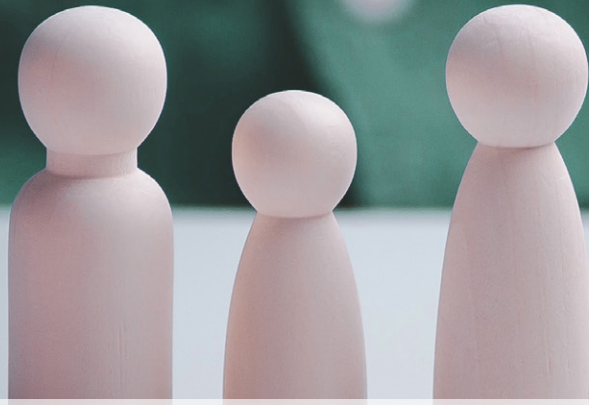


Has your community been impacted by COVID-19?



MassDREAMS is a grant available with a MassHousing or MHP first mortgage loan and is made possible by federal funding from the American Rescue Plan Act of 2021, which provides assistance to states to mitigate the economic effects of the pandemic.

WHAT ASSISTANCE IS AVAILABLE?

Up to \$50,000 for homebuyers earning up to 100% of the area median income (AMI).

Up to \$35,000 for homebuyers earning between 100.01% and 135% of area median income.

WHO IS ELIGIBLE FOR MassDREAMS?

- Be a first-time homebuyer.
- Purchase a home in any Massachusetts community, using a MassHousing or MHP mortgage.
- Currently reside in one of the 29 Disproportionately Impacted Communities* in Massachusetts.
- Buy a single-family home, condominium or 2-, 3- or 4-family home, which will be your primary residence.
- Meet income and other eligibility criteria, which vary by location.

DISPROPORTIONATELY IMPACTED MASSACHUSETTS COMMUNITIES:

Attleboro	Lynn
Barnstable	Malden
Boston	Methuen
Brockton	New Bedford
Chelsea	Peabody
Chicopee	Pittsfield
Everett	Quincy
Fall River	Randolph
Fitchburg	Revere
Framingham	Salem
Haverhill	Springfield
Holyoke	Taunton
Lawrence	Westfield
Leominster	Worcester
Lowell	

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