



GET THE LEAD OUT

Low-Cost Financing
for Lead Paint Removal

Massachusetts Housing Finance Agency
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Effective October 28, 2009

The Get the Lead Out program has been designed to provide low-cost financing to owners of 1-4 family properties to remove lead paint from their homes and reduce the possibilities of lead poisoning in children. The funding for this program is provided by a state appropriation and participating agencies include: Department of Housing and Community Development, Department of Public Health and Childhood Lead Poisoning Prevention Program. MassHousing is the administrating agency.

ELIGIBLE BORROWERS

Owner-occupants

0% Deferred Interest Rate

- *Income-eligible* families who are under court order to delead or who have a child who is under case-management with the *Childhood Lead Poisoning Prevention Program* (CLPPP)
- Interest Rate is 0% Deferred
- Eligible borrowers may not have to repay the loan until they sell or refinance their home

3% Amortizing Interest Rate

Owner-occupants who wish to delead their homes for preventative reasons may qualify for an amortizing loan with a 3% interest rate.

5% Amortizing Interest Rate

Owner-occupants who wish to delead their homes for preventative reasons may qualify for an amortizing loan with a 5% interest rate.

Nonprofit Organizations

- Available to nonprofit organizations who rent to income-eligible tenants
- All loans are 0%, fully amortizing
- Loan terms are from 5 to 15 years, based on the loan amount and borrower qualifications

Investor-Owners

- Available to investor-owners who rent to income-eligible tenants
- All loans are 5%, fully amortizing
- Loan terms are from 5 to 15 years, based on the loan amount and borrower qualifications

Eligible Properties

Single family homes and 2-4 family properties

Eligible Activities

One hundred percent of the financing available under this program must be used for lead paint abatement activities. **Deleading that has been started prior to loan closing is ineligible. MassHousing will not reimburse borrowers or contractors for work started before the loan closing.**

Loan Amount

The following limits have been set for each eligible property type:

Single-Family	\$30,000
Two-Family	\$35,000
Three-Family	\$40,000
Four-Family	\$45,000

Loan Term

Investor loan terms will run from 5-15 years, based on the size of the loan and borrower qualifications. Payoff of owner/occupant 0% loans is deferred until sale, refinance, or transfer of title. Owner/occupant 3% loan terms are a 15 year term.

Utilization of Funds with Other Programs

Funds provided under this program may be used in tandem with other programs which provide funds for rehabilitation activities, (e.g. CDBG, HOME, conventional home improvement funds, etc.)

Loan Application Process

Borrowers may apply for financing through the approved local rehabilitation agencies listed on the back page. These agencies will determine borrower eligibility, provide assistance on the lead abatement process, and assist the borrowers in completing a loan package to be submitted to participating lenders who will underwrite and approve the loan. Borrowers choose state-licensed deleading contractors and the method of treatment: scrape, dip, cover, or comparable replacement.

Lead Paint Abatement Oversight

The actual process of deleading a property is controlled by state law and regulations. Only state-licensed lead paint inspectors may conduct inspections, which will be used as the basis for undertaking lead paint abatement work.

Lead Removal Options

Only state-licensed lead paint abatement contractors can do high-risk work and may undertake all of the deleading activity. New regulations allow moderate risk work to be performed by lead safe renovator-(contractors), who are licensed by the Department of Labor and Workforce Development (DLWD).

Homeowners who receive a certificate from the Child Lead Paint Prevention Program (CLPPP) may undertake moderate-risk abatement and may be eligible to receive reimbursement for materials and expenses. An itemized expense list must be submitted at time of initial loan application. Upon submission of Certificate of Compliance to the LRA, homeowners may receive reimbursement. **There are no reimbursements for sweat equity.**

Fees

(The borrower should be prepared to pay title search, recording, and filing fees.)

The following fees will be paid as part of this program:

- MassHousing fee of \$150 paid by the borrower at the time of closing;
- Local rehabilitation agency fee of 4.5% of the lead abatement amount, up to a maximum of \$1,000, paid at the time of loan closing and incorporated into loan amount.

Important Resources

Further information is also available concerning lead paint poisoning and abatement from the following groups:

- **Office of Environmental Affairs, Boston Lead Poisoning Prevention Program:** resource for lead-poisoning screening services for Boston area children, and information for renters who want to know about their rights and responsibilities (617.534.5966).
- **Massachusetts Department of Public Health, Childhood Lead Poisoning Prevention Program:** maintains a list of currently licensed lead paint inspectors; information on licensing procedures to do lead inspections, and information regarding lead poisoning screening services throughout the Commonwealth (800.532.9571).

