



HomeOwnership Update

2nd Mortgage Repair Loan Programs – Rebranding, Program and System Updates

June 26, 2025

This Update is the first in a series of changes to the **2nd Mortgage Repair Loan Programs**, which are now being **rebranded as “Healthy Homes” Programs**. The rebranding emphasizes the broader impact of these loans—promoting safe and healthy living environments for families statewide.

Alongside the rebranding, system and process changes are being implemented to **improve data accuracy**, which will help:

- Make better program decisions
- Enhance Customer and Lender Partner experience
- Boost efficiency and responsiveness to our Lender Partners
- Evaluate and improve strategies
- Identify high-performing programs and services

These updates aim to strengthen program effectiveness and ultimately improve the **quality of life** for those served.

The Seller Guide and Training Materials will be updated to reflect the changes below. The following changes will be effective immediately:

1. **Loan Delivery Checklists:** We have added the following documents to the Loan Delivery Checklists for all programs. Please refer to the Program Loan Delivery Checklist for specific instructions on the upload:
 - a. Documentation used to determine property valuation such as:
 - Recent Tax Bill with Assessed Value
 - AVM
 - Appraisal (could be drive-by)
 - b. Legal Proof of Residency
 - c. Name Affidavit
 - d. Uniform Underwriting Transmittal 1008/1077
 - e. Click on the link below to access the Program Delivery Checklists

[Form HILP-202](#)

[Form LP-001](#)

[Form SL-404](#)

[Form ESHLP-L-306](#)



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Upcoming Changes in Loan Data:

With our next Update we will be implementing a new process with uploading loan data to emasshousing.com. We will be asking Lenders who can do so to upload a 3.4 upload for the Healthy Homes Programs. If you do not have the ability to upload a 3.4 file, the loan data will need to be entered manually in the URLA section.

We will be requesting the 3.4 file be uploaded at lock then again when the file is uploaded for funding (if the data is entered manually, we will ask that the data is reviewed for accuracy. We will be providing detailed instructions in our next Update for the manual upload and will be happy to meet individually for training.

Reminders

1. When reviewing income, make sure the Annualized and Compliance income is either the same or Compliance income is higher than Annualized. Annualized income **CANNOT** be higher than Compliance income.
2. Income should always be round down.
3. Please use the comment section at the bottom of the 1008 if there are any uniqueness on the income/explanation.
4. Calculating Rental Income: If there is rental income, please use the following:
 - Occupied Units: Review Schedule E of the most current Tax Returns and use 75% of rents.
 - Unoccupied Units: Use 50% of the market rate.
5. Property Value: Always make sure the property value is input into emasshousing.com before uploading documents for pre-purchase review. For the Septic Repair and Get the Lead Out Programs (LTV not applicable) please add the property value from the Current Tax Bill.

We will be sending out a second Update mid-July on updates to emasshousing.com and new training materials and will be scheduling trainings to go over system and program changes.

Please contact me at dramsd@masshousing.com if you have any questions.

