

# Mass DREAMS

Delivering Real Equity and Mortgage Stability

A Massachusetts program that provides **down payment and closing cost grants to first-time home buyers** who meet certain eligibility criteria and currently live in communities that were disproportionately impacted by the COVID-19 pandemic.



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

## Qualifications and How to Apply

### To be considered for MassDREAMS you must:

- Currently reside in one of the 29 Disproportionately Impacted Communities\*\* in Massachusetts.
- Be a first-time homebuyer.
- Buy a single-family home, condominium or 2- or 3-family home, which will be your primary residence.
- Meet income & other eligibility criteria.

### To complete pre-screening:

1. Go to [mymasshome.org/apply](http://mymasshome.org/apply).
2. Complete the pre-screening questionnaire.
3. If you meet the initial qualifying criteria, you will receive an eligibility letter via email.
4. Contact a lender that partners with the Massachusetts Housing Partnership on the MassDREAMS program.
5. Provide the MassDREAMS eligibility letter to the lender
6. Work with the lender to apply for a Massachusetts Housing Partnership home mortgage loan.



To learn more about MassDREAMS and to see if you might be eligible, visit [www.mymasshome.org](http://www.mymasshome.org)

\*Area Median Income varies by county. For example, the area median income for a family of 4 in Berkshire County is \$94,150 and in Essex County is \$140,200.

\*\*The Disproportionately Impacted Communities: Attleboro, Barnstable, Boston, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Framingham, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Randolph, Revere, Salem, Springfield, Taunton, Westfield, Worcester

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Massachusetts Housing Partnership (MHP)  
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