



GET THE LEAD OUT

Low-Cost Financing
for Lead Paint Removal

H O M E O W N E R S H I P

Massachusetts Housing Finance Agency
One Beacon Street, Boston, MA 02108

TEL: 617.854.1000 | FAX: 617.854.1029
VP: 866.758.1435 | www.masshousing.com

Effective February 1, 2012

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

2% Amortizing Interest Rate – Preventative

Owner-occupants who wish to delead their homes for preventative reasons may qualify for an amortizing loan with a 2% 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;
- A Lender Fee of \$1,000 per loan will be paid by MassHousing to the participating lender.

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).

Community	2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered	
	Owner-Occupied	
	1-2 Persons	3 or More Persons
Abington	\$86,100	\$99,000
Acton	\$97,800	\$112,400
Acushnet	\$86,100	\$99,000
Adams	\$86,100	\$99,000
Agawam	\$86,100	\$99,000
Alford	\$86,100	\$99,000
Amesbury	\$97,800	\$112,400
Amherst	\$86,100	\$99,000
Andover	\$88,300	\$101,500
Aquinnah	\$86,100	\$99,000
Arlington	\$97,800	\$112,400
Ashburnham	\$86,100	\$99,000
Ashby	\$97,800	\$112,400
Ashfield	\$86,100	\$99,000
Ashland	\$97,800	\$112,400
Athol	\$86,100	\$99,000
Attleborough	\$86,100	\$99,000
Auburn	\$86,100	\$99,000
Avon	\$86,100	\$99,000
Ayer	\$97,800	\$112,400
Barnstable	\$86,100	\$99,000
Barre	\$86,100	\$99,000
Becket	\$86,100	\$99,000
Bedford	\$97,800	\$112,400
Belchertown	\$86,100	\$99,000
Bellingham	\$97,800	\$112,400
Belmont	\$97,800	\$112,400
Berkley	\$88,600	\$101,800
Berlin	\$109,100	\$125,400
Bernardston	\$86,100	\$99,000
Beverly	\$97,800	\$112,400
Billerica	\$92,900	\$106,800
Blackstone	\$109,100	\$125,400
Blandford	\$86,100	\$99,000
Bolton	\$109,100	\$125,400
Boston	\$107,500	\$122,200
Bourne	\$86,100	\$99,000
Boxborough	\$97,800	\$112,400
Boxford	\$88,300	\$101,500
Boylston	\$86,100	\$99,000
Braintree	\$97,800	\$112,400
Brewster	\$86,100	\$99,000
Bridgewater	\$86,100	\$99,000
Brimfield	\$86,100	\$99,000
Brockton	\$86,100	\$99,000
Brookfield	\$86,100	\$99,000
Brookline	\$97,800	\$112,400
Buckland	\$86,100	\$99,000
Burlington	\$97,800	\$112,400
Cambridge	\$107,500	\$122,200
Canton	\$97,800	\$112,400

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

Community	2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered	
	Owner-Occupied	
	1-2 Persons	3 or More Persons
Carlisle	\$97,800	\$112,400
Carver	\$97,800	\$112,400
Charlemont	\$86,100	\$99,000
Charlton	\$86,100	\$99,000
Chatham	\$86,100	\$99,000
Chelmsford	\$92,900	\$106,800
Chelsea	\$107,500	\$122,200
Cheshire	\$86,100	\$99,000
Chester	\$86,100	\$99,000
Chesterfield	\$86,100	\$99,000
Chicopee	\$86,100	\$99,000
Chilmark	\$86,100	\$99,000
Clarksburg	\$86,100	\$99,000
Clinton	\$86,100	\$99,000
Cohasset	\$97,800	\$112,400
Colrain	\$86,100	\$99,000
Concord	\$97,800	\$112,400
Conway	\$86,100	\$99,000
Cummington	\$86,100	\$99,000
Dalton	\$86,100	\$99,000
Danvers	\$97,800	\$112,400
Dartmouth	\$86,100	\$99,000
Dedham	\$97,800	\$112,400
Deerfield	\$86,100	\$99,000
Dennis	\$86,100	\$99,000
Dighton	\$88,600	\$101,800
Douglas	\$86,100	\$99,000
Dover	\$97,800	\$112,400
Dracut	\$92,900	\$106,800
Dudley	\$86,100	\$99,000
Dunstable	\$92,900	\$106,800
Duxbury	\$97,800	\$112,400
E.Bridgewater	\$86,100	\$99,000
E. Brookfield	\$86,100	\$99,000
E.Longmeadow	\$86,100	\$99,000
Eastham	\$86,100	\$99,000
Easthampton	\$86,100	\$99,000
Easton	\$104,400	\$120,060
Edgartown	\$86,100	\$99,000
Egremont	\$86,100	\$99,000
Erving	\$86,100	\$99,000
Essex	\$97,800	\$112,400
Everett	\$107,500	\$122,200
Fairhaven	\$86,100	\$99,000
Fall River	\$94,700	\$107,600
Falmouth	\$86,100	\$99,000
Fitchburg	\$86,100	\$99,000
Florida	\$86,100	\$99,000
Foxborough	\$97,800	\$112,400
Framingham	\$97,800	\$112,400
Franklin	\$97,800	\$112,400

