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- Locally serviced loans: borrowers can easily contact us if they need to

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www.masshousing.com
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THE ALLSTON BRIGHTON CDC is a HUD certified Housing Counseling Agency, holds a Seal of Approval from the Massachusetts Homeownership Collaborative, and adopts the National Industry Standards for Homeownership Education and Counseling.
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EDITORIAL

BY CAROL RIDGE MARTINEZ
EXECUTIVE DIRECTOR

Allston Brighton is a vibrant and desirable community. Its many neighborhoods have long housed a very diverse mix of residents, racially, ethnically and economically. Its optimum location close to economic centers like Harvard Square and Longwood, important highways, good public transit and three major universities make it a place that continues to attract people who want to work and live in Boston. In a city known for its large 20 to 35 year old demographic, Allston Brighton is home to the largest cohort of these young people. In many ways this keeps us thriving. It is a good thing that many young people want and choose to live here.

This phenomenon has its downside, however, in how it affects the stability and affordability of our housing market. It is precisely our demographic composition that has led investors and cash buyers to purchase property in large numbers in our community. Allston Brighton has become a mecca for speculative buyers who buy properties that were traditionally owned by working class owner occupants. This is happening because the 20 to 35 year old population has not been able to buy into the homeownership dream and is having to rent longer and in greater numbers than their predecessors. They are still recovering from a long term recession that many have experienced during much of their economic lives. Coupled with increasing student debt, this is keeping them from homeownership. Instead they remain renters, often only able to find places they can afford if they congregate in larger housing. For investors in Allston Brighton, this means that even a three bedroom single family house can be a lucrative rental property if the living room and dining rooms are turned into bedrooms. This brings numerous safety and overcrowding issues into Allston Brighton, but it also de-stabilizes what has been, historically a solid community for the City of Boston. Even when people are able to buy in Allston Brighton they are being outbid by cash buyers who can purchase quickly with no finance contingency or inspections. Interestingly this is not always about maximum price but quick sale.

We can see this trend in many neighborhoods in Boston. Based on the 2015 Boston Foundation Report Card, owner occupancy in Boston is down to 59.4%, which represents a
6.9% difference since 2013. Although the statistics are most alarming here in Allston Brighton, when this is happening everywhere, it clearly suggests that market interventions are necessary to ensure our communities remain healthy and affordable places for our residents to live. The Allston Brighton Community Development Corporation believes it is very difficult to generate strong ties with a community when you cannot depend upon having long term housing, both rental and homeownership. We are working on strategies that increase opportunities for individuals and families to own in Allston Brighton. Two programs that ABCDC created are intended to meet this need. The Homebuying Mentors® has been in existence since 1994 and provides home buying education to help people to understand how to buy a house. To date the program has helped almost 2000 people to buy homes, many of them in Allston Brighton. It has been one of the most successful programs the CDC has ever had. As our market has changed, however, we have realized that to continue increasing homeownership in Allston Brighton we had to become more proactive.

So this year, we have begun a new initiative, the All Bright homeownership program, creating homeownership opportunities in Lower Allston/North Brighton. This program is a partnership between the CDC, Harvard University, the City of Boston and Boston Community Capital. The CDC has access to a line of credit to buy properties that are suitable for homeownership as if we were cash buyers. We then are able to hold the houses until people who want to live in them can buy. To date we have bought three houses this way, and sold two. We plan to buy many more. Hopefully this program will help to increase owner occupancy in this small neighborhood of Allston Brighton and serve as a model to support owner-occupancy throughout the region.

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The Homebuying Mentors® is Allston Brighton CDC’s education and counseling program for first-time homebuyers.

We are an independent, not-for-profit resource available to Massachusetts residents to help them plan responsibly for their future through homebuying education and coaching.

We build a trusted environment where residents across Massachusetts can engage with experienced mentors to create personalized plans to have a successful homebuying experience.

During the past 20 years, The Homebuying Mentors® have offered first-time homebuyer classes throughout Boston and most recently on the North Shore and in Metro West communities.

Allston Brighton CDC is committed to improving neighborhood and community stability through educating and counseling first-time homebuyers and homeowners, community engagement, and keeping homes affordable and green for years to come.

JOIN US TODAY
The Homebuying Mentors®
A program of Allston Brighton CDC

VISIT
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    AllstonBrightonCDC.org

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Buying your first home is exciting. But financing it can be complicated. Trust Boston Private to guide you through the mortgage process, and offer low down payment options and flexible terms.

To learn more about our Community Homeowner Program, please call Diana Carvajal-Hirsch, Vice President, at 617-912-3991, NMLS ID: 704461.

BostonPrivate.com
HOMEBUYER EDUCATION

A roadmap to buying your first home

HOMEBUYING 101

Homebuying 101 is an 11 hour in-person course offered in three and four session formats. We offer classes regularly in Allston Brighton, Watertown, Newton, and on the North Shore in Salem, Peabody and Beverly. During our classes you will learn from real estate professionals such as lenders, attorneys, real estate agents, insurance agents and more, how is the process in Massachusetts. The classes also include education about budgeting, savings and credit in order to buy a home.

THE ROAD HOME
(Online Homebuying Class)

The Road Home online class is a comprehensive course that leads first-time buyers through the entire home purchase process. The online option allows participants to complete the course on their own time. One supplemental in-person session is required to receive a certificate. The in-person session highlights key aspects of the process and gives participants the opportunity to have their questions answered by a Mentor or a real estate professional.

What are the benefits:

• Learn step-by-step the process of buying a home in Massachusetts

• Connect with trusted real estate professionals

• Gain access to low interest rate first-time homebuyer mortgage products, and financial assistance to go towards down payment and closing costs

• Receive unlimited personal coaching from the start of the class to your closing

Register @ www.TheHomebuyingMentors.org

For more information call or email one of our experienced Homebuying Mentors:

Jorge Colón
Program Manager
617-787-3874 x216
colon@allstonbrightoncdc.org

Michelle Meiser
Director of Homeownership & Resources
617-787-3874 x35
meiser@allstonbrightoncdc.org

Photo by Chinh Bui
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THE HOMEBUYING MENTORS®
HOMEBUYING 101 COURSE

The Homebuying 101 course is a speaker series that introduces first-time homebuyers to the many professionals they will work with when buying a home. This is the list of real estate professionals and the topics they cover in the course.

