



LIST OF COMMUNITIES

AbingtonF CambridgeA FalmouthF
 ActonA CantonA FitchburgF
 AcushnetD CarlisleA FloridaF
 AdamsF CarverA FoxboroughA
 AgawamE CharlemontF FraminghamA
 AlfordF CharltonF FranklinA
 AmesburyA ChathamF FreetownD
 AmherstE ChelmsfordC
 AndoverB ChelseaA GardnerF
 ArlingtonA CheshireF Gay HeadF
 AshburnhamF ChesterF GeorgetownB
 AshbyF ChesterfieldF GillF
 AshfieldF ChicopeeE GloucesterA
 AshlandA ChilmarkF GoshenF
 AtholF ClarksburgF GosnoldF
 AttleboroF ClintonF GraftonF
 AuburnF CohassetA GranbyE
 AvonF ColrainF GranvilleF
 AyerA ConcordA Great BarringtonF
 BarnstableF ConwayF GreenfieldF
 BarreF CummingtonF GrotonC
 BecketF DaltonF GrovelandB
 BedfordA DanversA HadleyE
 BelchertownE DartmouthD HalifaxF
 BellinghamA DedhamA HamiltonA
 BelmontA DeerfieldF HampdenE
 BerkleyA DennisF HancockF
 BerlinA DightonA HanoverA
 BernardstonF DouglasF HansonF
 BeverlyA DoverA HardwickF
 BillericaC DracutC HarvardA
 BlackstoneA DudleyF HarwichF
 BlandfordF DunstableC HatfieldE
 BoltonA DuxburyA HaverhillB
 BostonA E. BridgewaterF HawthorneF
 BourneF E. BrookfieldF HinghamA
 BoxboroughA E. LongmeadowE HinsdaleF
 BoxfordB EasthamF HolbrookA
 BoylstonF EasthamptonE HoldenF
 BraintreeA EastonF HollandF
 BrewsterF EdgartownF HollistonA
 BridgewaterF EgremontF HolyokeE
 BrimfieldF ErvingF HopedaleA
 BrocktonF EssexA HopkintonA
 BrookfieldF EverettA HubbardstonF
 BrooklineA FairhavenD HudsonA
 BucklandF Fall RiverF HullA
 BurlingtonA

HuntingtonE MonroeF PlymouthA
 IpswichA MonsonE PlymptonF
 KingstonA MontagueF PrincetonF
 LakevilleF MontereyF ProvincetownF
 LancasterA MontgomeryE QuincyA
 LanesboroughF Mt. WashingtonF
 LawrenceB NahantA RandolphA
 LeeF NantucketF RaynhamF
 LeicesterF NatickA ReadingA
 LenoxF NeedhamA RehobothF
 LeominsterF New AshfordF RevereA
 LeverettF New BedfordD RichmondF
 LexingtonA New BraintreeF RochesterD
 LeydenF New MarlboroughF RocklandA
 LincolnA New SalemF RockportA
 LittletonA NewburyA RoweF
 LongmeadowE NewburyportA RowleyA
 LowellC NewtonA RoyalstonF
 LudlowE NorfolkA RussellE
 LunenburgF N. AdamsF RutlandF
 LynnA N. AndoverB SalemA
 LynnfieldA N. AttleboroF SalisburyA
 MaldenA N. BrookfieldF SandisfieldF
 ManchesterA N. ReadingA SandwichF
 MansfieldA NorthamptonE SaugusA
 MarbleheadA NorthboroughF SavoyF
 MarionD NorthbridgeF ScituateA
 MarlboroughA NorthfieldF SeekonkF
 MarshfieldA NortonA SharonA
 MashpeeF NorwellA SheffieldF
 MattapoisettD NorwoodA ShelburneF
 MaynardA Oak BluffsF SherborneA
 MedfieldA OakhamF ShirleyA
 MedfordAA OrangeF ShrewsburyF
 MelroseA OtisF ShutesburyF
 MendonA OxfordF SomersetF
 MerrimacB PalmerE SomervilleA
 MethuenB PaxtonF SouthamptonE
 MiddleboroughF PeabodyA SouthboroughA
 MiddlefieldF PelhamF SouthbridgeF
 MiddletonA PembrokeA SouthwickE
 MilfordA PepperellC SpringfieldE
 MillburyF PeruF SterlingF
 MillisA PetershamF StockbridgeF
 MillvilleA PhillipstonF StonehamA
 MiltonA PittsfieldF StoughtonA
 PlainfieldFA PlainvilleA StowA
 SturbridgeF