Community	2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered	
	Owner-Occupied 1-2 Persons	3 or More Persons
Freetown	\$86,100	\$99,000
Gardner	\$86,100	\$99,000
Georgetown	\$88,300	\$101,500
Gill	\$86,100	\$99,000
Gloucester	\$97,800	\$112,400
Goshen	\$86,100	\$99,000
Gosnold	\$86,100	\$99,000
Grafton	\$86,100	\$99,000
Granby	\$86,100	\$99,000
Granville	\$86,100	\$99,000
Gt. Barrington	\$86,100	\$99,000
Greenfield	\$86,100	\$99,000
Groton	\$92,900	\$106,800
Groveland	\$88,300	\$101,500
Hadley	\$86,100	\$99,000
Halifax	\$86,100	\$99,000
Hamilton	\$97,800	\$112,400
Hampden	\$86,100	\$99,000
Hancock	\$86,100	\$99,000
Hanover	\$97,800	\$112,400
Hanson	\$86,100	\$99,000
Hardwick	\$86,100	\$99,000
Harvard	\$109,100	\$125,400
Harwich	\$86,100	\$99,000
Hatfield	\$86,100	\$99,000
Haverhill	\$88,300	\$101,500
Hawley	\$86,100	\$99,000
Heath	\$86,100	\$99,000
Hingham	\$97,800	\$112,400
Hinsdale	\$86,100	\$99,000
Holbrook	\$97,800	\$112,400
Holden	\$86,100	\$99,000
Holland	\$86,100	\$99,000
Holliston	\$97,800	\$112,400
Holyoke	\$86,100	\$99,000
Hopedale	\$109,100	\$125,400
Hopkinton	\$97,800	\$112,400
Hubbardston	\$86,100	\$99,000
Hudson	\$97,800	\$112,400
Hull	\$97,800	\$112,400
Huntington	\$86,100	\$99,000
Ipswich	\$97,800	\$112,400
Kingston	\$97,800	\$112,400
Lakeville	\$86,100	\$99,000
Lancaster	\$109,100	\$125,400
Lanesborough	\$86,100	\$99,000
Lawrence	\$97,100	\$110,300
Lee	\$86,100	\$99,000
Leicester	\$86,100	\$99,000
Lenox	\$86,100	\$99,000
Leominster	\$86,100	\$99,000

Community	2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered	
	Owner-Occupied 1-2 Persons	3 or More Persons
Leverett	\$86,100	\$99,000
Lexington	\$97,800	\$112,400
Leyden	\$86,100	\$99,000
Lincoln	\$97,800	\$112,400
Littleton	\$97,800	\$112,400
Longmeadow	\$86,100	\$99,000
Lowell	\$92,900	\$106,800
Ludlow	\$86,100	\$99,000
Lunenburg	\$86,100	\$99,000
Lynn	\$107,500	\$122,200
Lynnfield	\$97,800	\$112,400
Malden	\$97,800	\$112,400
Manchester	\$97,800	\$112,400
Mansfield	\$88,600	\$101,800
Marblehead	\$97,800	\$112,400
Marion	\$86,100	\$99,000
Marlborough	\$97,800	\$112,400
Marshfield	\$97,800	\$112,400
Mashpee	\$86,100	\$99,000
Mattapoisett	\$86,100	\$99,000
Maynard	\$97,800	\$112,400
Medfield	\$97,800	\$112,400
Medford	\$97,800	\$112,400
Medway	\$97,800	\$112,400
Melrose	\$97,800	\$112,400
Mendon	\$109,100	\$125,400
Merrimac	\$88,300	\$101,500
Methuen	\$88,300	\$101,500
Middleborough	\$86,100	\$99,000
Middlefield	\$86,100	\$99,000
Middleton	\$97,800	\$112,400
Millford	\$109,100	\$125,400
Millbury	\$86,100	\$99,000
Millis	\$97,800	\$112,400
Millville	\$109,100	\$125,400
Milton	\$97,800	\$112,400
Monroe	\$86,100	\$99,000
Monson	\$86,100	\$99,000
Montague	\$86,100	\$99,000
Monterey	\$86,100	\$99,000
Montgomery	\$86,100	\$99,000
Mt. Washington	\$86,100	\$99,000
Nahant	\$97,800	\$112,400
Nantucket	\$103,300	\$118,700
Natick	\$97,800	\$112,400
Needham	\$97,800	\$112,400
New Ashford	\$86,100	\$99,000
New Bedford	\$86,100	\$99,000
New Braintree	\$86,100	\$99,000
New Marlborough	\$86,100	\$99,000
New Salem	\$86,100	\$99,000