CLASS 1
Real Estate Professionals: Homebuying Mentors Coach, Mortgage Lender
• Why buy a home? Pros and cons
• How to qualify for a home loan
• Income, savings, debt and credit: how the lender looks at these to determine eligibility for a mortgage
• How to read and understand a credit report
• Identifying steps to build or improve your credit

CLASS 2
Real Estate Professionals: Homebuying Mentors Coach, Fair Housing Specialist, Real Estate Agent
• Budgeting and savings: strategies for saving for a down payment, closing costs, and prepaid expenses
• Property types: affordable (Deed Restricted) homeownership, condo, single-family, multi-family
• Fair housing laws, predatory lending terms and tactics
• Working with real estate agents
• Negotiating the Offer to Purchase; the contingencies

CLASS 3
Real Estate Professionals: Home Inspector, Lead Paint Inspector, Insurance Agent
• The home inspection: the importance of the inspection, what to expect

Photo by Chinh Bui
• Lead paint: what you need to know as an owner, landlord
• Homeowners insurance: what coverage you need, where to get it

CLASS 4
Real Estate Professionals: Attorney, Mortgage Lender, Homebuying Mentors Coach
• Understanding the components of a Purchase and Sale Agreement
• The legal aspects of closing
• Shopping for a mortgage: terms and types of mortgages
• First-time homebuyer benefits: special mortgage products, financial assistance
• The responsibilities of homeownership; keeping organized, tax planning

Each Homebuying 101 graduate is eligible for individual coaching sessions with The Homebuying Mentors®.

Income-eligible graduates may apply for financial assistance through the municipality where they are buying their home. They may also be eligible for Massachusetts Housing Partnership’s ONE loan program, a MassHousing loan, and other programs across the state.

Register for a class today at www.TheHomebuyingMentors.org.

Photo by Chinh Bui
OUR SUCCESS BY THE NUMBERS

Allston Brighton CDC has educated thousands of prospective first-time homebuyers hailing from all over Eastern Massachusetts.

Over the past six years more than 800 program graduates have purchased their first home with support from The Homebuying Mentors®.

CLASSES TAUGHT

In 2015 we hosted 12 Homebuying 101 classes, with a total of 178 Homebuying 101 classes since the inception of the program.

We have provided over 80 additional workshops for homebuyers and homeowners including Homebuying 102: Purchasing a Condominium, All About Mortgages, How to Purchase a Foreclosed Home, Home Owner 201, Condo Owner 201, How to File Your Taxes as a Homeowner, and more.

NUMBER OF GRADUATES

Last year over 360 first-time homebuyers graduated from our homeownership program.

Over 5,000 people have graduated since the beginning of the program.

HOMES PURCHASED

Over 1,950 graduates have purchased their first home since the inauguration of the program.

FINANCING LEVERAGED

In total, our graduates have leveraged over $350 million in mortgage financing.

Last year the average mortgage of a graduate was $264,000.

Last year more than 80 graduates purchased a home, leveraging over $20 million in financing.

SUCCESS THROUGH PARTNERSHIP

We partner with over 15 local lending institutions to provide homebuyer education and coaching programming.
We partner with over 40 high quality real estate professionals including lenders, real estate agents, inspectors, attorneys, and home insurance agents to support first-time homebuyers as they build their real estate teams.

We partner with local organizations and municipalities including the North Shore CDC, Metro West CD, City of Boston, City of Salem, City of Newton, Town of Brookline and the Town of Natick.

WHERE AND HOW OUR GRADUATES INVEST IN THEIR HOMES

PROPERTY TYPES

Multi-Family 10%

Condo 45%

Single Family 45%

PURCHASES BY COUNTY

- Essex 15%
- Middlesex 34%
- Norfolk 12%
- Plymouth 1%
- Suffolk 28%
- Worcester 10%

Affordable, sustainable solutions for home improvement

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Photo by Chinh Bui
In September 2015, Colin Parmalee, a Brighton resident completed our Homebuying 101 Class. He learned the steps of the home buying process, gaining both the knowledge and confidence necessary to succeed in his home search. Colin took the advice about building a real estate team to heart and connected with experienced real estate professionals, who provided sage advice and answered his questions throughout process.

“I found the class very helpful in laying out all the steps you need to take in order to become a homebuyer. There are a lot of steps to take and a lot of things to do before you have officially purchased a home, and the class was incredibly useful in laying out what needed to be done and how to do it”, Colin said.

Colin had moved to Boston from New York to study and eventually settled down in Brighton. Despite his education and job as a Financial Assistant for MIT Center for Transportation & Logistics, finding a property he could afford was challenging. In 2015 he was able to purchase an affordable property in Brighton through the Department of Neighborhood Development.

For financing, Colin took advantage of the ONE Mortgage program, Massachusetts’ most affordable loan program (See page 25 for more details). Colin described the process as “fairly easy” and now he has a mortgage that provides him a below market interest rate providing hundreds of dollars in savings.

For Colin, finding a property in the same neighborhood where he lived for a year and a half was very convenient. He already knows where to do his grocery shopping, where he can find entertainment, and how the commute to work looks like. This made the transition process from being a renter to a homeowner a lot easier. Now Colin has the opportunity to continue to create roots in a community that he enjoys.

“The best part of now being a homeowner is the feeling of security. I’m no longer subject to the whims of a landlord and don’t face the prospects of rent increases or a lack of choice in where I live. While it was a lot of work to purchase a home, I am confident it will all be worth it!” Colin said. As a new homeowner, Colin’s advice for all future buyers is to take the Homebuying 101 class to understand the process in advance, and have all of your paperwork handy; this will help the process to run smoother and stress free, Colin concluded.
The seller’s agent can’t tell you:

- How much you should offer on a home.
- What price the seller will accept.
- What terms are in your favor.
- Why the seller is moving.
- Why you shouldn’t buy the house you’re thinking about.

Unless, of course, you’ve hired a buyer’s agent!

When you hire me you also hire 300 of the most experienced agents in New England. LAER agents are considered Lions in the real estate world because we are protective of our territory, aggressive negotiators and our brand is king of the real estate jungle. There’s a very good chance that one of my fellow lions has the perfect home for you and we will be the first to know about it!
UNDERSTANDING CREDIT AND HOME LOANS

Many people need to borrow money in order to purchase a home. Understanding the basics of credit, loans and mortgages will give you confidence and make the process of buying your dream home much easier.