- **Massachusetts Department of Labor and Workforce Development:** maintains a list of currently licensed lead abatement contractors, and information regarding lead abatement procedures (617.727.7047).

Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)			Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
Community	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Abington	\$63,600	\$73,100	\$82,000	\$94,300
Acton	\$72,100	\$82,900	\$90,200	\$103,700
Acushnet	\$48,700	\$56,000	\$82,000	\$94,300
Adams	\$53,500	\$61,500	\$82,000	\$94,300
Agawam	\$53,700	\$61,800	\$82,000	\$94,300
Alford	\$54,300	\$62,400	\$82,000	\$94,300
Amesbury	\$72,100	\$82,900	\$90,200	\$103,700
Amherst	\$53,700	\$61,800	\$82,000	\$94,300
Andover	\$67,800	\$78,000	\$84,800	\$97,500
Aquinnah	\$58,500	\$67,300	\$82,000	\$94,300
Arlington	\$72,100	\$82,900	\$90,200	\$103,700
Ashburnham	\$55,200	\$63,500	\$82,000	\$94,300
Ashby	\$72,100	\$82,900	\$90,200	\$103,700
Ashfield	\$54,400	\$62,500	\$82,000	\$94,300
Ashland	\$72,100	\$82,900	\$90,200	\$103,700
Athol	\$51,900	\$59,700	\$82,000	\$94,300
Attleborough	\$58,000	\$66,700	\$82,000	\$94,300
Auburn	\$63,700	\$73,300	\$82,000	\$94,300
Avon	\$63,600	\$73,100	\$82,000	\$94,300
Ayer	\$72,100	\$82,900	\$90,200	\$103,700
Barnstable	\$60,300	\$69,300	\$82,000	\$94,300
Barre	\$63,700	\$73,300	\$82,000	\$94,300
Becket	\$54,300	\$62,400	\$82,000	\$94,300
Bedford	\$72,100	\$82,900	\$90,200	\$103,700
Belchertown	\$53,700	\$61,800	\$82,000	\$94,300
Bellingham	\$72,100	\$82,900	\$90,200	\$103,700
Belmont	\$72,100	\$82,900	\$90,200	\$103,700
Berkley	\$67,600	\$77,800	\$84,600	\$97,200
Berlin	\$83,000	\$95,400	\$103,800	\$119,300
Bernardston	\$54,400	\$62,500	\$82,000	\$94,300
Beverly	\$72,100	\$82,900	\$90,200	\$103,700
Billerica	\$70,700	\$81,300	\$88,400	\$101,600
Blackstone	\$83,000	\$95,400	\$103,800	\$119,300
Blandford	\$53,700	\$61,800	\$82,000	\$94,300
Bolton	\$83,000	\$95,400	\$103,800	\$119,300
Boston	\$72,100	\$82,900	\$99,200	\$112,700
Bourne	\$60,300	\$69,300	\$82,000	\$94,300
Boxborough	\$72,100	\$82,900	\$90,200	\$103,700
Boxford	\$67,800	\$78,000	\$84,800	\$97,500
Boylston	\$63,700	\$73,300	\$82,000	\$94,300
Braintree	\$72,100	\$82,900	\$90,200	\$103,700
Brewster	\$60,300	\$69,300	\$82,000	\$94,300
Bridgewater	\$63,600	\$73,100	\$82,000	\$94,300
Brimfield	\$53,700	\$61,800	\$82,000	\$94,300
Brockton	\$63,600	\$73,100	\$82,000	\$94,300
Brookfield	\$63,700	\$73,300	\$82,000	\$94,300
Brookline	\$72,100	\$82,900	\$90,200	\$103,700
Buckland	\$54,400	\$62,500	\$82,000	\$94,300
Burlington	\$72,100	\$82,900	\$90,200	\$103,700
Cambridge	\$72,100	\$82,900	\$99,200	\$112,700
Canton	\$72,100	\$82,900	\$90,200	\$103,700

Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)			Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
Community	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Carlisle	\$72,100	\$82,900	\$90,200	\$103,700
Carver	\$72,100	\$82,900	\$90,200	\$103,700
Charlemont	\$54,400	\$62,500	\$82,000	\$94,300
Charlton	\$63,700	\$73,300	\$82,000	\$94,300
Chatham	\$60,300	\$69,300	\$82,000	\$94,300
Chelmsford	\$70,700	\$81,300	\$88,400	\$101,600
Chelsea	\$72,100	\$82,900	\$99,200	\$112,700
Cheshire	\$53,500	\$61,500	\$82,000	\$94,300
Chester	\$53,700	\$61,800	\$82,000	\$94,300
Chesterfield	\$53,700	\$61,800	\$82,000	\$94,300
Chicopee	\$53,700	\$61,800	\$82,000	\$94,300
Chilmark	\$58,500	\$67,300	\$82,000	\$94,300
Clarksburg	\$54,300	\$62,400	\$82,000	\$94,300
Clinton	\$63,700	\$73,300	\$82,000	\$94,300
Cohasset	\$72,100	\$82,900	\$90,200	\$103,700
Colrain	\$54,400	\$62,500	\$82,000	\$94,300
Concord	\$72,100	\$82,900	\$90,200	\$103,700
Conway	\$54,400	\$62,500	\$82,000	\$94,300
Cummington	\$53,700	\$61,800	\$82,000	\$94,300
Dalton	\$53,500	\$61,500	\$82,000	\$94,300
Danvers	\$72,100	\$82,900	\$90,200	\$103,700
Dartmouth	\$48,700	\$56,000	\$82,000	\$94,300
Dedham	\$72,100	\$82,900	\$90,200	\$103,700
Deerfield	\$54,400	\$62,500	\$82,000	\$94,300
Dennis	\$60,300	\$69,300	\$82,000	\$94,300
Dighton	\$67,600	\$77,800	\$84,600	\$97,200
Douglas	\$63,700	\$73,300	\$82,000	\$94,300
Dover	\$72,100	\$82,900	\$90,200	\$103,700
Dracut	\$70,700	\$81,300	\$88,400	\$101,600
Dudley	\$63,700	\$73,300	\$82,000	\$94,300
Dunstable	\$70,700	\$81,300	\$88,400	\$101,600
Duxbury	\$72,100	\$82,900	\$90,200	\$103,700
E.Bridgewater	\$63,600	\$73,100	\$82,000	\$94,300
E.Brookfield	\$63,700	\$73,300	\$82,000	\$94,300
E.Longmeadow	\$53,700	\$61,800	\$82,000	\$94,300
Eastham	\$60,300	\$69,300	\$82,000	\$94,300
Easthampton	\$53,700	\$61,800	\$82,000	\$94,300
Easton	\$80,000	\$92,000	\$100,000	\$115,000
Edgartown	\$58,500	\$67,300	\$82,000	\$94,300
Egremont	\$54,300	\$62,400	\$82,000	\$94,300
Erving	\$54,400	\$62,500	\$82,000	\$94,300
Essex	\$72,100	\$82,900	\$90,200	\$103,700
Everett	\$72,100	\$82,900	\$99,200	\$112,700
Fairhaven	\$48,700	\$56,000	\$82,000	\$94,300
Fall River	\$58,000	\$66,700	\$90,200	\$102,500
Falmouth	\$60,300	\$69,300	\$82,000	\$94,300
Fitchburg	\$55,200	\$63,500	\$82,000	\$94,300
Florida	\$54,300	\$62,400	\$82,000	\$94,300
Foxborough	\$72,100	\$82,900	\$90,200	\$103,700
Framingham	\$72,100	\$82,900	\$90,200	\$103,700
Franklin	\$72,100	\$82,900	\$90,200	\$103,700

The following income limits are for owner-occupied housing only. The interest rate and income guidelines for loans for investors or non-profit agencies can be found at the end of this document.

Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)			Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
Community	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Freetown	\$48,700	\$56,000	\$82,000	\$94,300
Gardner	\$55,200	\$63,500	\$82,000	\$94,300
Georgetown	\$67,800	\$78,000	\$84,800	\$97,500
Gill	\$54,400	\$62,500	\$82,000	\$94,300
Gloucester	\$72,100	\$82,900	\$90,200	\$103,700
Goshen	\$53,700	\$61,800	\$82,000	\$94,300
Gosnold	\$58,500	\$67,300	\$82,000	\$94,300
Grafton	\$63,700	\$73,300	\$82,000	\$94,300
Granby	\$53,700	\$61,800	\$82,000	\$94,300
Granville	\$53,700	\$61,800	\$82,000	\$94,300
Gt. Barrington	\$54,300	\$62,400	\$82,000	\$94,300
Greenfield	\$54,400	\$62,500	\$82,000	\$94,300
Groton	\$70,700	\$81,300	\$88,400	\$101,600
Groveland	\$67,800	\$78,000	\$84,800	\$97,500
Hadley	\$53,700	\$61,800	\$82,000	\$94,300
Halifax	\$63,600	\$73,100	\$82,000	\$94,300
Hamilton	\$72,100	\$82,900	\$90,200	\$103,700
Hampden	\$53,700	\$61,800	\$82,000	\$94,300
Hancock	\$54,300	\$62,400	\$82,000	\$94,300
Hanover	\$72,100	\$82,900	\$90,200	\$103,700
Hanson	\$63,600	\$73,100	\$82,000	\$94,300
Hardwick	\$51,900	\$59,700	\$82,000	\$94,300
Harvard	\$83,000	\$95,400	\$103,800	\$119,300
Harwich	\$60,300	\$69,300	\$82,000	\$94,300
Hatfield	\$53,700	\$61,800	\$82,000	\$94,300
Haverhill	\$67,800	\$78,000	\$84,800	\$97,500
Hawley	\$54,400	\$62,500	\$82,000	\$94,300
Heath	\$54,400	\$62,500	\$82,000	\$94,300
Hingham	\$72,100	\$82,900	\$90,200	\$103,700
Hinsdale	\$53,500	\$61,500	\$82,000	\$94,300
Holbrook	\$72,100	\$82,900	\$90,200	\$103,700
Holden	\$63,700	\$73,300	\$82,000	\$94,300
Holland	\$53,700	\$61,800	\$82,000	\$94,300
Holliston	\$72,100	\$82,900	\$90,200	\$103,700
Holyoke	\$53,700	\$61,800	\$82,000	\$94,300
Hopedale	\$83,000	\$95,400	\$103,800	\$119,300
Hopkinton	\$72,100	\$82,900	\$90,200	\$103,700
Hubbardston	\$51,900	\$59,700	\$82,000	\$94,300
Hudson	\$72,100	\$82,900	\$90,200	\$103,700
Hull	\$72,100	\$82,900	\$90,200	\$103,700
Huntington	\$53,700	\$61,800	\$82,000	\$94,300
Ipswich	\$72,100	\$82,900	\$90,200	\$103,700
Kingston	\$72,100	\$82,900	\$90,200	\$103,700
Lakeville	\$63,600	\$73,100	\$82,000	\$94,300
Lancaster	\$83,000	\$95,400	\$103,800	\$119,300
Lanesborough	\$53,500	\$61,500	\$82,000	\$94,300
Lawrence	\$67,800	\$78,000	\$93,200	\$106,000
Lee	\$53,500	\$61,500	\$82,000	\$94,300
Leicester	\$63,700	\$73,300	\$82,000	\$94,300
Lenox	\$53,500	\$61,500	\$82,000	\$94,300
Leominster	\$55,200	\$63,500	\$82,000	\$94,300

Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)			Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
Community	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Leverett	\$54,400	\$62,500	\$82,000	\$94,300
Lexington	\$72,100	\$82,900	\$90,200	\$103,700
Leyden	\$54,400	\$62,500	\$82,000	\$94,300
Lincoln	\$72,100	\$82,900	\$90,200	\$103,700
Littleton	\$72,100	\$82,900	\$90,200	\$103,700
Longmeadow	\$53,700	\$61,800	\$82,000	\$94,300
Lowell	\$70,700	\$81,300	\$88,400	\$101,600
Ludlow	\$53,700	\$61,800	\$82,000	\$94,300
Lunenburg	\$55,200	\$63,500	\$82,000	\$94,300
Lynn	\$72,100	\$82,900	\$99,200	\$112,700
Lynnfield	\$72,100	\$82,900	\$90,200	\$103,700
Malden	\$72,100	\$82,900	\$90,200	\$103,700
Manchester	\$72,100	\$82,900	\$90,200	\$103,700
Mansfield	\$67,600	\$77,800	\$84,600	\$97,200
Marblehead	\$72,100	\$82,900	\$90,200	\$103,700
Marion	\$63,600	\$73,100	\$82,000	\$94,300
Marlborough	\$72,100	\$82,900	\$90,200	\$103,700
Marshfield	\$72,100	\$82,900	\$90,200	\$103,700
Mashpee	\$60,300	\$69,300	\$82,000	\$94,300
Mattapoisett	\$63,600	\$73,100	\$82,000	\$94,300
Maynard	\$72,100	\$82,900	\$90,200	\$103,700
Medfield	\$72,100	\$82,900	\$90,200	\$103,700
Medford	\$72,100	\$82,900	\$90,200	\$103,700
Medway	\$72,100	\$82,900	\$90,200	\$103,700
Melrose	\$72,100	\$82,900	\$90,200	\$103,700
Mendon	\$83,000	\$95,400	\$103,800	\$119,300
Merrimac	\$67,800	\$78,000	\$84,800	\$97,500
Methuen	\$67,800	\$78,000	\$84,800	\$97,500
Middleborough	\$63,600	\$73,100	\$82,000	\$94,300
Middlefield	\$53,700	\$61,800	\$82,000	\$94,300
Middleton	\$72,100	\$82,900	\$90,200	\$103,700
Milford	\$83,000	\$95,400	\$103,800	\$119,300
Millbury	\$63,700	\$73,300	\$82,000	\$94,300
Millis	\$72,100	\$82,900	\$90,200	\$103,700
Millville	\$83,000	\$95,400	\$103,800	\$119,300
Milton	\$72,100	\$82,900	\$90,200	\$103,700
Monroe	\$54,400	\$62,500	\$82,000	\$94,300
Monson	\$53,700	\$61,800	\$82,000	\$94,300
Montague	\$54,400	\$62,500	\$82,000	\$94,300
Monterey	\$54,300	\$62,400	\$82,000	\$94,300
Montgomery	\$53,700	\$61,800	\$82,000	\$94,300
Mt. Washington	\$54,300	\$62,400	\$82,000	\$94,300
Nahant	\$72,100	\$82,900	\$90,200	\$103,700
Nantucket	\$71,100	\$81,700	\$88,900	\$102,200
Natick	\$72,100	\$82,900	\$90,200	\$103,700
Needham	\$72,100	\$82,900	\$90,200	\$103,700
New Ashford	\$54,300	\$62,400	\$82,000	\$94,300
New Bedford	\$48,700	\$56,000	\$82,000	\$94,300
New Braintree	\$51,900	\$59,700	\$82,000	\$94,300
New Marlborough	\$54,300	\$62,400	\$82,000	\$94,300
New Salem	\$54,400	\$62,500	\$82,000	\$94,300

Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)			Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
Community	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Newbury	\$72,100	\$82,900	\$90,200	\$103,700
Newburyport	\$72,100	\$82,900	\$90,200	\$103,700
Newton	\$72,100	\$82,900	\$90,200	\$103,700
Norfolk	\$72,100	\$82,900	\$90,200	\$103,700
North Adams	\$54,300	\$62,400	\$90,200	\$102,500
North Andover	\$67,800	\$78,000	\$84,800	\$97,500
N. Attleborough	\$58,000	\$66,700	\$82,000	\$94,300
N. Brookfield	\$63,700	\$73,300	\$82,000	\$94,300
North Reading	\$72,100	\$82,900	\$90,200	\$103,700
Northampton	\$53,700	\$61,800	\$82,000	\$94,300
Northborough	\$63,700	\$73,300	\$82,000	\$94,300
Northbridge	\$63,700	\$73,300	\$82,000	\$94,300
Northfield	\$54,400	\$62,500	\$82,000	\$94,300
Norton	\$67,600	\$77,800	\$84,600	\$97,200
Norwell	\$72,100	\$82,900	\$90,200	\$103,700
Norwood	\$72,100	\$82,900	\$90,200	\$103,700
Oak Bluffs	\$58,500	\$67,300	\$82,000	\$94,300
Oakham	\$63,700	\$73,300	\$82,000	\$94,300
Orange	\$54,400	\$62,500	\$82,000	\$94,300
Orleans	\$60,300	\$69,300	\$82,000	\$94,300
Otis	\$54,300	\$62,400	\$82,000	\$94,300
Oxford	\$63,700	\$73,300	\$82,000	\$94,300
Palmer	\$53,700	\$61,800	\$82,000	\$94,300
Paxton	\$63,700	\$73,300	\$82,000	\$94,300
Peabody	\$72,100	\$82,900	\$90,200	\$103,700
Pelham	\$53,700	\$61,800	\$82,000	\$94,300
Pembroke	\$72,100	\$82,900	\$90,200	\$103,700
Pepperell	\$70,700	\$81,300	\$88,400	\$101,600
Peru	\$54,300	\$62,400	\$82,000	\$94,300
Petersham	\$51,900	\$59,700	\$82,000	\$94,300
Phillipston	\$51,900	\$59,700	\$82,000	\$94,300
Pittsfield	\$53,500	\$61,500	\$82,000	\$94,300
Plainfield	\$53,700	\$61,800	\$82,000	\$94,300
Plainville	\$72,100	\$82,900	\$90,200	\$103,700
Plymouth	\$72,100	\$82,900	\$90,200	\$103,700
Plymouth	\$63,600	\$73,100	\$82,000	\$94,300
Princeton	\$63,700	\$73,300	\$82,000	\$94,300
Provincetown	\$60,300	\$69,300	\$82,000	\$94,300
Quincy	\$72,100	\$82,900	\$90,200	\$103,700
Randolph	\$72,100	\$82,900	\$90,200	\$103,700
Raynham	\$80,000	\$92,000	\$100,000	\$115,000
Reading	\$72,100	\$82,900	\$90,200	\$103,700
Rehoboth	\$58,000	\$66,700	\$82,000	\$94,300
Revere	\$72,100	\$82,900	\$90,200	\$103,700
Richmond	\$53,500	\$61,500	\$82,000	\$94,300
Rochester	\$63,600	\$73,100	\$82,000	\$94,300
Rockland	\$72,100	\$82,900	\$90,200	\$103,700
Rockport	\$72,100	\$82,900	\$90,200	\$103,700
Rowe	\$54,400	\$62,500	\$82,000	\$94,300
Rowley	\$72,100	\$82,900	\$90,200	\$103,700
Royalston	\$51,900	\$59,700	\$82,000	\$94,300

Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)			Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
Community	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Russell	\$53,700	\$61,800	\$82,000	\$94,300
Rutland	\$63,700	\$73,300	\$82,000	\$94,300
Salem	\$72,100	\$82,900	\$90,200	\$103,700
Salisbury	\$72,100	\$82,900	\$90,200	\$103,700
Sandisfield	\$54,300	\$62,400	\$82,000	\$94,300
Sandwich	\$60,300	\$69,300	\$82,000	\$94,300
Saugus	\$72,100	\$82,900	\$90,200	\$103,700
Savoy	\$54,300	\$62,400	\$82,000	\$94,300
Scituate	\$72,100	\$82,900	\$90,200	\$103,700
Seekonk	\$58,000	\$66,700	\$82,000	\$94,300
Sharon	\$72,100	\$82,900	\$90,200	\$103,700
Sheffield	\$54,300	\$62,400	\$82,000	\$94,300
Shelburne	\$54,400	\$62,500	\$82,000	\$94,300
Sherborn	\$72,100	\$82,900	\$90,200	\$103,700
Shirley	\$72,100	\$82,900	\$90,200	\$103,700
Shrewsbury	\$63,700	\$73,300	\$82,000	\$94,300
Shutesbury	\$54,400	\$62,500	\$82,000	\$94,300
Somerset	\$58,000	\$66,700	\$82,000	\$94,300
Somerville	\$72,100	\$82,900	\$99,200	\$112,700
South Hadley	\$53,700	\$61,800	\$82,000	\$94,300
Southampton	\$53,700	\$61,800	\$82,000	\$94,300
Southborough	\$83,000	\$95,400	\$103,800	\$119,300
Southbridge	\$63,700	\$73,300	\$82,000	\$94,300
Southwick	\$53,700	\$61,800	\$82,000	\$94,300
Spencer	\$63,700	\$73,300	\$82,000	\$94,300
Springfield	\$53,700	\$61,800	\$82,000	\$94,300
Sterling	\$63,700	\$73,300	\$82,000	\$94,300
Stockbridge	\$53,500	\$61,500	\$82,000	\$94,300
Stoneham	\$72,100	\$82,900	\$90,200	\$103,700
Stoughton	\$72,100	\$82,900	\$90,200	\$103,700
Stow	\$72,100	\$82,900	\$90,200	\$103,700
Sturbridge	\$63,700	\$73,300	\$82,000	\$94,300
Sudbury	\$72,100	\$82,900	\$90,200	\$103,700
Sunderland	\$53,700	\$61,800	\$82,000	\$94,300
Sutton	\$63,700	\$73,300	\$82,000	\$94,300
Swampscott	\$72,100	\$82,900	\$90,200	\$103,700
Swansea	\$58,000	\$66,700	\$82,000	\$94,300
Taunton	\$67,600	\$77,800	\$84,600	\$97,200
Templeton	\$55,200	\$63,500	\$82,000	\$94,300
Tewksbury	\$70,700	\$81,300	\$88,400	\$101,600
Tisbury	\$58,500	\$67,300	\$82,000	\$94,300
Tolland	\$53,700	\$61,800	\$82,000	\$94,300
Topsfield	\$72,100	\$82,900	\$90,200	\$103,700
Townsend	\$72,100	\$82,900	\$90,200	\$103,700
Truro	\$60,300	\$69,300	\$82,000	\$94,300
Tyngsborough	\$70,700	\$81,300	\$88,400	\$101,600
Tyringham	\$54,300	\$62,400	\$82,000	\$94,300
Upton	\$83,000	\$95,400	\$103,800	\$119,300
Uxbridge	\$63,700	\$73,300	\$82,000	\$94,300
Wakefield	\$72,100	\$82,900	\$90,200	\$103,700
Wales	\$53,700	\$61,800	\$82,000	\$94,300