Community	Owner-Occupied		2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered
	1-2 Persons	3 or More Persons	
Newbury	\$97,800	\$112,400	
Newburyport	\$97,800	\$112,400	
Newton	\$97,800	\$112,400	
Norfolk	\$97,800	\$112,400	
North Adams	\$94,700	\$107,600	
North Andover	\$88,300	\$101,500	
N. Attleborough	\$86,100	\$99,000	
N. Brookfield	\$86,100	\$99,000	
North Reading	\$97,800	\$112,400	
Northampton	\$86,100	\$99,000	
Northborough	\$86,100	\$99,000	
Northbridge	\$86,100	\$99,000	
Northfield	\$86,100	\$99,000	
Norton	\$88,600	\$101,800	
Norwell	\$97,800	\$112,400	
Norwood	\$97,800	\$112,400	
Oak Bluffs	\$86,100	\$99,000	
Oakham	\$86,100	\$99,000	
Orange	\$86,100	\$99,000	
Orleans	\$86,100	\$99,000	
Otis	\$86,100	\$99,000	
Oxford	\$86,100	\$99,000	
Palmer	\$86,100	\$99,000	
Paxton	\$86,100	\$99,000	
Peabody	\$97,800	\$112,400	
Pelham	\$86,100	\$99,000	
Pembroke	\$97,800	\$112,400	
Pepperell	\$92,900	\$106,800	
Peru	\$86,100	\$99,000	
Petersham	\$86,100	\$99,000	
Phillipston	\$86,100	\$99,000	
Pittsfield	\$86,100	\$99,000	
Plainfield	\$86,100	\$99,000	
Plainville	\$97,800	\$112,400	
Plymouth	\$97,800	\$112,400	
Plympton	\$86,100	\$99,000	
Princeton	\$86,100	\$99,000	
Provincetown	\$86,100	\$99,000	
Quincy	\$97,800	\$112,400	
Randolph	\$97,800	\$112,400	
Raynham	\$104,400	\$120,060	
Reading	\$97,800	\$112,400	
Rehoboth	\$86,100	\$99,000	
Revere	\$97,800	\$112,400	
Richmond	\$86,100	\$99,000	
Rochester	\$86,100	\$99,000	
Rockland	\$97,800	\$112,400	
Rockport	\$97,800	\$112,400	
Rowe	\$86,100	\$99,000	
Rowley	\$97,800	\$112,400	
Royalston	\$86,100	\$99,000	

Community	Owner-Occupied		2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered
	1-2 Persons	3 or More Persons	
Russell	\$86,100	\$99,000	
Rutland	\$86,100	\$99,000	
Salem	\$97,800	\$112,400	
Salisbury	\$97,800	\$112,400	
Sandisfield	\$86,100	\$99,000	
Sandwich	\$86,100	\$99,000	
Saugus	\$97,800	\$112,400	
Savoy	\$86,100	\$99,000	
Scituate	\$97,800	\$112,400	
Seekonk	\$86,100	\$99,000	
Sharon	\$97,800	\$112,400	
Sheffield	\$86,100	\$99,000	
Shelburne	\$86,100	\$99,000	
Sherborn	\$97,800	\$112,400	
Shirley	\$97,800	\$112,400	
Shrewsbury	\$86,100	\$99,000	
Shutesbury	\$86,100	\$99,000	
Somerset	\$86,100	\$99,000	
Somerville	\$107,500	\$122,200	
South Hadley	\$86,100	\$99,000	
Southampton	\$86,100	\$99,000	
Southborough	\$109,100	\$125,400	
Southbridge	\$86,100	\$99,000	
Southwick	\$86,100	\$99,000	
Spencer	\$86,100	\$99,000	
Springfield	\$86,100	\$99,000	
Sterling	\$86,100	\$99,000	
Stockbridge	\$86,100	\$99,000	
Stoneham	\$97,800	\$112,400	
Stoughton	\$97,800	\$112,400	
Stow	\$97,800	\$112,400	
Sturbridge	\$86,100	\$99,000	
Sudbury	\$97,800	\$112,400	
Sunderland	\$86,100	\$99,000	
Sutton	\$86,100	\$99,000	
Swampscott	\$97,800	\$112,400	
Swansea	\$86,100	\$99,000	
Taunton	\$88,600	\$101,800	
Templeton	\$86,100	\$99,000	
Tewksbury	\$92,900	\$106,800	
Tisbury	\$86,100	\$99,000	
Tolland	\$86,100	\$99,000	
Topsfield	\$97,800	\$112,400	
Townsend	\$97,800	\$112,400	
Truro	\$86,100	\$99,000	
Tyngsborough	\$92,900	\$106,800	
Tyringham	\$86,100	\$99,000	
Upton	\$109,100	\$125,400	
Uxbridge	\$86,100	\$99,000	
Wakefield	\$97,800	\$112,400	
Wales	\$86,100	\$99,000	