WHAT ARE THE BASIC ELEMENTS OF A MORTGAGE LOAN? ¹

Three components form the main structure of a loan and have a direct effect on your monthly mortgage payments. They are:

Size – The amount of money that you borrow from a lender to buy a house. The larger your down payment, the lower the risk and the amount you need to borrow.

Length – How long it will take you to fully pay off the loan

Interest Rate – The recurring fee that the lender charges you for borrowing money. Interest rates can be fixed or adjustable.

WHAT DOES A LENDER LOOK FOR WHEN ASSESSING YOUR LOAN? ²

Lenders assess your application on a number of elements known as the 4 Cs of Credit.

Character – Are you a good borrower? Lenders use your credit score to assess how well you pay your debts. Most lenders work on a tiered basis of credit scores. The lower the score, the higher the risk.

Capacity – Can you afford the payments? General industry standards are that your housing costs should not exceed 28 percent of your income, and all your installment debt including car, home and credit card payments should not exceed 36 percent of your income.

¹ http://www.banks.com/articles/key-components-mortgage-loan

Collateral - What you are putting up for security on the loan? If you are buying a car, you are putting the car up for collateral. If you are buying a house, you are putting the house up for security.

Capital - How much money you have in reserve to back up the loan should there be an interruption of income? Do you have enough money for the down payment, closing costs and other costs of buying a home?

WHAT IS A CREDIT SCORE?

In the United States, a credit score is a number based on the analysis of a person’s credit files. This number shows the creditworthiness or character of that person as the likelihood that people will pay their bills.

A credit score is based on credit report information provided by you to the three major credit bureaus: Experian, TransUnion and Equifax.³

HOW IS IT CALCULATED?

FICO scores and Vantage scores are the ones used by most lenders. They are offered by different companies, and their exact calculations might differ slightly, but the principals are the same. Income is not considered by the major credit bureaus when calculating a credit score.

Payment history: (35 percent) - Your account payment information, including any delinquencies and public records.

Amounts owed: (30 percent) - How much you owe on your accounts. The amount of available credit you’re using on revolving accounts is heavily weighted. This is also called credit utilization.

Length of credit history: (15 percent) - How long ago you opened accounts and time since account activity.

Types of credit used: (10 percent) - The mix of accounts you have, such as revolving and installment loans.

New credit: (10 percent) - Your pursuit of new credit, including credit inquiries and number of recently opened accounts.

HOW DOES IT HELP YOU?

Your credit score can mean the difference between being denied or approved for credit, and a low or high interest rate. A good score can help you qualify for an apartment rental and even help you get utilities connected without a deposit.

TIPS FOR IMPROVING YOUR CREDIT SCORE

• Pay all your bills on time.
• Keep your balances low. Your credit score is better when you use only up to 30% of the credit that you have available.
• Use only one or two cards. Pay off the balances you have on a large number of cards and use only one or two for regular purchases. Remember, mortgage lenders are looking for at least three lines of credit that you regularly pay.
• Keep your credit cards open. Leave your credit cards account open and active as long as possible. By keeping them open, you will keep your current credit limit and will not harm your credit utilization percentage. Also, you will not shorten the life of your credit history.

If you are shopping for a home, a car or a student loan, it pays to do your rate shopping within a short time. You have 14 days to shop without a penalty. Every time you apply for credit, it can cause a small dip in your score that lasts a year.

HOW TO CHECK YOUR CREDIT SCORE

Federal law mandates the consumer’s right to a free credit report annually from each credit reporting agency, but not to a free credit score. You can get a free report here: https://www.annualcreditreport.com/index.action.

A number of the free web services like creditkarma.com, credit.com, and quizzle.com can also help you to manage your credit report and track your score.
You deserve peace of mind when you’re buying your first home.

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Buying a home should be enjoyable and easy - and I guide first-time homebuyers every step of the way to make homeownership a reality.
NEW DISCLOSURE RULES: HOW THEY AFFECT ME AS A BUYER

WHAT ARE THE NEW DISCLOSURE RULES?

In November 2013, the Consumer Financial Protection Bureau (CFPB) issued a final rule amending the current disclosure rules to protect you even more as a home buyer.

The new rule or TRID (TILA-RESPA Integrated Disclosure Rule) consolidates four existing disclosures required for closed-end credit transactions secured by real property, the appraisal notice, and the servicing notice into two forms: a Loan Estimate (LE), and a Closing Disclosure (CD). This new rule became effective October 3, 2015.

THE LOAN ESTIMATE

For closed-end credit transactions secured by real property (other than reverse mortgages), the creditor is required to provide the consumer with a written good faith estimate of credit costs and transaction terms. The creditor must deliver the LE or place it in the mail no later than the third business day after receiving the application. Your formal application will require documentation of your financials and a fully executed Purchase and Sale Agreement. A lender can only charge you a fee for obtaining your credit report in order to provide you with a LE. No additional fees may be required to you to produce the LE.

THE CLOSING DISCLOSURE

For loans that require a LE and that proceed to closing, creditors must provide a new final disclosure reflecting the actual terms of the transaction called the Closing Disclosure (CD). The creditor is generally required to ensure the consumer receives the CD no later than three business days before consummation of the loan.

The CD generally must contain the actual terms and costs of the transaction. The creditor must arrange for delivery in person, by mail, or by email.
REVISIONS AND CORRECTIONS TO THE CLOSING DISCLOSURES

If the actual terms or costs of the transaction change prior to consummation, the creditor must provide a corrected disclosure. If the creditor provides a corrected disclosure, it may also be required to provide the consumer with an additional three-business-day waiting period prior to consummation. This means you will not be able to close on your loan until the three-business-day period has past.

DELIVERY OF THE HOME LOAN TOOLKIT (SPECIAL INFORMATION BOOKLET)

Creditors must provide a copy of a Home Loan Toolkit to consumers no later than three business days after receiving the consumer’s loan application.

ESCROW CLOSING NOTICE

This notice must be provided prior to cancelling an escrow account to consumers for whom an escrow account was established on a closed-end mortgage secured by a first lien, except for a reverse mortgage. This additional notice must be provided no later than three business days before the consumer’s escrow account is cancelled.

RECORD RETENTION REQUIREMENTS

The creditor must retain copies of the CD (and all documents related to the CD) for 5 years after consummation.

