

# Why First-Time Homebuyers choose MassHousing



Consumer Presentation  
August 1, 2024

# Who is MassHousing?



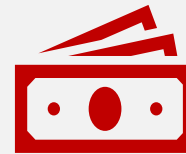
MassHousing assists low and moderate-income first-time homebuyers in Massachusetts.



We offer fixed interest rate mortgages, low down payment options, and job-loss protection insurance at no extra cost.



When obtaining a MassHousing loan, you'll collaborate with an approved lender. The loan officer from the approved lender will guide you through the mortgage process.



Once you are in your home, you will make your monthly mortgage payments directly to MassHousing.

Nós falamos Português • Hablamos Español • Noi parliamo italiano • Nu ta fala creolo • 我們講中文

# Am I eligible?

## MassHousing offers programs for a variety of income levels

Reach out to one of our participating lenders and speak to a loan officer. They will assess your income, location preferences, and other qualifying factors to find the best MassHousing loan for you!

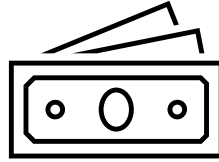


## General Requirements



- Must be first-time homebuyer (have not owned property for the three prior years)
- Complete the first-time homebuyer certification required (you're almost there!)
- Landlord education required for multifamily properties
- Must owner occupy property
- Must meet qualification guidelines (income, credit, etc.)

# MassHousing Loans are great for first-time buyers!



**Down Payment Assistance**



**Mortgage Payment Protection**



**Fixed Interest Rates**

# Down Payment Assistance (DPA)

**Depending on income, MassHousing provides different DPA options.**

*If you don't qualify for one type, you may qualify for another.*

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DPA loans can be combined with other community down payment programs (Equity Builder, etc.)

**Down Payment Assistance**

*was key to Sonia's homebuying success*

**Learn more at:**

[www.masshousing.com/DPA](http://www.masshousing.com/DPA)





# A Unique Mortgage Payment Protection Benefit

**MI** PLUS

Conventional loans insured by **MassHousing** come with **MIPlus**, a unique benefit that helps the borrower pay their mortgage **if they lose their job**.

Included with the mortgage insurance provided by MassHousing **at no additional cost to the borrower.**

Covers principal and interest portion of mortgage for up to **6 months (up to \$2,000 per month).**

**Can be used for any 6 months** during first 10 years of mortgage—after first 6 months of mortgage payments

**Since March 2020, we have paid over \$1.5 million in claims;** to help homeowners remain in their home after becoming unemployed

**Learn more at:**

[www.masshousing.com/miplus](http://www.masshousing.com/miplus)



# MassHousing also offers...

- Fixed competitive rates for the life of the loan
- Affordable loans (Lottery properties)
- No asset test
- Local loan servicing (in-state)
- Refinance options
- Excellent customer service
- Second mortgage programs
- **\$2,500 closing cost credit for eligible veterans, service members, reservist, national guard and gold star members**

## MassHousing's First-Time Homebuyer Program

allowed for Latisha to close on her home with *minimal initial costs*

Learn more at:  
[www.masshousing.com](http://www.masshousing.com)



A man with glasses and a beard, wearing a light blue button-down shirt, is sitting at a wooden table. He is smiling and looking down at a document. A woman with dark hair, wearing a white polka-dot top, is sitting next to him, also smiling and looking at the document. A third woman, wearing a dark blazer, is sitting across from them, looking towards the couple. The background is a bright, indoor setting with a window and a green plant.

