



Step by Step Total Household Income Certification for WFA 2.0

STEP 1

The first and most critical step in reserving a WFA 2.0 loan is having the Total Household Income Certified by MassHousing. In order to have your income certified you must provide the corresponding documentation below along with forms [L-106 WFA 2.0 Income Certification](#), and [L-107 WFA 2.0 Certification of Zero Income](#) if applicable.

List of required documentation Please check off and upload all applicable income source documentation	
<ul style="list-style-type: none"> <input type="checkbox"/> 1003 Application (Borrower/Co-Borrower) <input type="checkbox"/> 1 Year Federal Tax Return <input type="checkbox"/> 30 Day Paystubs with YTD <input type="checkbox"/> 1 Year W-2 or 1099 <input type="checkbox"/> If Self Employed: 2 Year Federal Tax Return with Schedules <input type="checkbox"/> Social Security Benefits <input type="checkbox"/> Pension/Retirement Funds <input type="checkbox"/> Child Support <input type="checkbox"/> Alimony <input type="checkbox"/> Rental Income (from subject property if 2 family) <input type="checkbox"/> Rental Income (applies to non-borrower household member) 	<ul style="list-style-type: none"> <input type="checkbox"/> Unemployment/Disability <input type="checkbox"/> Public Assistance <input type="checkbox"/> Annuities <input type="checkbox"/> Trust Funds <input type="checkbox"/> Dividends <input type="checkbox"/> Death Benefits <input type="checkbox"/> Any other supporting documentation to confirm annual income* <p>If over 18 and not employed or receiving income- must complete and sign:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Certificate of Zero Income Form

For questions regarding the WFA 2.0 Product and/or Income Eligibility Certification please utilize:
HOCl@masshousing.com

For income certifications in process, revisions, updates please utilize:
HoIncomeCert@masshousing.com





STEP 2


Once you have compiled the required documentation it is time to log into www.emasshousing.com and certify your income. The Income Certification ID is required to reserve a loan with MassHousing.

- **IMPORTANT: You cannot lock loan without Income Certification ID**

Upon logging into www.emasshousing.com you will be brought to the below homepage. At this point you will click on View Applications (see blue arrow in screen shot)


Lenders Home
Tools of the Trade
Products
Documents
My Profile

This site is for testing and training only. Please do not enter personally identifiable information. [emasshousing.com](http://www.emasshousing.com)



Questions?
Do you have questions about our products and programs? Ask Rich, MassHousing's inside mortgage expert!

TEL: 888.843.6432 | [Email](#)



Product Announcement

Please check out our new [HO Announcement 2020.02](#) and [Product Description](#) to learn more about th

Questions? Contact your Relationship Manager or email us at C6@masshousing.com.

Apply Online

[New Application](#)

[Reports](#)

Search Application:

Lock #:

MI Cert #:

SSN:

Borrower:

Income Eligibility for WFA 2.0
[View Applications](#)

1003 File Upload/Update
[Upload 1003 File](#)

Security
To view the first section of our hosting service provider's most recent Type 2 SAS 70 report, please [click here](#).

Manuals

[User Manual](#)

Pipeline Activity

All	47	View
Saved	10	View
Locked	28	View
Approved MI and Eligible	11	View
Approved MI and Eligible with Conditions	0	View
Expiring Locks	3	View
Expired Locks	0	View
Referred/Denied MI and Ineligible	5	View
Closed Loans (Document Review)	1	View
Docs Approved (Pending Funding)	3	View
Funding Pending (Fees Approved)	0	View
Wired	4	View
Wire Owed	0	View
Activated MI Policies	1	View
Funded	1	View

Lender Performance

Hello zABCD Bank, your Mortgage Production numbers for Calendar Year 2020 are as follows:

	# of loans	Loan Amount
1st Mortgage Loans	5	\$1,000,000.00
Septic Loans	0	\$0.00
Lead Paint Loans	0	\$0.00
Home Improvement Loans	0	\$0.00
MIF Products	0	\$0.00
Total		\$1,000,000.00

Only loans that have either been funded or activated in the current year are included in the counts above.



Step 3

Once you click on View Applications, you will be brought to the following screen. This is where you can view previous income submissions and the applicable statuses. This is also where you can create a new Income Certification by clicking "Create New" (see blue arrow).



