



# MassHousing Product Eligibility Matrix

**\*\*ALL 1<sup>st</sup> Mortgage Products registered on or after January 29<sup>th</sup> require [income certification](#)\*\***

3.18.2024

### Workforce Advantage (WFA 4.0)

WFA 4.0 Conventional allows the AUS flexibility of using either DU or LPA. Key features include:

- Conventional financing with no LLPAs
- No Mortgage insurance cost paid by Borrower
- 97% loan-to-value (LTV) financing
- Deferred 0% 2<sup>nd</sup> lien DPA loan provided by MassHousing
- Total Household Income limits and Acquisition Cost Limits apply and require additional MassHousing specific origination documents.

#### Product 1006- WFA 4.0 FNMA HFA Preferred Product 2006- WFA 4.0 FHLMC HFA Advantage

|                                 |   |        |     |                                 |        |     |
|---------------------------------|---|--------|-----|---------------------------------|--------|-----|
| Transaction Type                | Purchase  |        |     |                                 |        |     |
| Income/Acquisition/ Loan Limits | <a href="#">Total Household Income Limits</a> / <a href="#">Acquisition Cost Limits</a><br><a href="#">Conventional Loan Limits</a>   |        |     |                                 |        |     |
| Eligible Borrower               | First Time Homebuyers ONLY  |        |     |                                 |        |     |
| Mortgage Insurance              | Lender Paid Single MI premium paid by MassHousing<br><b>LPMI disclosure required</b>  |        |     |                                 |        |     |
| Occupancy                       | Owner Occupied/Primary Residence for the Life of the Mortgage   |        |     |                                 |        |     |
| Property Type                   | 1 Unit/Condo/PUD  |        |     | 2-4 Unit                        |        |     |
| Max LTV/CLTV                    | 97%/105%  |        |     | 95%/105%                        |        |     |
| Underwriting with required DPA  | LTV   | Credit | DTI | LTV                             | Credit | DTI |
|                                 | ≤ 97%   | 640    | 45% | ≤ 95%                           | 640    | 45% |
| AUS Findings                    | DU (Product Code 1006)  |        |     | LPA (Product Code 2006)         |        |     |
|                                 | Approve/Eligible<br>Out of Scope  |        |     | Eligible/Accept<br>Out of Scope |        |     |
| Feature Codes                   | DO/DU – “HFA Preferred”   |        |     | LPA - "HFA Advantage"           |        |     |
| Borrower Contribution           | 1-Unit-No required borrower contribution, <b>2-4Units, 3% borrower contribution</b>   |        |     |                                 |        |     |
| Fees                            | MassHousing Processing Fee: \$300, Tax Service Fee: \$85, Hazard Ins Tracking Fee: \$59   |        |     |                                 |        |     |
| Homebuyer Counseling            | <ul style="list-style-type: none"><li>• Homebuyer Education must be completed with a <a href="#">MassHousing approved Counseling Agency</a>.</li><li>• Landlord Counseling on 2-4 Unit properties by a <a href="#">MassHousing approved Agency</a></li></ul>  |        |     |                                 |        |     |
| Notes / Forms                   | <ul style="list-style-type: none"><li>• Renovation feature not available</li><li>• No LLPA’s</li><li>• No Minimum LTV</li><li>• <b>DPA Product 4005 REQUIRED / (amortization 360 months)</b></li><li>• <b>\$2500 Closing Cost Credit for eligible Service Members/Veterans</b></li><li>• <a href="#">MassHousing Lender Forms and Resources</a></li></ul> |        |     |                                 |        |     |

### Workforce Advantage (FHA WFA 4.0)

FHA WFA 4.0 allows the AUS flexibility of using either DU or LPA. Key features include:

- FHA financing with no LLPAs
- 96.5% loan-to-value (LTV) financing
- Deferred 0% 2<sup>nd</sup> lien DPA loan provided by MassHousing
- Total Household Income limits and Acquisition Cost Limits apply and require additional MassHousing specific origination documents.