The creditor must retain the Post-Consummation Escrow Cancellation Notice and the Post-Consummation Partial Payment Policy disclosure for two years.

For more information about your rights under the new TRID rule get in touch with your attorney or contact your lending institution.

Source: https://www.icba.org/files/ICBASites/PDFsTILARESPAIntegratedDisclosureSummary.pdf

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BUYING A HOME IN A COMPETITIVE MARKET

BY MICHELLE MEISER | DIRECTOR OF HOMEOWNERSHIP AND RESOURCES

In recent years, with a healthier economy the real estate market has become very active. The sales market boasts lots of ready buyers, yet not enough homes for sale. It is common to see long lines at open houses and having to fight a bidding war before you finally get an accepted offer.

You might be wondering, how an average first-time home buyer with just enough money to cover the down payment and closing costs will be able to compete with the many other buyers who may have more funds available for higher down payments and in some case have enough cash on hand to be confident when they waive their contingencies.

Here are some tips that will arm you with additional tools to be competitive in this tight market:

HAVE AN UPDATED PRE-APPROVAL ON HAND

This is a must! This is how you inform the seller you are a solid potential buyer. When you have a pre-approval ready for the amount the property is selling, the seller knows you understand the purchase process and that you have your real estate team ready to go. They have the confidence that you have done your due diligence. Remember, a pre-approval indicating that the lender has already reviewed your financials may give you a leg up over the competition.

SHOP DURING OFF SEASONS

While others are on vacation in the summer, focused on going back to school in the early fall, planning for the holidays at the end of the year or hunkering down during a winter storm, you may find your chance at a great property. According to Jonathan Smoke from Realtor.com you have 50% more opportunity to buy a home during the “off” seasons. These times of the year may have fewer homes listed than the spring market but you will also find motivated sellers and greatly reduced completion and in some cases, no competition.

INVESTIGATE NEW COMMUNITIES

Often we are driven to buy a home in the area where we already live, however you may find the competition to buy homes in that area is intense. Take the time to write down your list of housing needs and wants. You may need to consider a smaller or different style home to stay in a particular community. You may also find there...
are other great areas that offer many of the great things you want.

**WRITE A LETTER TO THE SELLERS**

A seller is a person like you. They have emotional attachments to their house. When you put an offer on a property, you want the seller to know why you love the property, how you’re going to care for the property and community as much as they do. When you go to the open house, ask questions about the sellers and have your buyer agent do a little digging to find out what the seller cares about. When that seller has a couple of similar offers on the table, your letter will stand out over those that only detail dollars and timelines. Keep in mind, the letter is about the seller and appealing to their emotions.

**REMEMBER, TIME IS OF THE ESSENCE.**

In real estate this means you will do everything in your power to move the sales process through quickly and efficiently. You will move the process through quickly from delivering deposit checks, making quick decisions during the negotiation process, scheduling your home inspection as soon as possible, and moving forward to obtain your mortgage in a timely manner.

**CONSIDER A HIGHER DOWN PAYMENT**

Many loan products will ask you to put only 3% or 5% down, but in some instances it would be ideal to express your interest of putting more than that when you put an offer. This will tell the seller that you are very serious about buying this property. When you provide more cash upfront you become a more attractive buyer.

**WAIVE YOUR MORTGAGE AND/OR INSPECTION CONTINGENCIES**

You may hear from real estate agents that other buyers are waiving their contingencies and that is how to be successful in a bidding war. **We Do Not Recommend this for buyers unless they have enough savings to buy a home outright or enough money to cover significant home repairs and upgrades that may go uncovered.**

**INSTEAD CONSIDER**

When you sign your offer and subsequently your purchase and sales agreement, you usually commit to buy the property only if you get financing to pay for it. That’s called the “mortgage contingency”. This means that the seller cannot keep any deposits if you end not buying the property because you didn’t get financing. Instead of waiving your mortgage contingency consider making a higher down payment in your offer. If you want you can still apply for a loan at 95% loan to value. Instead of waiving your inspection consider including a higher dollar amount of repairs you are willing to take on. Keep in mind there may be necessary structural, mechanical or other defects that need to be repaired as soon as you purchase the home. Only include a dollar amount that you are confident you can financially manage. Your real estate agent can help you to determine an appropriate amount.
MY MASS MORTGAGE

COMPARING MORTGAGES FOR FIRST-TIME BUYERS

Massachusetts is a unique state when it comes to buying your first home. In many states, an FHA loan may be a first-time buyer’s best or only option as it requires only a 3.5% down payment and has flexible credit requirements. In Massachusetts, however, there are two mortgage products new buyers can access that may be a better financial commitment than FHA. Below are descriptions of the ONE mortgage, MassHousing, and FHA, detailing the features of each loan and the eligibility requirements. More research can be done on each product by going to www.mymassmortgage.org.

ONE MORTGAGE:

Offered by Massachusetts Housing Partnership (MHP) and designed specifically for low- and moderate-income first-time homebuyers, the ONE Mortgage offers consumers the comfort of knowing their mortgage is financially sustainable.

PRODUCT FEATURES

- Discounted 30-year fixed interest rate. No points are charged to the homebuyer.
- Low Down Payment - A minimum of 3% of the purchase price for a single-family property, condominium or two-family property. If purchasing a three-family property, the minimum down payment requirement is 5% of the purchase price.
- No Private Mortgage Insurance (PMI)
- Interest Subsidy - Income eligible buyers may also qualify for subsidized payment in the initial years of ownership.
- Long-term Affordability - This unique blend of discounted, fixed-rate private financing and state support lowers a homebuyer’s monthly mortgage payment by about twenty percent.
- Asset Building - There is no limit on appreciation with the ONE Mortgage Program.

ELIGIBILITY

To qualify for the ONE Mortgage, borrowers must:

- Meet income and asset limit guidelines
- Meet a minimum down payment requirement (3% for condo, single-family or two-family property)
- Be a first-time homebuyer
- Meet credit and underwriting requirements

Continue on Page 28
1. Budget and Save
2. Review, Build & Repair Credit
3. Build your Real Estate Team (Real Estate Agent, Real Estate Attorney, Lender, Home Inspector)
4. Shop for a Mortgage (compare mortgage products, interest rates, down payment requirements, costs, etc.)
5. Receive Pre-Approval from Lender (valid for 90 days)
6. Conduct Your Home Search
7. Make an Offer
8. Offer Accepted (within 48 hours of offer)
The Homebuying Mentors is an independent, not-for-profit resource for Massachusetts residents to plan responsibly for their future through homeownership education and coaching.

