRE COUNTY Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Ashford, New Marlborough, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor North Adams	\$136,200 \$149,820	\$156,600 \$172,200
BRISTOL COUNTY Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Fairhaven, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport Fall River Easton, Raynham	\$136,200 \$149,820 \$161,700	\$156,600 \$172,200 \$185,900
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	153,300	\$176,200
ESSEX COUNTY Andover, Boxford, Georgetown, Groveland, Haverhill, Merrimac, Methuen, North Andover, West Newbury Lawrence Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham Lynn	\$141,300 \$155,430 \$160,900 \$176,990	\$162,400 \$176,625 \$185,000 \$203,500
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	\$136,200	\$156,600
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	\$136,200	\$156,600
HAMPSHIRE COUNTY Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$136,200	\$156,600

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GET THE LEAD OUT PROGRAM
INCOME LIMITS**

Community/County	1-2 Person	3 or More
MIDDLESEX COUNTY Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, Westford	\$136,900	\$157,400
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	\$160,900	\$185,000
Cambridge, Everett, Somerville	\$176,990	\$203,500
NANTUCKET COUNTY Nantucket	\$163,500	\$188,000
NORFOLK COUNTY Avon	\$136,200	\$156,600
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	\$160,900	\$185,000
PLYMOUTH COUNTY Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$136,200	\$156,600
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$160,900	\$185,000
SUFFOLK COUNTY Boston, Chelsea	\$176,990	\$203,500
Revere, Winthrop	\$160,900	\$185,000
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	\$136,200	\$156,600
Berlin, Blackstone, Bolton, Boylston, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, Southborough, Upton,	\$173,700	\$199,700

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

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

HOME IMPROVEMENT LOAN PROGRAM

Rate / Term / Income Limits / Loan Amount

INTEREST RATE	LOAN TERM	LOAN AMOUNT	MAX INCOME LIMITS ALL COUNTIES
5% Amortized	15 years	\$7,500 Min- \$50,000 Max	\$136,200

SEPTIC REPAIR LOAN PROGRAM

Rate/Term/Income Limits/Loan Amount

INTEREST RATE	LOAN TERM	LOAN AMOUNT	MAX INCOME LIMITS ALL COUNTIES
0% Deferred	Due upon sale, transfer, refinance	Max \$25,000	\$68,100
2.5% Amortized	15 years	Max \$25,000	\$136,200