**\*UFMIP will NOT BE COVERED by MassHousing\***

### 3005 - FHA WFA 4.0

|                                 |   |        |                         |
|---------------------------------|---|--------|-------------------------|
| Transaction Type                | Purchase  |        |                         |
| Income/Acquisition/ Loan Limits | <u>Total Household Income Limits</u> / <u>Acquisition Cost Limits</u><br>Lesser of <u>FHA</u> or <u>Conventional Loan Limits</u>  |        |                         |
| Eligible Borrower               | First Time Homebuyers ONLY  |        |                         |
| Mortgage Insurance              | FHA MIP / FHA UFMIP   |        |                         |
| Occupancy                       | Owner Occupied/Primary Residence for the Life of the Mortgage   |        |                         |
| Property Type                   | 1-4 Unit/Condo/PUD  |        |                         |
| Max LTV/CLTV                    | 96.5%/105%  |        |                         |
| Underwriting with required DPA  | LTV   | Credit | DTI                     |
|                                 | 96.5%   | 640    | 45%                     |
| AUS Findings                    | DU (Product Code 3003)  |        | LPA (Product Code 3003) |
|                                 | Approve/Eligible  |        | Eligible/Accept         |
| Feature Codes                   | DO/DU – Loan Type FHA   |        | LPA – Loan Type FHA     |
| Borrower Contribution           | Follow FHA Requirements   |        |                         |
| Fees                            | MassHousing Processing Fee: \$300, Tax Service Fee: \$85, Hazard Ins Tracking Fee: \$59   |        |                         |
| Homebuyer Counseling            | <ul style="list-style-type: none"> <li>• Homebuyer Education must be completed with a <a href="#">MassHousing approved Counseling Agency</a>.</li> <li>• Landlord Counseling on 2-4 Unit properties by a <a href="#">MassHousing approved Agency</a></li> </ul>   |        |                         |
| Notes / Forms                   | <ul style="list-style-type: none"> <li>• Renovation feature not available</li> <li>• No minimum LTV</li> <li>• Insured by FHA (monthly and UFMIP FHA premiums apply)</li> <li>• No LLPA's</li> <li>• <b>DPA Product 4005 REQUIRED / (amortization 360 months)</b></li> <li>• <b>\$2500 Closing Cost Credit for eligible Service Members/Veterans</b></li> <li>• <a href="#">MassHousing Lender Forms and Resources</a></li> </ul> |        |                         |

### FTHB CONV

FTHB Conventional allows the AUS flexibility of using either DU or LPA. Key features include:

- Conventional financing with no LLPAs
- Affordable mortgage insurance at Charter Level Coverage
- 97% loan-to-value (LTV) financing
- Both products maintain Income limits and Acquisition Cost Limits and require additional MassHousing specific origination documents.

#### Product 1004- FTHB FNMA HFA Preferred Product 2004- FTHB FHLMC HFA Advantage

|                                 |  |        |     |                                 |        |     |
|---------------------------------|--|--------|-----|---------------------------------|--------|-----|
| Transaction Type                | Purchase   |        |     |                                 |        |     |
| Income/Acquisition/ Loan Limits | <a href="#">Income Limits</a> / <a href="#">Acquisition Cost Limits</a> / <a href="#">Conventional Loan Limits</a>   |        |     |                                 |        |     |
| Eligible Borrower               | First Time Homebuyers ONLY   |        |     |                                 |        |     |
| Mortgage Insurance              | Charter Level Coverage   |        |     |                                 |        |     |
| Occupancy                       | Owner Occupied/Primary Residence for the Life of the Mortgage  |        |     |                                 |        |     |
| Property Type                   | 1 Unit/Condo/PUD   |        |     | 2-4 Unit                        |        |     |
| Max LTV/CLTV                    | 97%/105%   |        |     | 95%/105%                        |        |     |
| Underwriting                    | LTV  | Credit | DTI | LTV                             | Credit | DTI |
|                                 | ≤ 97%  | 640    | 45% | ≤ 95%                           | 640    | 45% |
| AUS Findings                    | DU (Product Code 1004)   |        |     | LPA (Product Code 2004)         |        |     |
|                                 | Approve/Eligible<br>Out of Scope   |        |     | Eligible/Accept<br>Out of Scope |        |     |
| Feature Codes                   | DO/DU – “HFA Preferred”  |        |     | LPA - "HFA Advantage"           |        |     |
| Borrower Contribution           | 1-Unit-No required borrower contribution<br>2-4 Units, 3% borrower contribution  |        |     |                                 |        |     |
| Fees                            | MassHousing Processing Fee: \$300, Tax Service Fee: \$85, Hazard Ins Tracking Fee: \$59  |        |     |                                 |        |     |
| Homebuyer Counseling            | <ul style="list-style-type: none"><li>• Homebuyer Education must be completed</li><li>• Landlord Counseling on 2-4 Unit properties</li></ul>   |        |     |                                 |        |     |
| Notes / Forms                   | <ul style="list-style-type: none"><li>• Renovation feature available</li><li>• No LLPA’s</li><li>• DPA Product 4004 Available</li><li>• <b>\$2500 Closing Cost Credit for eligible Service Members/Veterans</b></li><li>• <a href="#">MassHousing Lender Forms and Resources</a></li></ul> |        |     |                                 |        |     |