- **Complete Home Inspection** (within 7 days after offer accepted)
- **Sign Purchase & Sales (P&S) Agreement** (10-14 days from accepted offer)
- **Submit Full Mortgage Application** (within 2 days from signing P&S)
- **Shop for Home Insurance** (1 day after Mortgage App submitted)
- **Obtain Mortgage Commitment Letter** (typically 10 days prior to close)
- **Final Walk Through** (day before closing)
- **Closing** (6 weeks from accepted offer / 3 days after Closing Disclosure is received)

www.TheHomebuyingMentors.org
• Property must be your primary residence through the term of the loan
• Complete a homebuyer education course
For more information on the ONE Mortgage eligibility and MHP please contact MHP toll-free at 800.752.7131 or visit www.mhp.net.

**MASSHOUSING MORTGAGE**
More than 50,000 families have used a simple, straightforward MassHousing loan to buy their first home.

**PRODUCT FEATURES**
• Affordable interest rates, fixed for the life of the loan
• 30-year repayment terms
• Mortgage payment protection, which helps pay your loan in case you lose your job
• No hidden fees or other surprises
• Low-down payment options
• Flexible underwriting and income limits mean more families qualify
• Loans serviced by MassHousing. If you have a question or concern, you’ll know who to call

**ELIGIBILITY**
To qualify for a MassHousing Loan, borrowers must:
• Meet income and loan limit guidelines
• Purchase a 1- to 4-family property
• Have good credit
• Complete a homebuyer education course
• Property must be your primary residence through the term of the loan.

**MASSHousing Mortgage With No MI**
No MI means no mortgage insurance. You get the same safe, secure, low-downpayment MassHousing loan without the monthly mortgage insurance premiums.

**PRODUCT FEATURES**
• Affordable interest rates, fixed for the life of the loan
• 30-year repayment terms
• Minimum 3% downpayments for single-family homes and condominiums; 5% downpayments for 2-, 3- and 4-family homes
• No hidden fees or other surprises

**ELIGIBILITY**
To qualify for a MassHousing Mortgage with no MI, borrowers must:
• Meet income and loan limit guidelines
• Purchase a 1- to 4-family property
• Have good credit
• Complete a homebuyer education course
• Property must be your primary residence through the term of the loan

**MassHousing Purchase and Rehab Loans**
If you are a first-time homebuyer and looking to purchase a home in need of major repair, MassHousing’s Purchase and Rehabilitation loan might be just the program for you. Mortgages covering the purchase price of the home plus necessary rehabilitation costs are available through MassHousing-approved Rehabilitation Lenders.
PRODUCT FEATURES
• Available on one-to-four family properties.
• The Purchase and Rehabilitation option carries the same interest rate and point structure as a MassHousing Mortgage.
• Maximum loan amount may not exceed 97% of the lesser of the sales price plus rehabilitation cost or the estimated appraised value after rehabilitation.
• Minimum rehabilitation amount is $7,500 for all property types.
• Rehabilitation costs include the amount required to pay for the repairs, as well as other allowable expenses:
  • Inspection fees
  • Title update fees
  • Required contingency reserve equal to 10% of the total rehabilitation cost.
• The lender or Local Rehabilitation Agency (LRA) may charge a fee of up to $1,500 based on the cost of the rehabilitation.
• Borrowers may utilize the services of a MassHousing accepted LRA.
• Licensed contractors must complete all rehabilitation work.
• At the time of the loan closing, the borrower will be responsible for the full mortgage payment on the total principal amount.

ELIGIBILITY
To qualify for a MassHousing Purchase and Rehab Loan, borrowers must:
• Have a signed Purchase and Sales Agreement for a 1- to 4-family home
• Be creditworthy; learn more about credit and your credit report at www.TheHomebuyingMentors.org
• Have housing debt of less than 33% of your income and total monthly debt of less than 41% of your income
• Property must be your primary residence through the term of the loan

For more information on MassHousing Mortgage eligibility and MassHousing please contact them at 888.843.6432 or visit www.MassHousing.com.

FHA
PRODUCT FEATURES
• Minimum down payment requirement of 3.5%
• 30 year loan option with a low fixed interest rate
• Upfront PMI cost of 1.75% of the loan amount
• Monthly PMI premium payment. Example: Based on a $100,000 purchase price with a minimum down payment, monthly PMI = $110.46
• PMI cannot be cancelled. As of March 2013 it will be a permanent part of the monthly payment until the loan is either refinanced or the property is sold

ELIGIBILITY
• Low credit score requirements. FHA sets minimum at 500, but each lender can set their own credit requirements above that
• Purchase price limit of $470,350 for a single-family home in Suffolk, Middlesex, and Essex counties. Limit varies by county
Representing Buyers, Sellers and Lenders in all aspects of residential and commercial closings. Proudly serving the communities of Dorchester and surrounding areas since 2000.

Big Firm Results SMALL FIRM ATTITUDE.

For a free consultation contact us at (617) 265-3100.
TITLE INSURANCE

If you are close to the end of the home buying process, probably you have already heard about title insurance. Many real estate professionals may recommend that you obtain title insurance but, what is it? Why you should spend money on this? How does it work?

Here is an easy way to understand the basics of title insurance and how it can be beneficial for you as a homeowner.

WHAT IS TITLE INSURANCE?
Title insurance protects homeowners and lenders from actual financial loss in case certain covered issues occur with your home. In Massachusetts, a real estate attorney will verify and certify the title of the property before closing, but often times title defects will arise even after careful title search.

During the home buying process you will learn that there are two types of title insurance: lender’s title insurance and owner’s title insurance. Lenders will require you to purchase a title insurance policy that protects the bank only. You will pay for this expense as part of your closing costs. You should also consider buying an owner’s title insurance policy. This is optional and is also paid by you.