# Conventional Loan Products



# Conventional Loan Products

Loans Must Meet Underwriting Guidelines & Approval

## Workforce Advantage 4.0

### **First-time homebuyers ONLY**

- WFA 4.0 household income and purchase price limits
- \$30,000 Down Payment Assistance **available statewide**
- No Mortgage Insurance cost to the borrower - **paid by MassHousing**
- MI Plus Payment Protection Benefit
- You must use a MassHousing lender for both loans

## First-Time Homebuyer Program

### **First-time homebuyers ONLY**

- Income calculation based on borrower(s) with ownership interest in subject property (not household income)
- \$25,000 Down Payment Assistance **available statewide**
- Discounted Mortgage Insurance with MI Plus Payment Protection Benefit
- Eligible properties 1-4 family includes condominiums and PUDs
- You must use a MassHousing lender for both loans

## MassHousing Mortgage Program

### **Available for borrowers earning up to 135% of area median income (AMI)**

- Income calculation based on borrower(s) with ownership interest in subject property (not household income)
- \$25,000 Down Payment Assistance *available for first-time homebuyers in targeted communities*
- MI Plus Payment Protection Benefit
- Eligible properties 1-4 family includes condominiums and PUDs
- You must use a MassHousing lender for both loans

# Down Payment Assistance



## Workforce Advantage 4.0

**\$30,000**

*DPA can be used towards down payment, closing costs, and rate reduction*

**Total household income limits must be at or below 80% of AMI**

**Term:** second mortgage at a 0% interest-deferred loan is due upon sale, refinance or payoff of the first mortgage; fully amortized 30-year, fixed rate.

**Availability:** first-time homebuyers statewide

**Eligible properties:** first-time homebuyers purchasing 1-4 family homes including condominiums and PUDs.

**\$25,000**

*DPA can be used towards down payment, closing costs, single MI Premium, and rate reduction*

**Term:** second mortgage at a **2% interest rate**, fully amortized 15 year-fixed rate and is due upon sale or refinance of the property.

**Max Loan Limits:** follow conforming loan limits

**First-Time Homebuyer Program Availability:**

First-time homebuyers statewide

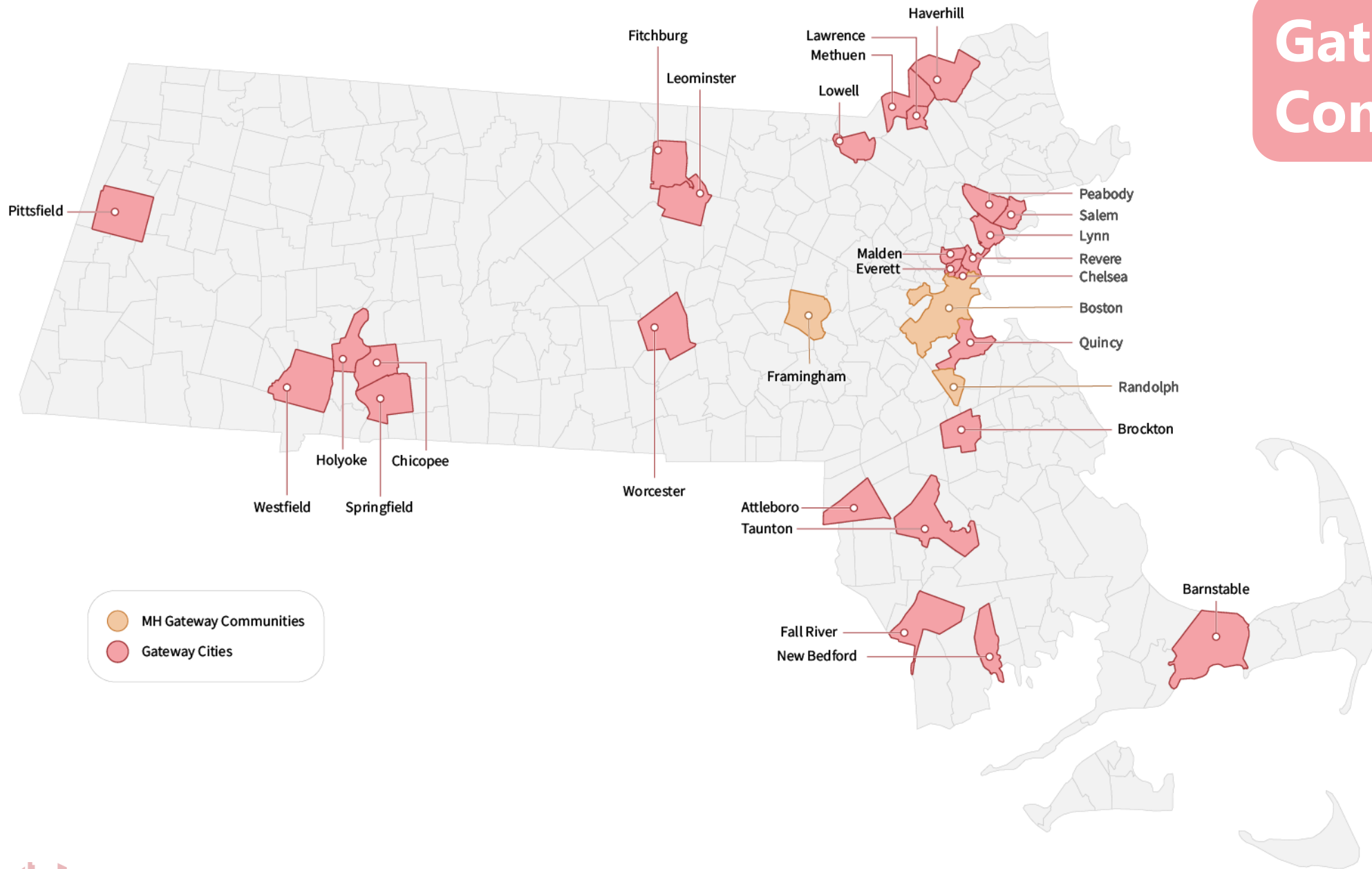
**MassHousing Mortgage Program Availability:**