### FTHB FHA

FTHB FHA allows the AUS flexibility of using either DU or LPA. Key features include:

- FHA financing with no LLPAs
- FHA MIP / FHA UFMIP
- 96.5% loan-to-value (LTV) financing
- Both products maintain Income limits and Acquisition Cost Limits and require additional MassHousing specific origination documents.

### Product 3004 - FTHB FHA

|  |  |               |                                |
|--|--|---------------|--------------------------------|
| <b>Transaction Type</b>                | <b>Purchase</b>  |               |                                |
| <b>Income/Acquisition/ Loan Limits</b> | <a href="#">Income Limits</a> / <a href="#">Acquisition Cost Limits</a><br>Lesser of <a href="#">FHA</a> or <a href="#">Conventional Loan Limits</a>   |               |                                |
| <b>Eligible Borrower</b>               | First Time Homebuyers ONLY   |               |                                |
| <b>Mortgage Insurance</b>              | FHA MIP / FHA UFMIP  |               |                                |
| <b>Occupancy</b>                       | Owner Occupied/Primary Residence for the Life of the Mortgage  |               |                                |
| <b>Property Type</b>                   | <b>1-4 Unit/Condo/PUD</b>  |               |                                |
| <b>Max LTV/CLTV</b>                    | 96.5%/105%   |               |                                |
| <b>Underwriting</b>                    | <b>LTV</b>   | <b>Credit</b> | <b>DTI</b>                     |
|  | 96.5%  | 640           | 45%                            |
| <b>AUS Findings</b>                    | <b>DU (Product Code 3004)</b>  |               | <b>LPA (Product Code 3004)</b> |
|  | Approve/Eligible   |               | Eligible/Accept                |
| <b>Feature Codes</b>                   | DO/DU – Loan Type FHA  |               | LPA – Loan Type FHA            |
| <b>Borrower Contribution</b>           | Follow FHA Requirements  |               |                                |
| <b>Fees</b>                            | MassHousing Processing Fee: \$300, Tax Service Fee: \$85, Hazard Ins Tracking Fee: \$59  |               |                                |
| <b>Homebuyer Counseling</b>            | <ul style="list-style-type: none"> <li>• Homebuyer Education must be completed</li> <li>• Landlord Counseling on 2-4 Unit properties</li> </ul>  |               |                                |
| <b>Notes</b>                           | <ul style="list-style-type: none"> <li>• Renovation feature not available</li> <li>• No minimum LTV</li> <li>• Insured by FHA (monthly and UFMIP FHA premiums apply)</li> <li>• No LLPA's</li> <li>• DPA Product Code 4004 Available</li> <li>• <b>\$2500 Closing Cost Credit for eligible Service Members/Veterans</b></li> <li>• <a href="#">MassHousing Lender Forms and Resources</a></li> </ul> |               |                                |

### FNMA HFA Preferred and FHLMC HFA Advantage Up To 80% AMI

FNMA HFA Preferred and FHLMC HFA Advantage Conventional allows the AUS flexibility of using either DU or LPA. Key features include:

- Borrower Income less than or equal to 80% of AMI
- 97% loan-to-value (LTV) financing
- Purchase or Limited Cash-out Refinance (LCOR)
- No Acquisition Cost Limits
- No LLPA's
- **Down Payment Assistance ONLY available in Gateway Communities, City of Boston including all sections, Framingham, and Randolph.**

