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## S&P Second Party Opinion: Massachusetts Housing Finance Agency (MassHousing) Impact Framework

MassHousing has a strong social license to operate in the communities it serves. For close to 60 years, MassHousing has provided more than \$27 billion for affordable housing, including single-family loans, down payment assistance, and loans for the construction and rehabilitation of affordable and mixed-income multifamily rental units. MassHousing's efforts are underpinned by ambitious education and counseling services which aim to promote financial literacy and upward mobility to the populations it serves.

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