First-time homebuyers, Only in Gateway Communities plus Boston\*, Framingham and Randolph

## First-Time Homebuyer Program

## MassHousing Mortgage Program

# Gateway Communities



A man, a woman, and a professional are sitting at a wooden table in a bright, modern setting. The man and woman are looking at a laptop, while the professional is gesturing as if explaining something. The scene is warmly lit, suggesting a positive and collaborative meeting.

# Federal Housing Administration (FHA) Loan Products



# Federal Housing Administration (FHA) Loan Products

## Workforce Advantage FHA 4.0

### *First-time homebuyers ONLY*

- WFA 4.0 household income and purchase price limits
- Mortgage Insurance not paid by MassHousing (FHA Insurance applies)
- You must use a MassHousing lender for both loans

## First-Time Homebuyer FHA Program

### *First-time homebuyers ONLY*

- Income calculation based on occupying borrower(s) with ownership interest in subject property (not all occupants)
- FTHB Income Limits
- **Down payment assistance available**
- Eligible properties 1-4 family includes condominiums and PUDs
- You must use a MassHousing lender for both loans

*Loans Must Meet FHA Underwriting Guidelines & Approval*

# FHA Down Payment Assistance

## Workforce Advantage FHA 4.0

**\$30,000**

*DPA can be used towards down payment, closing costs, and rate reduction*

**Total household income limits must be at or below 80% of AMI**

**Term:** second mortgage at a 0% interest-deferred loan is due upon sale, refinance or payoff of the first mortgage; fully amortized 30-year, fixed rate.

**Availability:** first-time homebuyers statewide

**Eligible properties:** first-time homebuyers purchasing 1-4 family homes including condominiums and PUDs.



## First-Time Homebuyer FHA Program

**\$25,000**

*DPA can be used towards down payment, closing costs, single MI Premium, and rate reduction*

**Term:** second mortgage at a **2% interest rate**, fully amortized 15 year-fixed rate and is due upon sale or refinance of the property.

