



## MassHousing Password and Security Policy

The password and security policy below applies to users of MassHousing's websites. This policy is being adopted in compliance with [Massachusetts General Law, Chapter 93H](#) and corresponding regulation [201CMR17](#).

### Password Policy

"Strong" passwords are required in order to access MassHousing's websites. To qualify as strong, passwords

- Must have a minimum of eight and a maximum of 20 characters
- Must contain at least one lower case letter
- Must contain at least one number
- Must contain at least one capital letter
- May contain any of the following special characters: ! @ # \$ %
- May not contain the username
- May not contain the user's first or last name
- May not contain more than three repeating characters.

In addition, please note the following:

- Passwords will expire periodically
- Passwords cannot be reused
- After 10 failed login attempts, the user will be locked out of the system for 10 minutes

### Password Self-Service (Challenge/Response Questions and Password Resets)

When they first log in to a MassHousing website, users will be prompted to select and answer five challenge questions. If they forget their password in the future, users will be required to answer two of their five challenge questions. After the user successfully answers the challenge questions, they will be prompted to change their password.

#### *Challenge Questions*

MassHousing website users must choose and answer five of the following questions. Responses are not case sensitive. You may not begin or end an answer with a space, but you may have spaces in between words in your answers.

1. What is your youngest child's middle name?
2. In what city or town was your first job?
3. What is the name of the first company you worked for?
4. What is your youngest sibling's birth month and year? (e.g., May 1900)
5. What is your oldest sibling's middle name?
6. What school did you attend for sixth grade?
7. Who was your favorite childhood teacher?
8. What are the last 5 digits of your driver's license number?
9. What was the first concert you attended?
10. What is your favorite high school teacher's last name?
11. What was your high school mascot?
12. What is the month and day of your wedding anniversary? (e.g., January 2)
13. What was your childhood nickname?
14. What is your mother's middle name?
15. What is your third grade teacher's last name?
16. Where was your wedding reception held?
17. Where would you go on your ultimate dream vacation?

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***Password Resets***

Passwords expire periodically. Ten calendar days before their password is set to expire, the user will receive an email notification to change their password. The notice will contain a link that will direct the user to the "change password page."

Please note that the system will generate an email to notify a user if their account profile (password) has changed.