



A GREENER  
FUTURE STARTS  
WITH HOMES

# ENERGY SAVER HOME LOAN PROGRAM

## PROGRAM ELIGIBILITY TRAINING

*January 2025*

*Powered by*



# CSP: DETERMINE IF THE CUSTOMER IS ELIGIBLE FOR THE ESHLP

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## 1. Who owns the subject property?

- The CSP will determine who owns the subject property.
- The customer must provide the CSP a copy of the Deed for the subject property.
- All borrowers must be on all closing documents. A borrower cannot be on the deed and not on the mortgage, the note, or be added to the deed after closing.

## 2. Is the subject property owner occupied?

- The subject property must be owner-occupied.
- The customer must provide to the CSP proof of residency.

## Documents to support this could include:

- Driver License
- Tax Bill
- Income Documentation

## 3. Is the property type a 1-4 Property Type?

- The CSP will need to determine the property type.
- This can be verified from the Exhibit A on the Deed.

## 4. Does the customer meet the program income limits?

- In order to be eligible for a MassHousing mortgage loan, the annual income of those occupant borrowers who will be on the mortgage, note, and deed must be calculated to determine that their total annual income falls within the limits for the program selected and the market area of the subject property.
- The customer will need to provide all sources of gross annual income for all persons on the Deed.

**PLEASE NOTE IF THE CUSTOMERS ATTESTATION IS SHOWING INCOME TO BE CLOSE TO THE 135% MAX INCOME, THERE SHOULD BE MORE RESEARCH CONDUCTED. YOU CAN REACH OUT TO MASSHOUSING TO DISCUSS WITH OUR UNDERWRITER AND HAVE THE CUSTOMER REACH OUT TO A PARTICIPATING LENDER EARLY IN THE PROCESS.**

**Gross Annual Income from all sources, including, but not limited to the following:** Full or Part-time Employment; Taxable and Non-Taxable Income; Social Security Benefits; Pension/Retirement Funds; Child Support; Alimony; Rental Income; Unemployment/Disability; Public Assistance; Annuities; Trust Funds; Dividends; Death Benefits; Any other Source of Income

# Compliance Income

There are two ways to determine compliance income

1. Using a numbered calendar and the pay period ending date, divide the number of weeks the total gross earnings **OR**;
2. Utilize a constant deduction on the paystub, such as Dental, Medical, or Long-Term Disability.

Dental -  $8.81/123.34 = 14$  pay periods x 2  
(*bi-weekly*) = 28 weeks  
 $46,090.70$  (gross) / 28 X 52 = 85,597.01

## Example of Documents

Most recent paystubs, 2023 W2, self employed 2023 federal tax returns, social security award letter

Earnings		rate	salary/hours	this period	year to date
Regular		2769.24	80.00	2,769.24	36,889.44
Wknd Bon				916.52	9,201.26
Gross Pay				\$3,685.76	46,090.70
Deductions		Statutory			
		Federal Income Tax		-244.17	2,535.35
		Social Security Tax		-227.90	2,848.53
		Medicare Tax		-53.30	666.19
		MA State Income Tax		-159.32	1,871.58
		Other			
		Dental Pretax		-8.81*	123.34
		Ee Vol Life		-1.81	
		Ma Fli		-4.05	51.18
		Ma Mli		-7.67	96.74
		Vision Pretax		-7.69*	107.66
		401K Traditiona		-221.15*	2,765.43
Net Pay				\$2,749.89	
Checking 1				-2,499.89	
Savings 1				-250.00	
Net Check				\$0.00	

## Earnings Statement



Period Beginning: 07/02/2023  
Period Ending: 07/15/2023  
Pay Date: 07/14/2023

Other Benefits and Information		this period	total to date
Current Accrual		6.15	
Group Term Life		6.50	84.28
Pto		44.49	
401K Er Match		110.57	

## Important Notes

YOUR COMPANY PHONE NUMBER IS 781-566-5066

BASIS OF PAY: SALARY

## Additional Tax Withholding Information

Taxable Marital Status:  
MA: Single  
Exemptions/Allowances:  
MA: 1(Head of Household)

# Income Source Definitions

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**W2 wage earner** – recent paystubs covering a 30-day period and IRS W2 overing the most recent two-year period

**Self-employed** – Most recent personal and business(if applicable) federal tax returns

**Social security** – 2024 social security award letter and 2023 IRS form SSA-1099

**Pension** – recent paystubs covering a 30-day period and 2023 IRS form 1099-R

**Alimony or child support** – copy of divorce decree and 6 months receipt of the income(bank statements if auto deposited or cancelled checks)

**Dividend/interest income** – most recent personal federal tax returns

If you receive other sources of income not listed above, please reach out to [eshlp@masshousing.com](mailto:eshlp@masshousing.com).