**Availability:** first-time homebuyers statewide

**Max Loan Limits:** follow conforming loan limits



| WFA <sup>1</sup> & WFA FHA <sup>2</sup> INCOME** AND ACQUISITION COST LIMITS  |          |           |                                   |           |           |           |           |           | Effective Date: June 24, 2024  |  |
|---|----------|-----------|-----------------------------------|-----------|-----------|-----------|-----------|-----------|--|--|
| WFA: MASSHOUSING WORKFORCE ADVANTAGE  |          |           |                                   |           |           |           |           |           |  |  |
| COUNTY/COMMUNITY  | 1        | 2         | INCOME LIMITS PER HOUSEHOLD SIZE* |           |           |           |           | 8         | Product codes: 1006, 2006, 3005<br>DPA <sup>3</sup> Product Code: 4005 |  |
|   |          |           | 3                                 | 4         | 5         | 6         | 7         | 8         |  |  |
| <b>BARNSTABLE COUNTY</b><br>Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth   | \$68,500 | \$78,250  | \$88,050                          | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |  |  |
| <b>BERKSHIRE COUNTY</b><br>Alford, Becket, Clarksburg, Egremont, Florida, Great Barrington, Hancock, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Sandisfield, Savoy, Sheffield, Tyringham, Washington, West Stockbridge, Williamstown, Windsor | \$61,350 | \$70,100  | \$78,850                          | \$87,600  | \$94,650  | \$101,650 | \$108,650 | \$115,650 |  |  |
| Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge  | \$63,000 | \$72,000  | \$81,000                          | \$90,000  | \$97,200  | \$104,400 | \$111,600 | \$118,800 |  |  |
| <b>BRISTOL COUNTY</b><br>Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford  | \$61,350 | \$70,100  | \$78,850                          | \$87,600  | \$94,650  | \$101,650 | \$108,650 | \$115,650 |  |  |
| Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport   | \$62,950 | \$71,950  | \$80,950                          | \$89,900  | \$97,100  | \$104,300 | \$111,500 | \$118,700 |  |  |
| Berkley, Dighton, Mansfield, Norton, Taunton,   | \$68,500 | \$78,250  | \$88,050                          | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |  |  |
| Easton, Raynham   | \$72,900 | \$83,300  | \$93,700                          | \$104,100 | \$112,450 | \$120,750 | \$129,100 | \$137,400 |  |  |
| <b>DUKES COUNTY</b><br>Aquinnah, Chilmark, Edgartown, Aquinnah, Oak Bluffs, Tisbury, West Tisbury   | \$70,400 | \$80,450  | \$90,500                          | \$100,550 | \$108,600 | \$116,650 | \$124,700 | \$132,750 |  |  |
| <b>ESSEX COUNTY</b><br>Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury   | \$68,500 | \$78,250  | \$88,050                          | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |  |  |
| Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham  | \$91,200 | \$104,200 | \$117,250                         | \$130,250 | \$140,700 | \$151,100 | \$161,550 | \$171,950 |  |  |
| <b>FRANKLIN COUNTY</b><br>Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately     | \$61,350 | \$70,100  | \$78,850                          | \$87,600  | \$94,650  | \$101,650 | \$108,650 | \$115,650 |  |  |
| <b>HAMPDEN COUNTY</b><br>Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, West Springfield, Westfield, Wilbraham              |          |           |                                   |           |           |           |           |           |  |  |
| <b>HAMPSHIRE COUNTY</b><br>Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Palmyra, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington                          |          |           |                                   |           |           |           |           |           |  |  |

| ACQUISITION COST LIMITS |           |             |
|-------------------------|-----------|-------------|
| County                  | SF/Condo  | 2-4 Unit    |
| Barnstable              | \$766,526 | \$981,307   |
| Berkshire               | \$510,939 | \$654,188   |
| Bristol                 | \$754,733 | \$966,182   |
| Dukes                   | \$884,453 | \$1,132,253 |
| Essex                   | \$884,453 | \$1,132,253 |
| Franklin                | \$510,939 | \$654,188   |
| Hampden                 | \$510,939 | \$654,188   |
| Hampshire               | \$510,939 | \$654,188   |
| Middlesex               | \$884,453 | \$1,132,253 |
| Nantucket               | \$884,453 | \$1,132,253 |
| Norfolk                 | \$884,453 | \$1,132,253 |
| Plymouth                | \$884,453 | \$1,132,253 |
| Suffolk                 | \$884,453 | \$1,132,253 |
| Worcester               | \$510,939 | \$654,188   |

<sup>1</sup>Conventional Loan Limits only.  
<sup>2</sup>Lower of the FHA or Conventional Loan Limits.