Income Eligibility Certification

[Create New](#)

Show entries

Search:

Income Cert Id	Status	Borrower	Household Income	Certified Income	City/Town	Created
VY4S4LOASO	Certified Eligible	Graves	\$48,000.00	\$48,132.00	ABINGTON	10/18/2020
5V4TLNALO1	Under Review	Barnstable	\$44,400.00	\$0.00	BARNSTABLE	10/19/2020
XHTIRYZ24G	Documents Added	Boston	\$56,400.00	\$56,400.00	BOSTON	10/19/2020
UENILXXMVT	Documents Added	Gateway	\$116,400.00	\$118,560.60	QUINCY	10/19/2020
5RSTMGJ3KE	Documents Added	Harris	\$73,800.00	\$71,760.00	ARLINGTON	10/20/2020
04QZN23V3U	Certified Eligible	ThreeBorrTwoOccpMix	\$73,500.00	\$72,843.24	HANCOCK	10/20/2020
Y2JKNVQSK5	Certified Eligible	TwoFamily	\$36,000.00	\$26,400.00	ANDOVER	10/20/2020
ZI55XXPC2M	Submitted	Graves	\$43,320.00	\$0.00	AQUINNAH	10/21/2020
VUYIMT3DHN	Certified Eligible	FullFlow	\$67,800.00	\$67,500.00	PALMER	10/22/2020
YP1F54WGMW	Submitted	SimpleApp	\$60,000.00	\$0.00	ASHBY	10/22/2020

Showing 1 to 10 of 71 entries

Previous [1](#) [2](#) [3](#) [4](#) [5](#) ... [8](#) Next



Step 4

Step 4 is the data entry portion for the Income Certification. It is very important to accurately input all data and include **Total Household Income**. Failure to do so can affect the approval of certification.

Each blue arrow below signifies data entry points.

- **On the right-hand side of this example there is a green arrow. This is where you will upload all required income documentation for our underwriters to certify.**

For Property and Household sections please use drop down and select accordingly. For everything else follow the key below:

- +Income – add income source
- +Household – add another borrower
- Drag & Drop Grey Box – upload or drag and drop income documentation
- Submit – submits certification to our Underwriters for review

New Income Eligibility Application

Property

City/Town	Property Type/Number of Units	Has an actual property been selected?
<input type="text"/>	<input type="text"/>	<input type="text"/>

Household (count: 1)

Income Limit Gross Annual Household Income \$0.00 Certified Household Income \$0.00

Borrower	First Name	Last Name	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Is self-employed?	Supporting Documentation		
<input type="text"/>	Drag & Drop your files or Browse		
Income Type	Monthly \$	Certified \$	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="button" value="+ Income"/>			

Comment (optional)





Step 5

Upon successful submission you will receive an automated email from HOIncomeCert@masshousing.com confirming you have successfully submitted.

- Upon review by our underwriting team you will receive status updates. Below are the applicable status updates you could receive:.

Certified Eligible: Accepted and Certified as meeting the Compliance Income qualifications. If accepted and certified, MassHousing will issue a Certification of Income Eligibility to the Lender. The lender has 30 days to lock the loan before the Certification expires. If expired, the lender will have 90 days to update the supporting documents before the removal of the Income Certification application from our systems.

Pending Documentation: Additional information is needed to make a decision. The lender has 90 days to update additional supporting documents. After 90 days from our notice, if additional documents have not been received by MassHousing, the Income Certification application will be removed from our system.

- The Lender will need to address all issues and upload any additional documents, if applicable. Once MassHousing determines the additional/updated information is sufficient, the Underwriter will complete the Income Certification as Certified Eligible issuing a Certificate to the Lender.

Ineligible: Exceeds the Compliance Income qualifications and is not eligible for this program*.

- **The Lender will have 30 days to upload supporting documents for an Eligible status before the removal of the Income Certification application from our systems.*
- *Any changes to income or property location would require recertification.*



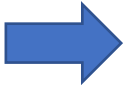


Step 6

Download your Income Certification by clicking on your Certificate # via the View Applications screen, which will bring you to the following screen:

Edit Income Eligibility Application

Income Cert Id: O3HB22AZPK **Comment:** History
Status: Certified Eligible
[Download Certificate](#)



Property

City/Town: BARNSTABLE
Property Type/Number of Units: Single-Family/Condo/PUD
Has an actual property been selected?: Yes

Household (count: 1)

Income Limit: \$60,000.00 Gross Annual Household Income: \$60,000.00 Certified Household Income: \$60,000.00

Borrower: Joe Loans: 10/26/1985
Not self-employed
Income Type: Base Gross Employment Monthly \$: 5000.00 Certified \$: 5000.00
Supporting Documentation: certificate.pdf
+ Income

+ Household

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