WHY BOTHER?
Obtaining owner’s title insurance offers protection against un-discharged mortgages and the appearance of unknown or missing heirs who claim ownership over the property. Title insurance will also protect you from additional defects, such as faulty foreclosures, forged deeds or impersonation, incorrect legal or boundary descriptions, recording errors, among others. When you have title insurance, if any of these issues arises, the insurance will cover the litigation and the process to clear your title, and will save you substantial amounts of money. Remember, if you go to sell your property down the road it is your obligation to provide your buyer with clear title. If any defect is found it will be your financial responsibility to clear the issues prior to closing. This can be costly and may have impact on your ability to buy your new home in the timeframe you promised.

HOW MUCH DOES TITLE INSURANCE COST?
Title insurance is a one-time premium payable at closing and it’s calculated based on the purchase price of your home. The owner policy is $3.50 per
$1,000.00 of the sale price and the lender rate is $2.75 per $1,000.00 when the policies are issued together. Title insurance companies sometimes offer a first-time buyer discount. The title insurance company, First American, discounts the total premium 10% and that reduces the owner’s policy. The buyer must purchase an owner policy to get the discount.

For example, if a buyer is buying a house for $200,000 and he is getting a loan for $100,000 the owner policy cost is $700 and the lender policy will be $275 for a total of $975. A first-time buyer with the discount would pay $602.50 on their policy and the same for the lender policy for a total of $877.50.

*If you have more questions about title insurance you can contact us or you can contact one of the listed attorneys on our directory listing.*

OUR ALL BRIGHT HOMEOWNERSHIP PROGRAM

BY VALERIE FRIAS | ASSOCIATE DIRECTOR

In 2015, Allston Brighton CDC (ABCDC) established the All Bright Homeownership Program in partnership with Harvard Allston Task Force, Harvard University, Boston Community Capital and the City of Boston. The goal of this program is to stabilize Lower Allston, home to the areas of North Allston and North Brighton, by increasing owner-occupancy in the neighborhood.

With more access to a much sought after community, the program is designed to support the growth of owner-occupant homeowners and to strengthen the vibrancy of Lower Allston and North Brighton. AB CDC finds homes for sale in the neighborhood and has the ability to act quickly to purchase properties when they go on the market in an effort to reduce investor ownership. We subsequently resell the homes to individuals or families who want to reside in the neighborhood. By placing an owner-occupancy deed restriction on the home, we ensure that each home purchased through the program remains owner-occupied in perpetuity.

Lower Allston and North Brighton offers residents the feel of a close-knit community with convenient access to local parks, the Charles River, cafés, restaurants, farmers markets, and art and music venues. Residents can choose to stay local and access nearby amenities, or, whether they walk, bike, drive or take public transit, be in downtown Boston, Harvard Square or Allston Village in a few short minutes. With this program, we are creating opportunities for families and individuals who want to buy and enjoy all the amenities this neighborhood has to offer.

Those individuals or households who want to buy in Lower Allston or North Brighton through this innovative program make the commitment to live in the property as long as they own it. Eventually, if they choose to sell the property, they must sell to another owner-occupant who will also call Lower Allston or North Brighton home.

For further information, contact Valerie Frias, frias@allstonbrightoncdc.org, or call 617-787-3874 ext. 210.
First-time homebuyer classes are offered throughout the year in Boston, on the North Shore and in Metro West communities.

Register today at www.TheHomebuyingMentors.org.

Phone: 617-751-4111
Mobile: 857-829-0282

Chris@ISellMass.com
www.ISellMass.com

1151 Walnut St, Newton, MA 02461
607 Boylston St #500, Boston, MA 02116
UNDERSTANDING THE CONDO DOCS

When purchasing a condo, buyers must become familiar with new terminologies and considerations. With this kind of property you will find that more documentation is required during the home buying process. Also, the insurance policy you obtain will be different and you will need to understand how the property is governed. It is all in the “Docs”.

These documents will provide homebuyers important information about their property, including common space, property expenses and your percent interest of the property, which helps determine your monthly condo fee.

According to Mass.gov here is a basic list of documents and descriptions you can anticipate when you buy a condominium.

**MASTER DEED**

This is the legal instrument that transfers the property to condominium ownership and usually includes:

- Description of land and buildings
- What you own and what is common area
- Description of limited common elements

**DECLARATION OF TRUST AND BYLAWS**

It establishes the Condominium Association and its legal authority. Most condominiums in Massachusetts are set up as trusts with trustees. If the association is to be incorporated, the Articles of Incorporation will establish the association and its organizational structure.
The Declaration of Trust and Bylaws describe obligations and powers of the trustees, procedures for maintenance and repair of the unit and common areas, insurance requirements, association meetings, and voting rights, handling of common area expenses, reserve funds, and assessment of unit owners.

**RULES AND REGULATIONS**

This summarizes important provisions of the trust, which govern the conduct of residents, guests, and tenants. It may include topics such as: pet policies, noise ordinances, trash disposal, smoking prohibitions, among others. Rules and regulations can usually be amended by the trustees and not require all unit owners’ approval.

**ANNUAL BUDGET**

The Annual Budget will provide you with the following information:

1. **Income**
   
   a. Total annual fees  
   b. Additional fees for special assessments (additional payments for unexpected repairs)  
   c. Insurance proceeds  
   d. Interest from the reserve savings account  
   e. Other sources of income

2. **Expenses**
   
   f. Insurance  
   g. Management Fees  
   h. Common Area Utilities  
   i. Maintenance  
   j. Repairs  
   k. Grounds keeping  
   l. In some cases heat if included in the fee  
   m. Water and sewer  
   n. Taxes  
   o. Rent for recreational and other commonly used facilities

**Condominium Fees** – After the annual expenses are determined, the condominium fees will be based on the percentage of undivided interest of each unit. Condo fees are usually paid monthly.

**RESERVES**

1. **Capital** - allocation of funds for maintenance of the common area

2. **Contingency** - reserves that cover emergencies that aren’t foreseen or in the budget
KEEP YOUR HOME SAFE FOR YOUR CHILDREN

If you have children you may have decided to purchase a new home because you needed more space. However, more space can mean less control, and you want to make sure your children are safe in every room.

Here is a list of safety measures that will give you peace of mind and will allow you to enjoy every minute in your new home.

KITCHEN

- Put all plastic wrapping or bags where children can not reach them.
- Install child safety locks on cabinets where you store chemicals, cleaners and other toxic products.
- Store matches, lighters, candles, and other fire tools out of children’s sight and reach, preferably in a locked cabinet.
- Keep appliances and cords away from tables and counter edges.
- Do not use tablecloths that can be pulled down.