<sup>3</sup>First Time Homebuyers may access Down Payment Assistance available in all cities/towns of the Commonwealth. The DPA is a Fixed Loan Amount of \$30,000. The DPA is a Second Mortgage at a 0% deferred 30-year fixed, due upon sale or refinance of the property.

| COUNTY/COMMUNITY  | INCOME LIMITS PER HOUSEHOLD SIZE* |           |           |           |           |           |           |           |
|---|-----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|   | 1                                 | 2         | 3         | 4         | 5         | 6         | 7         | 8         |
| <b>MIDDLESEX COUNTY</b><br>Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Peppereil, Tewksbury, Tyngsborough, Westford   | \$68,500                          | \$78,250  | \$88,050  | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |
| Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, Everett, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn                                    | \$91,200                          | \$104,200 | \$117,250 | \$130,250 | \$140,700 | \$151,100 | \$161,550 | \$171,950 |
| <b>NANTUCKET COUNTY</b><br>Nantucket  | \$76,750                          | \$87,750  | \$98,700  | \$109,650 | \$118,450 | \$127,200 | \$136,000 | \$144,750 |
| <b>NORFOLK COUNTY</b><br>Avon   | \$68,500                          | \$78,250  | \$88,050  | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |
| Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham   | \$91,200                          | \$104,200 | \$117,250 | \$130,250 | \$140,700 | \$151,100 | \$161,550 | \$171,950 |
| <b>PLYMOUTH COUNTY</b><br>Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman  | \$68,500                          | \$78,250  | \$88,050  | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |
| Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham   | \$91,200                          | \$104,200 | \$117,250 | \$130,250 | \$140,700 | \$151,100 | \$161,550 | \$171,950 |
| <b>SUFFOLK COUNTY</b><br>Boston, Chelsea, Revere, Winthrop  | \$91,200                          | \$104,200 | \$117,250 | \$130,250 | \$140,700 | \$151,100 | \$161,550 | \$171,950 |
| <b>WORCESTER COUNTY</b><br>Athol, Hardwick, Hubbardston, New Braintree, Petersham, Phillipston, Royalston, Warren   | \$63,650                          | \$72,800  | \$81,850  | \$90,950  | \$98,250  | \$105,500 | \$112,800 | \$120,100 |
| Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon   | \$65,300                          | \$74,650  | \$84,000  | \$93,300  | \$100,800 | \$108,250 | \$115,700 | \$123,200 |
| Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Harvard, Holden, Hopedale, Lancaster, Leicester, Mendon, Milford, Millbury, Millville, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southborough, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Upton, Uxbridge, Webster, Westborough, West Boylston, West Brookfield, Worcester | \$68,500                          | \$78,250  | \$88,050  | \$97,800  | \$105,650 | \$113,450 | \$121,300 | \$129,100 |

\*The combined income of all individuals who will occupy the property cannot exceed the limit for the property location.  
\*\*Income Limits based on HOME Income Limits

| COUNTY            | FIRST-TIME HOMEBUYER CONV./FHA PROGRAM INCOME LIMIT          |
|-------------------|--|
| <b>Barnstable</b> | \$127,700  |
| <b>Berkshire</b>  | \$124,875  |
| <b>Bristol</b>    | \$127,700 or \$140,400 for Fall River*                       |
| <b>Dukes</b>      | \$128,900  |
| <b>Essex</b>      | \$148,900 or \$163,700 for Lawrence, Lynn*                   |
| <b>Franklin</b>   | \$127,700  |
| <b>Hampden</b>    | \$127,700  |
| <b>Hampshire</b>  | \$127,700  |
| <b>Middlesex</b>  | \$148,900 or \$163,700 for Cambridge, Everett, Somerville*   |
| <b>Nantucket</b>  | \$153,100  |
| <b>Norfolk</b>    | \$148,900 or \$127,700 for Avon*                             |
| <b>Plymouth</b>   | \$148,900  |
| <b>Suffolk</b>    | \$149,300 Revere, Winthrop or \$163,700 for Boston, Chelsea* |
| <b>Worcester</b>  | \$127,700  |