Community	Owner-Occupied 3% Amortizing for Preventative (at or below 80% of AMI)		Owner-Occupied 0% Def. for Case Managed/ Court Ordered 5% Amort. for Preventative (above 80% AMI to income limit below)	
	1-2 Person Annual Income	3 or More Annual Income	1-2 Person Annual Income	3 or More Annual Income
Walpole	\$72,100	\$82,900	\$90,200	\$103,700
Waltham	\$72,100	\$82,900	\$90,200	\$103,700
Ware	\$53,700	\$61,800	\$82,000	\$94,300
Wareham	\$72,100	\$82,900	\$90,200	\$103,700
Warren	\$51,900	\$59,700	\$82,000	\$94,300
Warwick	\$54,400	\$62,500	\$82,000	\$94,300
Washington	\$54,300	\$62,400	\$82,000	\$94,300
Watertown	\$72,100	\$82,900	\$90,200	\$103,700
Wayland	\$72,100	\$82,900	\$90,200	\$103,700
Webster	\$63,700	\$73,300	\$82,000	\$94,300
Wellesley	\$72,100	\$82,900	\$90,200	\$103,700
Wellfleet	\$60,300	\$69,300	\$82,000	\$94,300
Wendell	\$54,400	\$62,500	\$82,000	\$94,300
Wenham	\$72,100	\$82,900	\$90,200	\$103,700
West Boylston	\$63,700	\$73,300	\$82,000	\$94,300
W. Bridgewater	\$63,600	\$73,100	\$82,000	\$94,300
W. Brookfield	\$63,700	\$73,300	\$82,000	\$94,300
W. Newbury	\$63,600	\$78,000	\$84,800	\$97,500
W. Springfield	\$72,100	\$61,800	\$82,000	\$94,300
W. Stockbridge	\$48,700	\$62,400	\$82,000	\$94,300
West Tisbury	\$53,500	\$67,300	\$82,000	\$94,300
Westborough	\$53,700	\$73,300	\$82,000	\$94,300
Westfield	\$54,300	\$61,800	\$82,000	\$94,300
Westford	\$72,100	\$81,300	\$88,400	\$101,600
Westhampton	\$53,700	\$61,800	\$82,000	\$94,300
Westminster	\$67,800	\$63,500	\$82,000	\$94,300
Weston	\$58,500	\$82,900	\$90,200	\$103,700
Westport	\$72,100	\$66,700	\$82,000	\$94,300
Westwood	\$55,200	\$82,900	\$90,200	\$103,700
Weymouth	\$72,100	\$82,900	\$90,200	\$103,700
Whately	\$54,400	\$62,500	\$82,000	\$94,300
Whitman	\$72,100	\$73,100	\$82,000	\$94,300
Wilbraham	\$51,900	\$61,800	\$82,000	\$94,300
Williamsburg	\$58,000	\$61,800	\$82,000	\$94,300
Williamstown	\$63,700	\$62,400	\$82,000	\$94,300
Wilmington	\$63,600	\$82,900	\$90,200	\$103,700
Winchendon	\$72,100	\$63,500	\$82,000	\$94,300
Winchester	\$60,300	\$82,900	\$90,200	\$103,700
Windsor	\$63,700	\$62,400	\$82,000	\$94,300
Winthrop	\$54,300	\$82,900	\$90,200	\$103,700
Woburn	\$72,100	\$82,900	\$90,200	\$103,700
Worcester	\$53,700	\$73,300	\$82,000	\$94,300
Worthington	\$72,100	\$61,800	\$82,000	\$94,300
Wrentham	\$72,100	\$82,900	\$90,200	\$103,700
Yarmouth	\$67,600	\$69,300	\$82,000	\$94,300