| Product 1001- FNMA HFA Preferred Up To 80 AMI<br>Product 2001- FHLMC HFA Advantage Up To 80 AMI |   |        |     |                         |        |     |
|---|---|--------|-----|-------------------------|--------|-----|
| Transaction Type  | Purchase, Rate and Term Refinance   |        |     |                         |        |     |
| Income/Loan Limits  | 80% of AMI / Conventional Loan Limits   |        |     |                         |        |     |
| Eligible Borrower   | No First Time Homebuyer Requirement (Unless accessing DPA)  |        |     |                         |        |     |
| Mortgage Insurance  | Charter Level Coverage  |        |     |                         |        |     |
| Occupancy   | Owner Occupied/Primary Residence for the Life of the Mortgage   |        |     |                         |        |     |
| Property Type   | 1 Unit/Condo/PUD  |        |     | 2-4 Unit                |        |     |
| Max LTV/CLTV  | 97%/105%  |        |     | 95%/105%                |        |     |
| Underwriting  | LTV   | Credit | DTI | LTV                     | Credit | DTI |
|   | ≤ 97%   | 640    | 45% | ≤ 95%                   | 640    | 45% |
| AUS Findings  | DU (Product Code 1001)  |        |     | LPA (Product Code 2001) |        |     |
|   | Approve/Eligible  |        |     | Eligible/Accept         |        |     |
| Feature Codes   | DO/DU – “HFA Preferred”   |        |     | LPA - "HFA Advantage"   |        |     |
| Borrower Contribution   | 1-Unit-No required borrower contribution<br>2-4 Units, 3% borrower contribution   |        |     |                         |        |     |
| Fees  | MassHousing Processing Fee: \$300, Tax Service Fee: \$85, Hazard Ins Tracking Fee: \$59   |        |     |                         |        |     |
| Homebuyer Counseling  | <ul style="list-style-type: none"><li>• Homebuyer Education must be completed</li><li>• Landlord Counseling on 2-4 Unit properties</li></ul>  |        |     |                         |        |     |
| Notes   | <ul style="list-style-type: none"><li>• Renovation feature available</li><li>• No LLPA’s</li><li>• \$2500 Closing Cost Credit for eligible FTHB’s who are Service Members/Veterans</li><li>• MassHousing Lender Forms and Resources</li></ul> |        |     |                         |        |     |

### FNMA HFA Preferred and FHLMC HFA Advantage Above 80%AMI

FNMA HFA Preferred and FHLMC HFA Advantage Conventional allows the AUS flexibility of using either DU or LPA. Key features include:

- Borrower Income up to 135% of AMI
- 97% loan-to-value (LTV) financing
- Purchase or Limited Cash-out Refinance (LCOR)
- No Acquisition Cost Limits
- No LLPA's
- **Down Payment Assistance ONLY available in Gateway Communities, City of Boston including all sections, Framingham, and Randolph.**

| Product 1002- FNMA HFA Preferred Above 80 AMI<br>Product 2002 - FHLMC HFA Advantage Above 80 AMI |  |        |     |                         |        |     |
|--|--|--------|-----|-------------------------|--------|-----|
| Transaction Type   | Purchase, Rate and Term Refinance  |        |     |                         |        |     |
| Income/Loan Limits   | <a href="#">135% of AMI</a> / <a href="#">Conventional Loan Limits</a>   |        |     |                         |        |     |
| Eligible Borrower  | No First Time Homebuyer Requirement <i>(Unless accessing DPA)</i>  |        |     |                         |        |     |
| Mortgage Insurance   | Standard Level Coverage  |        |     |                         |        |     |
| Occupancy  | Owner Occupied/Primary Residence for the Life of the Mortgage  |        |     |                         |        |     |
| Property Type  | 1 Unit/Condo/PUD   |        |     | 2-4 Unit                |        |     |
| Max LTV/CLTV   | 97%/105%   |        |     | 95%/105%                |        |     |
| Underwriting   | LTV  | Credit | DTI | LTV                     | Credit | DTI |
|  | ≤ 97%  | 640    | 45% | ≤ 95%                   | 640    | 45% |
| AUS Findings   | DU (Product Code 1002)   |        |     | LPA (Product Code 2002) |        |     |
|  | Approve/Eligible   |        |     | Eligible/Accept         |        |     |
| Feature Codes  | DO/DU – “HFA Preferred”  |        |     | LPA - "HFA Advantage"   |        |     |
| Borrower Contribution  | 1-Unit-No required borrower contribution<br>2-4 Units, 3% borrower contribution  |        |     |                         |        |     |
| Fees   | MassHousing Processing Fee: \$300, Tax Service Fee: \$85, Hazard Ins Tracking Fee: \$59  |        |     |                         |        |     |
| Homebuyer Counseling   | <ul style="list-style-type: none"><li>• Homebuyer Education must be completed</li><li>• Landlord Counseling on 2-4 Unit properties</li></ul>   |        |     |                         |        |     |
| Notes  | <ul style="list-style-type: none"><li>• Renovation feature available</li><li>• No LLPA’s</li><li>• <b>\$2500 Closing Cost Credit for eligible FTHB’s who are Service Members/Veterans</b></li><li>• <a href="#">MassHousing Lender Forms and Resources</a></li></ul> |        |     |                         |        |     |