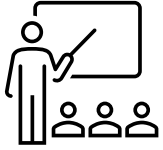
| COUNTY            | MASSHOUSING MORTGAGE PROGRAM 135% OF AMI INCOME LIMIT |
|-------------------|---|
| <b>Barnstable</b> | \$165,645   |
| <b>Berkshire</b>  | \$137,565   |
| <b>Bristol</b>    | \$152,820   |
| <b>Dukes</b>      | \$185,625   |
| <b>Essex</b>      | \$191,700   |
| <b>Franklin</b>   | \$185,625   |
| <b>Hampden</b>    | \$130,275   |
| <b>Hampshire</b>  | \$130,275   |
| <b>Middlesex</b>  | \$191,700   |
| <b>Nantucket</b>  | \$206,685   |
| <b>Norfolk</b>    | \$191,700   |
| <b>Plymouth</b>   | \$191,700   |
| <b>Suffolk</b>    | \$191,700   |
| <b>Worcester</b>  | \$150,390   |

A woman in a dark blazer is handing a set of keys to a smiling couple. The couple consists of a man in a denim shirt and a woman in a light blue top. They are standing in a room with large windows in the background. The scene is warmly lit, suggesting a positive and welcoming atmosphere.

# Getting Started with MassHousing



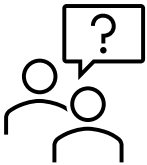
# The Mortgage Process



Complete the certified first-time home buyer class with an approved non-profit partner.



Work with a loan officer at a MassHousing approved lender partner to learn more about our programs, get pre-approved and apply.



Ask questions and determine which program is best for you depending on your qualifications and underwriting guidelines

**Down Payment Assistance**

[www.masshousing.com/en/DPA](http://www.masshousing.com/en/DPA)



**Asistencia con el Pago Inicial**

[www.masshousing.com/es/DPA](http://www.masshousing.com/es/DPA)



**Assistência para Pagamento da Entrada**

[www.masshousing.com/pt/DPA](http://www.masshousing.com/pt/DPA)

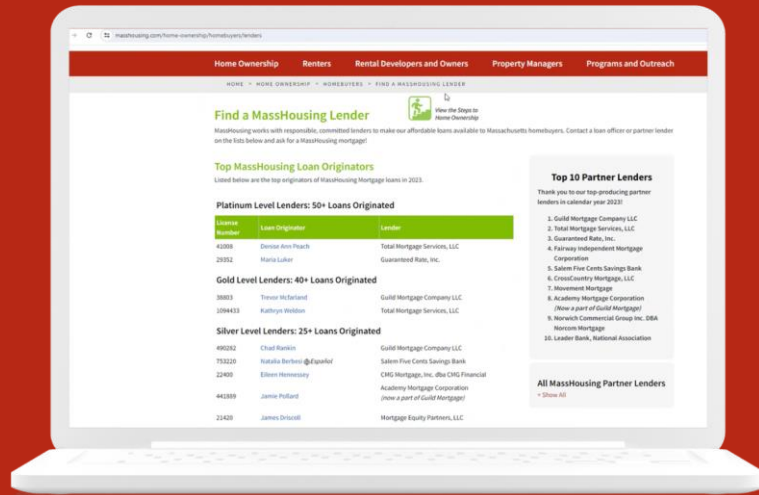


**首付款援助政策**

[www.masshousing.com/zh-CN/DPA](http://www.masshousing.com/zh-CN/DPA)



# Stay connected and learn more about our lender partners!



## Find one of our lender partners

We've partnered with more than 80 banks, credit unions and mortgage lenders across Massachusetts **to make our loans available to you.**

Select one of the MassHousing approved lender partners.

Obtain a pre-approval to help you understand how much you can borrow and which loan option you are eligible for.



[www.masshousing.com/lenders](http://www.masshousing.com/lenders)

## Sign up for our newsletter

Receive our newsletter full of tips and suggestions for first-time homebuyers.

You can request to be contacted by a MassHousing team member to get answers to your specific questions.