Non Profit: 0% Amortizing
Tenant must meet income guidelines for
the 5% loan limits

Investor: 5% Amortizing
Tenant must meet income guidelines for
the 5% loan limits

LOCAL REHABILITATION AGENCIES

Adams

Town of Adams
413.743.8317

Dept. of Neigh. Dev.
617.635.0190

Dorchester Bay EDC
617.825.4200 ext. 214

Amesbury

Housing Rehab.
Office
978.388.8110

Ecumenical Social
Action Com. (ESAC)
617.524.4820

Athol

Town of Athol
978.575.0301

Urban Edge
617.989.9300

Attleboro

Community Dev., Inc.
508.223.2222
ext. 3144

Brookline
Dept. of Planning CD
617.730.2090

Cambridge

Homeowner's Rehab.,
Inc.
617.868.4858

Avon

Self-Help, Inc.
508.588.0447 ext. 242

*Just-A-Start
Corporation
617.494.0444

Ayer

Town of Ayer
978.772.8221

Chelsea

Chelsea Planning &
Dev.
617.466.4180

Beverly

Community Dev.
Office
978.921.8300

Dedham

Boston

Codman Square
Housing, Inc.
617.825.4224

*Southwest
Affordable Hsg.
781.326.3543

Town of Dedham
781.751.9100

Fall River

*Affordable Housing Corp.
508.677.2220

Community Dev. Agency
508.679.0131

Fitchburg

Montachusetts Reg. Planning
978.345.7376

Twin Cities CDC
978.342.9561 ext. 29

Framingham

Town of Framingham
508.532.5411

Franklin County

Housing Redev. Authority
413.863.9781 ext. 125

Gardner

RCAP Financial Services Solution
800.488.1969

* Serving Central/Northern Worcester County

Gloucester

Action, Inc.
978.283.7874

Haverhill

Community Development
978.374.2348

Hull

Town of Hull
781.925.3595

Lawrence

Lawrence Planning & Dev.
978.620.3510

Lowell

*Community Teamwork, Inc.
978.459.0551

Planning & Dev.
978.970.4279

Lynn

Lynn Housing Authority
781.477.2800

Malden

*Redevelopment Authority
781.397.1940

Methuen

Town of Methuen
978.975.7766

New Bedford

*Office of Housing Dev.
508.979.1500

Newburyport

Housing Rehab.
978.465.4458

* Serving Essex County Only

Newton

Housing Rehab. Fund
617.552.7140

North Adams

Community Development
413.662.3025

Palmer

Community Development
413.283.2614

Peabody

*Community Development
978.538.5775 ext. 320

Plymouth

*Redevelopment Authority
508.830.4115

Quincy

Office of Housing Rehab.
617.376.1055

NHS of the South Shore
617.770.2227

*Serving the entire South Shore

*Quincy Comm. Action Prog.
617.479.8181 ext. 113

Revere

*City of Revere
781.286.8187

Salem

Planning Dept.
978.745.9595 ext. 311

Salisbury

Housing Rehab. Program
978.462.7591

Saugus

Community
Development
781.231.4142

Somerville

Housing & Comm.
Dev.
617.625.6600 ext. 2563

Southbridge

Town of Southbridge
508.764.5402

Springfield

*Neighborhood Hsg.
Services
413.739.4737

Office of Housing
413.787.6500

HAP, Inc.
413.233.1500

Stoneham

*Community Service
Network, Inc.
781.438.1977

Taunton

City of Taunton
OECD
508.821.1030

Wareham

Community Dev.
Authority
508.295.9344

Watertown

Community Dev. &
Planning
617.972.6417

Webster

Community
Development
508.949.3835

Westfield

Westfield, CDC
413.562.7221

Weymouth

Town of Weymouth
781.335.2000 ext. 330

Wilmington

Wilmington
Community
Development
978.658.9843

Williamstown

Williamstown Housing
Authority
413.458.8282

* Serving Berkshire
County towns except
Adams and North Adams

Worcester

City of Worcester
OENS
508.799.1400

*Neighborworks
Homeownership of
Worcester
508.791.2170

* Serving Worcester
County

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