Community	Owner-Occupied	2% Amortizing for Preventative 0% Deferred for Case Managed/ Court Ordered
	1-2 Persons	3 or More Persons
Walpole	\$97,800	\$112,400
Waltham	\$97,800	\$112,400
Ware	\$86,100	\$99,000
Wareham	\$97,800	\$112,400
Warren	\$86,100	\$99,000
Warwick	\$86,100	\$99,000
Washington	\$86,100	\$99,000
Watertown	\$97,800	\$112,400
Wayland	\$97,800	\$112,400
Webster	\$86,100	\$99,000
Wellesley	\$97,800	\$112,400
Wellfleet	\$86,100	\$99,000
Wendell	\$86,100	\$99,000
Wenham	\$97,800	\$112,400
West Boylston	\$86,100	\$99,000
W. Bridgewater	\$86,100	\$99,000
W. Brookfield	\$86,100	\$99,000
W. Newbury	\$88,300	\$101,500
W. Springfield	\$86,100	\$99,000
W. Stockbridge	\$86,100	\$99,000
West Tisbury	\$86,100	\$99,000
Westborough	\$86,100	\$99,000
Westfield	\$86,100	\$99,000
Westford	\$92,900	\$106,800
Westhampton	\$86,100	\$99,000
Westminster	\$86,100	\$99,000
Weston	\$97,800	\$112,400
Westport	\$86,100	\$99,000
Westwood	\$97,800	\$112,400
Weymouth	\$97,800	\$112,400
Whately	\$86,100	\$99,000
Whitman	\$86,100	\$99,000
Wilbraham	\$86,100	\$99,000
Williamsburg	\$86,100	\$99,000
Williamstown	\$86,100	\$99,000
Wilmington	\$97,800	\$112,400
Winchendon	\$86,100	\$99,000
Winchester	\$97,800	\$112,400
Windsor	\$86,100	\$99,000
Winthrop	\$97,800	\$112,400
Woburn	\$97,800	\$112,400
Worcester	\$86,100	\$99,000
Worthington	\$86,100	\$99,000
Wrentham	\$97,800	\$112,400
Yarmouth	\$86,100	\$99,000

Non Profit: 0% Amortizing
 Tenant must meet income guidelines for
 the 2% loan limits

Investor: 5% Amortizing
 Tenant must meet income guidelines for
 the 2% loan limits

Adams
 Town of Adams
 413.743.8317

Amesbury
 Housing Rehab.
 Office
 978.388.8110

Athol
 Town of Athol
 978.575.0301

Attleboro
 Community Dev., Inc.
 508.223.2222
 ext. 3144

Avon
 Self-Help, Inc.
 508.588.0447 ext. 242

Ayer
 Town of Ayer
 978.772.8221

Beverly
 Community Dev.
 Office
 978.921.8300

Boston
 Codman Square
 Housing, Inc.
 617.825.4224

Dept. of Neigh. Dev.
 617.635.0190

Dorchester Bay EDC
 617.825.4200 ext. 214

Urban Edge
 617.989.9300

Brookline
 Dept. of Planning CD
 617.730.2090

Cambridge
 Homeowner's Rehab.,
 Inc.
 617.868.4858

Just-A-Start
 Corporation
 617.494.0444

Chelsea
 Chelsea Planning &
 Dev.
 617.466.4180

Dedham
 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
Montachussetts 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

UMass Dartmouth
508.993.4918

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

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

Southbridge
Town of Southbridge
508.764.5402

Springfield
Neighborhood
Housing 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

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
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