YOUR CHILDREN’S ROOM

- Locate cribs, beds, chairs, and other furniture away from windows.
- Install window locks or safety guards on above-ground windows.

Photo by freedigitalphotos.net
Be sure they have a quick-release mechanism in case of fire.

- Make sure book cases are fastened to the wall. Book cases that are not secured can topple and crush a child.

**BATHROOM**

- Keep medicines, cosmetics and other hazardous substances in locked cabinets.
- Install toilet seat locks; turn over all buckets and store them up high.
- Keep soap, lotion and shampoo out of a child’s reach.

**IN EVERY ROOM**

- Cover sharp corners on furniture with rubber guards or soft fabric.
- Install baby gates at the top and bottom of stairs.
- Post the poison control center phone number (1-800-222-1222) and other emergency numbers next to every phone and in your cell phone.
- Keep plants out of a child’s reach. Some plants are poisonous.

HOW MUCH DOES IT COST? GET READY FOR REPAIR EXPENSES

Congratulations! After lots of hard work you finally got the property you wanted. Now that you are settled in your new home, it is time to start thinking repairs. Some could be a little pricey, so keeping an eye on them and making repairs in a timely manner can save you thousands of dollars in the long run.

Here is a list of the 8 most costly typical repairs for homeowners. The numbers are based on prices in the Boston area.

**REPAIR: ROOF REPLACEMENT**
*Estimated Cost:* $7,000
*Mitigation Tips:* Inspect your roof twice a year and look for missing shingles, tears and other damage.

**REPAIR: SIDING REPLACEMENT**
*Estimated Cost:* $12,000
*Mitigation:* Walk through the property every 6 months and look for cracks and holes in the siding. Making small repairs might cost you just a couple hundred dollars and extend the life of the siding.

**REPAIR: REPLACING THE HVAC UNIT**
*Estimated Cost:* $5,000
*Mitigation:* Conduct maintenance of your units every six months. Replace the air filter every 90 days.

**REPAIR: DECK REPLACEMENT**
*Estimated Cost:* $8,500
*Mitigation:* Inspect your deck annually for any signs of rot. Keep it clean and apply new sealant in the spring to prevent it from rotting.

**REPAIR: DAMAGED FOUNDATION**
*Estimated Cost:* $3,000
*Mitigation:* Make sure your home has a proper draining system, for example:
gutters and eaves troughs are clear and in good repair and your yard is properly graded to ensure that water doesn’t run into your home.

**REPAIR: WATER OR SEWER LINE**

**Estimated Cost:** $1,000

**Mitigation:** If you have an old house, consider getting water and sewer line insurance. Have your lines inspected annually for any signs of leaks or cracks.

**REPAIR: REPAIRING FIRE OR SMOKE DAMAGE**

**Estimated cost:** Cost will vary depending on the nature of the damage caused by the fire and the insurance coverage.

**Mitigation:** Clean your fireplace and chimney at least once a year. Replace the batteries in your smoke detectors at least twice a year.

**REPAIR: DAMAGE FROM A FALLEN TREE**

**Estimated Cost:** Cost will vary depending on the nature of the damage caused and the insurance coverage.

**Mitigation:** Get in touch with a professional to inspect and prune trees close to the home every few years. They can identify diseases in surrounding trees, cut back limbs growing dangerously close to the house, and secure trees to avoid falls during stormy weather.

Sources:

- [http://www.homeadvisor.com](http://www.homeadvisor.com)
2016 DIRECTORY OF RESOURCES

The Homebuying Mentors
www.thehomebuyingmentors.org
(Add Twitter Logo) @HomebuyMentors
(Add Facebook Logo) Facebook.com/TheHomebuyingMentors

≈ Habla: Español
§ Speaks: Multiple Foreign Languages

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Business and Non-Profit Clinic, Real Estate Clinic, Entertainment Law Clinic

BUILDING MATERIALS

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BostonBuildingResources.com
Facebook.com/BostonBuildingResources
Twitter: @BostonBldgRes
Kitchen cabinetry and design, windows, doors, energy-saving products, hands-on workshops, and a nonprofit reuse center to provide sustainable solutions for home improvement

FORECLOSURE PREVENTION

≈ Boston Home Center
26 Court Street
Boston, MA 02108
617-635-HOME (4663) Office
www.bostonhomecenter.com
Provides foreclosure prevention services, homeownership education, information to first-time homebuyers and homeowners, as well as financial assistance to income-eligible residents for home purchase and repair, including lead paint abatement.
≈ Provides multi-lingual language services.
ESAC Sustainable Homeownership Center  
214 Harvard Street, Lower Level  
Dorchester, MA 02124  
617-524-2555 Office  
617-524-2430 Fax  
http://www.meantide.com/clients/esacboston/  
Provides foreclosure prevention services, housing counseling and advocacy, and lead paint education and assistance. Manages the Senior Home Repair Program.

Homeowner Options for Massachusetts Elders (HOME)  
87 Hale Street, Second Floor  
Lowell, MA 01851  
800-583-5337 Toll Free  
978-970-0012 Office  
978-970-0015 Fax  
www.homeowneroptionsformassachusettselders.org  
Assists low or moderate-income homeowners 60 years of age or older to make informed decisions that allow them to stay in their homes.

National Consumer Law Center  
7 Winthrop Square  
Boston, MA 02110  
617-542-8010 Office  
617-542-8028 Fax  
www.nclc.org  
The National Consumer Law Center is America’s consumer law expert, helping consumers, their advocates, and public policy makers use powerful consumer laws, build financial security, and assure marketplace justice for vulnerable individuals and families.

Neighborhood of Affordable Housing (NOAH)  
143 Border Street  
East Boston, MA 02128  
617-567-5882 Office  
www.noahcdc.org  
NOAH counselors work with clients one-on-one to develop an action plan based on individual needs, create budgets, contact lenders, negotiate mortgage terms, and more. They also conduct weekly foreclosure prevention clinics every Monday at 5:30 PM in both English and Spanish.

Urban Edge  
1542 Columbus Ave, Suite 2  
Roxbury, MA 02119  
617-989-9300 Office  
617-427-8931 Fax  
www.urbanedge.org  
Providing individualized, one-on-one counseling, Urban Edge staff members analyze the household’s budget and reviews options to prevent foreclosure. Since 2006, Urban Edge has counseled more than 1,300 at-risk homeowners to prevent foreclosure.

