



HomeOwnership Update

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

June 8, 2023

New Income Limits!

In accordance with the recently issued Income Limits by the Department of Housing and Urban Development (HUD), MassHousing has updated Income Limits for the products listed below. Please note income limits have increased in all areas.

These new limits are effective for all loans registered on or after June 12, 2023 on emasshousing.com

Septic Repair Loan Program
(Product Codes: 5001, 5002)

Home Improvement Loan Program
(Product Codes: 5003)

Get the Lead Out Program
(Product Codes: 5004, 5005, 5006)

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

- Form SL-406
- Form HILP-201
- Form LP-011

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

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	\$63,800
2.5% Amortized	15 years	Max \$25,000	\$127,700

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	\$127,700

**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	\$127,700	\$146,800
BERKSHIRE COUNTY Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Asford, North Adams, New Marlborough, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor	\$127,700	\$146,800
BRISTOL COUNTY Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Freetown, Mansfield, New Bedford, Norton, North Attleborough, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport Fall River	\$127,700 \$140,400	\$146,800 \$159,600
DUKES COUNTY Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$127,700	\$146,800
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	\$127,700 \$140,400 \$149,300 \$164,200	\$146,800 \$159,600 \$171,600 \$186,600
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
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
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

**MASSHOUSING
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	\$132,400	\$152,200
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	\$149,300	\$171,600
Cambridge, Everett, Somerville	\$164,200	\$186,600
NANTUCKET COUNTY Nantucket	\$136,300	\$156,700
NORFOLK COUNTY Avon	\$140,400	\$159,600
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	\$149,300	\$171,600
PLYMOUTH COUNTY Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman	\$127,700	\$146,800
Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham	\$149,300	\$171,600
SUFFOLK COUNTY Boston, Chelsea	\$164,200	\$186,600
Revere, Winthrop	\$149,300	\$171,600
WORCESTER COUNTY Ashburnham, Athol, Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, Leominster, Lunenburg, Mendon, Millbury, Milford, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Southborough, Sturbridge, Sutton, Templeton, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester	\$127,700	\$146,800

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

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