### Start your homebuying journey with MassHousing today!

Get answers to your questions • Receive advice from our Homebuying Experts • Sign up for our Homebuyer Tips newsletter

First name\*

Last name\*

Email address\*

Telephone

How should we contact you?

City/town where you currently live:\*

Cities/towns where you'd like to buy:\*

When do you hope to buy a home?\*

How did you hear about us?

\* Indicates mandatory field.

Information is also available in Spanish, Portuguese, and Chinese



# Loans for Homeowners

Already own your own home? We can help you refinance, remove dangerous lead paint, make improvements to your home or help you upgrade a failing septic system.

## Refinance Your Mortgage

Refinance your mortgage with MassHousing to save money, avoid the risk of higher payments in the future, and even cover the costs of repairs or renovations!

## Get the Lead Out

The Get the Lead Out Program provides low and no-interest-rate financing to help homeowners, investor-owners and nonprofits remove lead paint from their properties.

## Home Improvement Loan

An affordable loan from MassHousing to finance general, non-luxury improvements to your home.

## Septic System Repair Loan

Low- or no-interest financing to help homeowners address a failing or non-compliant septic system.

**Learn More** [masshousing.com/homeowners](https://www.masshousing.com/homeowners)



“The Energy Saver Home Loan Program (ESHLP) helps eligible Massachusetts homeowners cut their energy use and reduce or eliminate their reliance on fossil fuels.”

**LEARN  
MORE**



The image shows a laptop screen displaying the website for the Energy Saver Home Loan Program (ESHLP). The website has a blue header with the title "ENERGY SAVER HOME LOAN PROGRAM" in white. Below the header is a photograph of two workers installing solar panels on a roof. The main content area is white and contains the following text:

### Energy Saver Home Loan Program (ESHLP)

**Reduce your carbon footprint while making improvements to your home**

The Energy Saver Home Loan Program (ESHLP) helps eligible Massachusetts homeowners cut their energy use and reduce or eliminate their reliance on fossil fuels. The ESHLP provides eligible homeowners with the following benefits:

- **Low interest rate, second mortgage loans** that support a variety of energy-related home improvements
- Financing at your project's start. **No cash down, no waiting** for rebates or incentive payments
- **Free end-to-end support** through all aspects of the home improvement process, loan closing and post-construction
- Identification and coordination of **all available incentives, rebates and other credits**

**INTERESTED IN AN ENERGY SAVER HOME LOAN?**

Energy Saver Home Loans are made in partnership with Concierge Service Providers (CSPs), who will guide you through all aspects of the home energy improvement process.

Complete our interest form and we will connect you with the CSP serving your community.

**GO TO THE FORM**

**Learn More** [masshousing.com/mass-community-climate-bank](https://masshousing.com/mass-community-climate-bank)



# Still have questions? Ask our experts!



Connect with our team at any point in your homebuying journey for personalized help and advice.



**Goretta Joaquim**  
*Senior Relationship Manager*

***Eu falo Português***  
gjoaquim@masshousing.com  
617.283.7677



**Ellie Fernandes**  
*Relationship Manager*

***Eu falo Portugues,  
Yo hablo Espanol***  
ifernandes@masshousing.com  
617.306.9840



**Rocco Leone**  
*Relationship Manager*

***Lo parlo italiano***  
rleone@masshousing.com  
617.513.3724



**Oneida Fuentes**  
*Relationship Manager*

***Yo hablo Español***  
ofuentes@masshousing.com  
617.416.8587



**Nieves Gomez**  
*Business Development Analyst*

***Yo hablo Español***  
ngomez@masshousing.com  
888.843.6432



**Jeffory Wright**  
*Relationship Manager*

jwright@masshousing.com  
617.378.1577



**Virginia Gilmartin**  
*Relationship Manager Non-Profit*

***Language***  
vgilmartin@masshousing.com  
617.854.1007

**Monday – Friday 9 to 5 PM**  
888.843.6432  
[homeownership@masshousing.com](mailto:homeownership@masshousing.com)

# Thank You!