SudburyA WareE WestminsterF
 SunderlandE WarehamA WestonA
 SuttonF WarrenF WestportF
 SwampscottA WarwickF WestwoodA
 SwanseaF WashingtonF WeymouthA
 TauntonA WatertownA WhatelyF
 TempletonF WaylandA WhitmanF
 TewksburyC WebsterF WilbrahamE
 Tisbury FF WellesleyA WilliamsburgE
 TollandF WellfleetF WilliamstownF
 TopsfieldA WendellF WilmingtonA
 TownsendA WenhamA WinchendonF
 TruroF W. BoylstonF WinchesterA
 TyngsboroughC W. BridgewaterF WindsorF
 TyringhamF W. BrookfieldF WinthropA
 UptonA W. NewburyB WoburnA
 UxbridgeF W. SpringfieldE WorcesterF
 WakefieldA W. StockbridgeF WorthingtonF
 WalesF WestboroughF WrenthamA
 WalpoleA WestfieldE YarmouthF
 WalthamA WestfordC

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HOMEOWNER SEPTIC REPAIR LOAN PROGRAM

A Service of the Massachusetts
 Department of Revenue,
 The Department of Environmental
 Protection, and MassHousing

Financial help is available for all homeowners faced with the need to repair a failed septic system to meet the Commonwealth's Title V requirements. Through a combined effort of the Department of Environmental Protection, the Massachusetts Department of Revenue, and MassHousing, below-market-rate loans are now available.

PROGRAM REQUIREMENTS

- Eligibility**
Borrowers: All owner-occupants of 1-4 family homes and condominium associations with failed sewage disposal systems whose income does not exceed Program income limits.
- Property Type:**
Single-family homes, 2-4 family homes and condominium associations.
- Activities:**
All costs associated with sewage disposal system repairs or sewer connections.
- Loan Terms**
Amount:
Minimum: \$1,000
Maximum: \$25,000
- Terms:**
Amortizing: 3-20 years, based on size of loan.
Paid in full upon sale, refinance, or transfer.

- Interest Rate:**
Loans are fully amortizing at interest rates of 0%, 3%, or 5%, depending on household income.
- Maximum Loan-to-Value:**
Loans are credit based, not equity based; maximum loan-to-value ratios are not applicable.
- Points:**
"0" points.
- Security:**
All loans are secured by a subordinate mortgage; nonassumable.
- Insurance:**
Hazard Insurance on each property; flood insurance if applicable.
- Debt-to-income:**
The maximum debt-to-income ratio is 50% of borrower's gross income.
- Appraisal:**
No appraisal of the property is required.
- Repairs completed prior to loan closing are ineligible for reimbursement.**
- To apply, see enclosed insert for a list of MassHousing participating lenders.**

HOMEOWNER SEPTIC REPAIR LOAN PROGRAM

A Step-by-Step Guide

1. Homeowner Discovers Septic System Failure and Obtains Subsurface Disposal System Inspection or a certified letter from the local Board of Health.
2. Homeowner Obtains Repair Contract and Construction Permit.
3. Homeowner Submits Loan Application and Board of Health Approved Plans to Lender.
4. Lender Determines Income Eligibility.
5. Septic Loan Underwritten.
6. Loan(s) Closed; Funds in Escrow.
7. Loans Sent to MassHousing for Purchase.
8. MassHousing Pays \$1000 Fee to Lender.
9. Septic System Repairs Completed; Certificate of Compliance Issued by Local Board of Health.
10. Certificate of Compliance Sent to MassHousing by Lender.

INCOME LIMITS FOR 0% LOAN*

Market Area	Family Size	
	1-2 Persons	3 or More
A. Boston Area	\$25,000	\$28,500
B. Lawrence Area	\$23,500	\$27,000
C. Lowell Area	\$25,000	\$28,500
D. New Bedford Area	\$23,000	\$26,000
E. Springfield Area	\$23,000	\$26,000
F. Balance of State Market Area	\$23,000	\$26,000

INCOME LIMITS FOR 3% LOAN*

Market Area	Family Size	
	1-2 Persons	3 or More
A. Boston Area	\$50,000	\$57,000
B. Lawrence Area	\$47,000	\$54,000
C. Lowell Area	\$50,000	\$57,000
D. New Bedford Area	\$46,000	\$52,000
E. Springfield Area	\$46,000	\$52,000
F. Balance of State Market Area	\$46,000	\$52,000

INCOME LIMITS FOR 5% LOAN*

Market Area	Family Size	
	1-2 Persons	3 or More
A. Boston Area	\$100,000	\$114,000
B. Lawrence Area	\$ 94,000	\$108,000
C. Lowell Area	\$100,000	\$114,000
D. New Bedford Area	\$ 92,000	\$104,000
E. Springfield Area	\$ 92,000	\$104,000
F. Balance of State Market Area	\$ 92,000	\$104,000

* Find the letter code for your community to determine market area.