## Down Payment Assistance

| WFA 4.0 DPA Deferred 30 Year Fixed - 4005   |  |
|---|--|
| DPA is offered to FTHB's, purchasing a 1 Unit (SF/Condo/PUD) or 2-4 Unit properties in Massachusetts. |  |
| Transaction Type  | Purchase   |
| Eligible Borrower   | First Time Homebuyers ONLY <ul style="list-style-type: none"> <li>Must meet Household Income, and Acquisition Cost limit for eligible 1st mortgage product</li> </ul>  |
| Property Type   | 1-4 Unit/Condo/PUD   |
| DPA Features  | <p><b>Loan Amount Statewide: Fixed \$30,000</b></p> <p><b>Property Location:</b> Available in all cities/towns of the Commonwealth</p> <p><b>Terms:</b> Second Mortgage which is <b>0% deferred</b> and due upon Sale, Refinance or Payoff of the First Mortgage. (amortization 360 months)</p> <p><i>Please note MassHousing will not subordinate the DPA mortgage.</i></p> |
| Eligible 1 <sup>st</sup> Mortgage Product Pairings  | 1006,2006,3005   |

| DPA 2% 15 Year Amortized - 4004   |   |
|---|---|
| DPA is offered to FTHB's, purchasing a 1 Unit (SF/Condo/PUD) or 2-4 Unit properties in Massachusetts. |   |
| Transaction Type  | Purchase  |
| Eligible Borrower   | First Time Homebuyers ONLY <ul style="list-style-type: none"> <li>Must meet Income and Acquisition Cost Limit for eligible 1st mortgage product</li> </ul>  |
| Property Type   | 1-4 Unit/Condo/PUD  |
| DPA Features  | <p><b>Loan Amount: Statewide – Fixed \$25,000</b></p> <p><b>Property Location:</b> Available in all cities/towns of the Commonwealth</p> <p><b>Terms:</b> Second Mortgage at a <b>2% interest rate</b>, fully amortized <b>15 year-fixed rate</b> and is due upon sale or refinance of the property.</p> <p><i>Please note MassHousing will not subordinate the DPA mortgage.</i></p> |
| Eligible 1st Mortgage Product Pairings  | <p>1004,2004,3004</p> <p><b>1001,2001,1002,2002 ONLY available in Gateway Communities, City of Boston including all sections, Framingham, and Randolph.</b></p>   |



## Mortgage Insurance

MI premiums from the MIF can be either monthly or single premiums. Single premiums can be lender paid, or borrower paid. **MIPlus available on all conventional loans insured by MassHousing.**

- **MI Premiums are available by utilizing our MI Calculator (must [log into eMasshousing.com](https://eMasshousing.com) to access)**
- **MI Quotes are available for credit scores as low as 640 with acceptable AUS Findings.**

### Charter Level Coverage:

**Applies to the following Products:  
1001, 2001, 1005\*, 2005\*, 1004, 2004**

| LTV                                | Coverage |
|------------------------------------|----------|
| 97% to 95.01%                      | 18%      |
| 95% to 90.01%                      | 16%      |
| 90% to 85.01%                      | 12%      |
| 85% & below                        | 6%       |
| <b>Does not apply to FHA loans</b> |          |

*\*1006, 2006 WFA 4.0: Provides charter level MI coverage. The MI single premium will be paid directly by MassHousing and does not require remittance from the lender or borrower.*

### Standard Level Coverage:

**Applies to the following Products:  
1002, 2002**

| LTV                                | Coverage |
|------------------------------------|----------|
| 97% to 95.01%                      | 35%      |
| 95% to 90.01%                      | 30%      |
| 90% to 85.01%                      | 25%      |
| 85% & below                        | 12%      |
| <b>Does not apply to FHA loans</b> |          |

## IMPORTANT Mortgage Insurance REMINDERS

GET MI Certificate Persona access level in eMasshousing.com is required to obtain MI Certificate. Please contact your admin for applicable access levels. MI Certificates should be generated upon receipt of final loan data.

Please note changes to your loan file will affect your MI premium and will require a new MI Quote or MI Certificate to be generated. More specifically any changes to the following data points will require quote or certificate:

- **FICO**
- **DTI**
- **LTV**
- **CLTV**
- **First Time Homebuyer Status**
- **Property Location**
- **Total number of units for property**
- **Income (AMI Percentage)**

## Underwriting Overlays

**MassHousing Requirements:** Borrowers must owner occupy the property as their primary residence: Borrowers cannot have ownership in any other real property at the time of closing: Borrowers must meet the Income Limits for applicable product requirements.

