

## MassHousing

<https://www.masshousing.com>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Operation Welcome Home</li> <li>• MassHousing Mortgage with No MI</li> <li>• Purchase and Rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• A Home for the Brave</li> <li>• Buy Cities</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment and Closing Cost Assistance (3 percent deferred loan, only available in combination with select MassHousing first mortgage products)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; MassHousing provides a list of approved agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Massachusetts First Mortgage Programs** (including down payment and closing cost assistance and income and loan limits)

[https://www.masshousing.com/portal/server.pt/community/home\\_buyers/225/loans\\_for\\_home\\_buyers](https://www.masshousing.com/portal/server.pt/community/home_buyers/225/loans_for_home_buyers)

**Massachusetts Participating Lenders List**

[https://www.masshousing.com/portal/server.pt/community/lenders/229/masshousing\\_mortgage\\_lenders](https://www.masshousing.com/portal/server.pt/community/lenders/229/masshousing_mortgage_lenders)

**Massachusetts Resources for Lenders**

<https://www.masshousing.com/portal/server.pt/community/lenders/229/lenders>

**Massachusetts Approved Homebuyer Education**

[https://www.masshousing.com/portal/server.pt/community/home\\_buyers/225/home\\_buyer\\_counseling](https://www.masshousing.com/portal/server.pt/community/home_buyers/225/home_buyer_counseling)