



# Operation **Welcome Home**

*You have protected the American Dream. Now you can live it.*

*Operation Welcome Home was created for active duty military members; Veterans who have served honorably; members of the Reserves and National Guard; and Gold Star Families purchasing their first home in Massachusetts.*

A competitive fixed rate MassHousing Mortgage. MIPlus<sup>SM</sup> Mortgage Insurance with the Mortgage Payment Protection Benefit is included for eligible borrowers. Operation Welcome Home is a safe and affordable way to purchase your first home.

- Up to 100% financing on a single family home or condo
- Up to 98% financing on a 2 or 3 multi-family home
- Non-spouse co-borrowers allowed
- No residual income test used to qualify
- No previous rental history required for the purchase of a two – or three unit property
- Purchase & Rehabilitation option is available
- Condo's follow conventional guidelines

## **How to Apply**

Operation Welcome Home loans are made possible through a partnership between MassHousing and participating lenders across the state.

For a complete list of lenders offering Operation Welcome Home, please visit [www.masshousing.com/owh](http://www.masshousing.com/owh).

If you have a question, contact Tom Lyons at [owh@masshousing.com](mailto:owh@masshousing.com).



See the program announcement and the full story of our first **Operation Welcome Home** borrowers here:

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

*Tom Lyons is a Vietnam Veteran and is the Managing Director of Government Affairs and Communications for MassHousing. He is a past President of the Massachusetts Veterans' Service Officers Association. He is also the former Executive Director of the New England Shelter for Homeless Veterans.*





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*"I would definitely recommend this program to any veteran out there who lives in the Commonwealth of Massachusetts. It's a great opportunity."*

- **Michael Stearns,**  
U.S. Marine Corps Veteran



*"Operation Welcome Home is the first (military) benefit that I have really taken advantage of. It really feels great to have a place of your own in the place where you grew up and want to live. My wife and I have two dogs and we are all really enjoying this."*

- **David Rezendes,**  
U.S. Navy Veteran



*"Everything went smoothly. The loan was very affordable and it was a good deal. The (interest) rate was among the best out there. I love the pride of owning my own home, It's a big change from renting."*

- **John Stivaletta,**  
Boston Firefighter and U.S. Marine Corps Veteran

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MassHousing does not lend directly to consumers and offers its loan products through MassHousing Approved Lenders. For questions on MassHousing loan programs or to locate a MassHousing Approved Lender near you please visit [masshousing.com](http://masshousing.com).