

# 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.

## How much 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\*

## To be considered for MassDREAMS you must:

- Currently reside in one of the 29 Disproportionately Impacted Communities\*\* in Massachusetts
- Be a first-time homebuyer
- Have a signed Purchase & Sale Agreement for a home in any Massachusetts community (*MassHousing loans only*)
- Buy a single-family home, condominium or 2-, 3- or 4-family home, which will be your primary residence (*4-family homes only eligible with MassHousing loan*)
- Meet income & other eligibility criteria

## To complete pre-screening:

1. Go to [mymasshome.org/apply](https://www.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 either MassHousing or 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 MassHousing or Massachusetts Housing Partnership home mortgage loan.



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

\***Area Median Income** varies by county. For example, the area median income in Berkshire County is \$117,855 and in Essex County is \$179,955.

\*\***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

Funding for MassDREAMS comes from the Federal American Rescue Plan Act (ARPA) of 2021 and was appropriated by the Massachusetts Legislature. MassDREAMS is administered by **MassHousing** and the **Massachusetts Housing Partnership**.



**MassHousing**  
www.masshousing.com  
homeownership@masshousing.com  
1-888-843-6432



**Massachusetts Housing Partnership (MHP)**  
www.mhp.net  
ONEmortgage@mhp.net  
1-800-752-7131