**Homebuyer Counseling:** Required for First Time Homebuyers. Landlord Counseling required on multi- family purchases. At least one borrower signing the Note must complete landlord counseling when purchasing a 2- to 4 family properties. Landlord counseling must be completed prior to closing with a MassHousing approved counseling agency.  
**MH Seller Guide section 3.3.12**

**WFA 4.0 Products requires Homebuyer Counseling be taken with a MH approved Counseling Agency**

**Co-borrowers/Co-signers:** Non-occupying co-borrowers and co-signers are NOT allowed for any MassHousing loan product **MH Seller Guide section 3.3.**

**Deed Restricted Properties:** MassHousing delegates the review of affordable deed riders, covenants, or restrictions, to our lenders. The delegation of the review includes:

- Affordable Deed Riders that match the Universal Deed Rider, version dated September 9, 2019, which may be found on the [www.emasshousing.com](http://www.emasshousing.com) as Form B-010.
- Affordable Deed Riders, covenants or restrictions that do not survive a deed in lieu of foreclosure or foreclosure. **MH Seller Guide section 3.8.6**

## Multi-Family Reminders on Conventional Loans

The Homeowner Protection Act, which regulates PMI disclosures, applies only to residential mortgage transactions that finance the acquisition, initial construction, or refinance, of a single-family dwelling that serves as a borrowers' principal residence. Mortgage loans secured by multi-family (2-4) dwellings are not subject to the Homeowners Protection Act and therefore no PMI disclosure is required.

- If a lender voluntarily provides a PMI disclosure for a mortgage not covered by HPA, it must indicate the PMI will be required for the life of the loan, or as indicated on the mortgage insurance certificate.
  - 3% minimum borrower contribution required into the transaction per GSE guidelines.
  - You can utilize DU (DO)/ LPA- However please note that Fannie Mae only allows the rental income to be used for borrowers with a current housing history payment. (Please reference FNMA Seller Guide)
  - 75% of the projected rents needs to be factored into the compliance income for purchases.
    - (Refinance transactions may use filed Sched E) - (MH Seller Guide section 3.6.1)

## Acceptable AUS Recommendations: (MH Seller Guide Section 3.5.2)

MassHousing will purchase mortgage loans that conform to the applicable MassHousing mortgage product and requisite AUS engine, and those detailed in MassHousing product matrix. MassHousing only purchases loans that receive the following AUS recommendation:

- DO®/DU® Approved/Eligible;
- DO®/DU® Out of Scope (Please see [Section 3.7.2](#) for additional information on “Out of Scope”);
- LPA® Eligible/Accept;
- LPA® Ineligible/Incomplete due to reasons outlined in [Section 3.7.2](#) (Out of Scope) and;
- LPA® Ineligible/Accept (due to FHA product submission in LPA)
- LPA® Ineligible/Accept (due to TLTV exceeding maximum TLTV of 95%) for an HFA Advantage Mortgage secured by a 2-4 unit property.

Please note: FHA Total Scorecard must be run on all loans and utilized through DO®/DU®, LPA®

## Gateway Communities

Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton, Westfield, and Worcester. City of Boston including all sections, Framingham, and Randolph.

## Additional Resources

[Seller Guide](#)

[Forms Library](#)

**Contact MassHousing:**

Relationship Managers - [homeownership@masshousing.com](mailto:homeownership@masshousing.com)

Lock Desk – [lockdesk@masshousing.com](mailto:lockdesk@masshousing.com)

Underwriting Desk – [holoanreview@masshousing.com](mailto:holoanreview@masshousing.com)

Post-Closing/Funding Team – [holendingoperations@masshousing.com](mailto:holendingoperations@masshousing.com)

Mortgage Insurance Fund – [mioperations@masshousing.com](mailto:mioperations@masshousing.com)

\*\*The product parameters, MIF Premium Rate schedules, and other requirements are provided here for your convenience as a guide to underwriting MassHousing Mortgage Products. Together, the matrices on these pages should help you to quickly develop a general sense of a borrower's or property's eligibility for a MassHousing Mortgage. These are not intended as substitutes for the MassHousing HomeOwnership Seller Guide, MIF Underwriting Guidelines or Announcement