# ENERGY SAVER HOME LOAN - INCOME LIMITS BY COUNTY

(Effective May 20, 2024)

	80%	135%		80%	135%
<b>BARNSTABLE</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	\$98,160	\$165,645	<b>HAMPSHIRE</b> Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, Worthington	\$77,200	\$130,275
<b>BERKSHIRE</b> Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mt. Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor	\$81,520	\$137,565	<b>MIDDLESEX</b> Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Billerica, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Everett, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Lowell, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Pepperell, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Tewksbury, Townsend, Tyngsborough, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, Woburn	\$113,600	\$191,700
<b>BRISTOL</b> Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleborough, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport	\$90,560	\$152,820	<b>NANTUCKET</b> Nantucket	\$122,480	\$206,685
<b>DUKES</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	\$110,000	\$185,625	<b>NORFOLK</b> Avon, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham	\$113,600	\$191,700
<b>ESSEX</b> Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury	\$113,600	\$191,700	<b>PLYMOUTH</b> Abington, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, West Bridgewater, Wareham, Whitman	\$113,600	\$191,700
<b>FRANKLIN</b> Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately	\$110,000	\$185,625	<b>SUFFOLK</b> Boston, Chelsea, Revere, Winthrop	\$113,600	\$191,700
<b>HAMPDEN</b> Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, West Springfield, Westfield, Wilbraham	\$77,200	\$130,275	<b>WORCESTER</b> Ashburnham, Athol, Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, Leominster, Lunenburg, Mendon, Milford, Millbury, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shrewsbury, Southbridge, Southborough, Spencer, Sterling, Sturbridge, Sutton, Templeton, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester	\$89,120	\$150,390

### Energy Saver Home Loan Document List for Loan Application

The CSP will assist the Customer in the packaging up the required documents to bring to the Lender when applying for an ESHL

CONCIERGE SERVICE PROVIDER (CSP)	-Customer Income Attestation or Income Verification	The Customer will sign an Attestation during the intake process with the CSP. The CSP will provide the Customer with an executed copy of the Attestation. If the CSP is doing Income Verification in lieu of the Attestation, they must provide the Income Verification to the Customer. <b>CUSTOMERS SHOULD BE DIRECTED TO LENDERS EARLY IN THE PROCESS FOR A COMPLETE UNDERWRITE.</b>
ENERGY SERVICE PROVIDER (ESP)	-Contract/Bid <i>(Contract between the Customer and the contractor describing the specific work the contractor agrees to perform as well as beginning and end date of project)</i>	ESP will work with Customer and Contractor for final Contract. The final contract(s) should be executed by the Contractor when the Customer submits these to the Lender. (The Customer can execute the Contract at closing.) The Contract should have no less than a 90-expiration date.
	-Loan Project Summary <i>(showing disbursements and project start/completion for all contractors)</i> -The ESP will check off the approval box next to each contractor on the Loan Project Summary stating that the contractor has been vetted by the ESP.	ESP will work with Customer and Contractor for final Loan Project Summary. The Start/End dates are estimated dates and could change. Once the loan has closed, MassHousing, acting as the Escrow Agent, will work with the Customer on any changes in timelines/extensions.
CUSTOMER	-Copy of Deed showing Customer(s) as owner(s) -Income Documentation <i>(Gross Annual Income from all sources, including, but not limited to the following: Full or Part-time Employment; Taxable and Non-Taxable Income; Social Security Benefits; Pension/Retirement Funds; Child Support; Alimony; Rental Income; Unemployment/Disability; Public Assistance; Annuities; Trust Funds; Dividends; Death Benefits; Any other Source of Income)</i> -Hazard Insurance Binder shows correct address and customer names -Flood Insurance Binder (if applicable) -Current Real Estate Tax Bill	Customer will gather this information to prepare for Loan Application. The CSP will only guide the Customer with the information on what the Lender will be looking for at Loan Application. The Customer will be the person who will provide all the documents to the Lender.
FINAL DOCUMENT LIST CUTOMER SUBMITS TO LENDE WHEN APPLYING FO THE ENERGY SAVER HOME LOAN	-Attestation signed by all Customers who will be on the loan/or Income Verification -Bid/Contract signed by Contractor (Customer can sign at closing) -Loan Project Summary -Energy Reduction Report -Copy of Deed -Income Documentation -Hazard Insurance Binder -Flood Insurance Binder (if applicable) -Current Real Estate Tax Bill -Any receipts that the Customer has if they paid for items upfront.	Once the Customer goes through the preliminary intake with the CSP, they will be directed to reach out to a Lender to start a Loan Application. This can be done simultaneously with scheduling the Home Assessment with the ESP. <i>Note: The CSP and ESP will not provide any documents directly to the Lender. This will be the responsibility of the Customer.</i>

# ESP

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## 1. Home Energy Assessment

- Prepare Decarbonization Pathway
- Present final recommendations to customer
- Rebate Review

## 2. Contractor Selection

- Review contractors to determine if they are adequately experienced for the work being performed.
- Contractors are required to be licensed with the State of Massachusetts and be active and in good standing with the Contractors' License Board.
- Contractors must have insurance in place to the extent required by State law.

## 3. Contractor Estimate

- Plans and specifications describing all of the work to be done and provide an indication of when various jobs or stages of completion will be scheduled (including both the start and job completion dates).
- Evaluate the quantity, quality, and cost of the rehabilitation work.
- Obtain executed contract between the customer and the contractor describing the specific work the contractor agrees to perform, schedule for payments, construction schedule of work, the contractor's agreement to complete the work in accordance with all applicable building codes.
- Conduct Final Inspection and obtain all necessary approvals and permits and submit to MassHousing. Final Inspection must be an in-person inspection (all other inspections prior to the final inspection can be virtual with photos as backup).

## 4. Documentation to customer when handing back to CSP

- Signed Bid between customer and contractor(s)
- Construction Schedule Worksheet showing disbursements
- ESP Contractor Acknowledgement Form

## 5. CSP/ESP Worksheet is uploaded to MassHousing/Home Ownership in Sharepoint by ESP

## CONTACT INFORMATION

### PROGRAM

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### INCOME ELIGIBILITY

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### RESOURCES

[www.emasshousing.com](http://www.emasshousing.com)