HOME INSPECTION

Boston Home Inspectors  
James Brock  
1326 Columbia Rd  
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www.bostonhomeinspectors.com

J. May Home Inspections  
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facebook.com/FIPatnodeInsurance
Twitter: @FIPatnode

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617-730-3521 Office
www.brooklinebank.com

Cambridge Trust Company
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www.CambridgeTrust.com

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ipretto@leaderbank.com
http://www.leaderloancenter.com/
ivypretto/

Metro Credit Union
Deb Frank, VP Mortgage Originations
200 Revere Beach Parkway, Chelsea, MA 02150
877-MY-METRO
866-530-9604
dfrank@metrocu.org
https://www.metrocu.org

East Boston Savings Bank
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Residential Loan Officer
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617-484-3056 Fax
rmartorana@ebsb.com
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Wellesley Bank
Brian Lynch
SVP Mortgage Lending
31 Washington Street
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blynch@wellesleybank.com
www.wellesleybank.com

REAL ESTATE SALES

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Check out the newest listings at:
www.EasyBostonHomeSearch.com
Download the best real estate app at http://app.kw.com/KW2IFO1T6

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Massachusetts Housing Partnership Homeownership Department
160 Federal Street, 2nd Floor
Boston, MA 02110
617-330-9955 Office
800-752-7131 Toll-free
617-330-1919 Fax
http://www.mhp.net/onemortgage

Designed for first-time homebuyers, the ONE Mortgage Program offers homebuyers the comfort of knowing their mortgage is financially sustainable, with features such as an affordable, fixed interest rate, a low down payment, no PMI, and a low monthly payment.

MassHousing
One Beacon Street
Boston, MA 02108-3110
1-888-843-6432 Office
homeownership@masshousing.com
www.masshousing.com
Facebook.com/masshousing
Twitter: @MassHousing

MassHousing provides affordable home mortgages and home improvement loans for low- and moderate income homebuyers. Features include 30-year terms, fixed interest rates and job loss protection insurance that helps pay your loan if you lose your job.

Energy Federation Inc. is an online store featuring over 1,000 energy efficiency related products for the home. EFI often automatically includes rebates into the price, making it easy to save on energy.

Mass Energy Consumers Alliance
Larry Chretien
284 Amory Street
Boston, MA 02130
800-287-3950 Toll Free
617-524-3950 Office
617-524-0776 Fax
info@massenergy.org
www.massenergy.org

Provides reduced-price fuel to members and information about energy efficiency.

Mass Save
1-866-527-7283
www.masssave.com

Mass Save’s free home energy assessment is a must for every homeowner. They provide residents in Massachusetts with free home energy assessments and low-cost energy efficiency improvements. Services help save energy and lower utility bills with many homeowners reporting costs being cut in half. Homeowners and renters are eligible for Mass Save services.

Renew Boston
617-635-7283
saveenergy@renewboston.org
www.renewboston.org
www.facebook.com/renewboston

Renew Boston is a network of energy efficiency providers helping to assist qualified Boston tenants, homeowners, and landlords in making energy improvements to their homes and properties. The City and its partner MassSave provide eligible Bostonians with no-cost home energy assessments and incentives for energy efficiency upgrades including insulation, air sealing, water saving devices, and high-efficiency light bulbs.
Vida Verde Co-op
697 Cambridge Street, Suite 106
Brighton, MA 02135
617-202-5775 Office
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vida@verdeamarelo.org
www.verdeamarelo.org

Vida Verde is a Brazilian worker owned cleaning co-op that supports housecleaners in their profession while creating community and promoting healthy and environmentally friendly methods. Members use cleaning alternatives that do not harm the environment and protect both workers’ and clients’ health.

NON-PROFIT & OTHER RESOURCES

Action for Boston Community Development (ABCD)
178 Tremont Street
Boston, MA 02111
617-348-6000 Office
617-423-9215 TTY
www.bostonabcd.org
Coordinates youth, elderly, career development and other programs. Assists low-income families in obtaining funds to purchase home heating oil.

Allston Brighton Community Development Corporation
20 Linden Street, Suite 288
Allston, MA 02134
617-787-3874 Office
617-787-0425 Fax
info@allstonbrightoncdc.org
www.allstonbrightoncdc.org

American Consumer Credit Counseling
130 Rumford Avenue, Suite 202
Auburndale, MA 02466
800-769-3571 Toll Free
617-559-5700 Local
617-244-1116 Fax
www.consumercredit.com

Offers confidential credit counseling and financial management education to consumers nationwide. ACCC is dedicated to helping people regain control of their finances and plan for a debt-free future.

Citizens Housing and Planning Association (CHAPA)
18 Tremont Street, Suite 401
Boston, MA 02108
617-742-0820 Office
617-742-3953 Fax
www.chapa.org

CHAPA’s mission is to encourage the production and preservation of housing that is affordable to low-income families and individuals through research and advocacy campaigns.

Compass Working Capital
89 South Street, Suite 203
Boston, MA 02111
617-790-0810 Office
617-390-7552 Fax

100 Munro Street
Lynn, MA 01902
781-584-4355 Office
617-390-7552 Fax
info@compassworkingcapital.org
www.compassworkingcapital.org

Compass is a nonprofit organization that helps working, low-income families save toward a first-time home, a college education, or a small business through incentive-based savings and financial coaching programs.

Fair Housing Center of Greater Boston
262 Washington Street, 10th Floor
Boston, MA 02108
617-399-0491 Office
617-399-0492 Fax
info@bostonfairhousing.org
www.bostonfairhousing.org

A non-profit organization focused on ending illegal housing discrimination in the Greater Boston area.
∞ Greater Boston Legal Services  
197 Friend Street  
Boston, MA 02114  
800-323-3205 Toll Free  
617-371-1234 Office  
617-371-1228 TDD  
www.gbls.org  
Provides legal assistance to low-income people. Issues covered include housing, immigration, employment related concerns, public benefits, domestic violence, and legal issues of importance to elders. Calls taken M, Tu, Th, & F from 9am to 3pm.

Harvard Public Affairs & Communications  
114 Mt. Auburn Street, 6th floor  
Cambridge, MA 02138  
617-495-4955  
community@harvard.edu  
www.community.harvard.edu

Joseph M. Smith Community Health Center  
287 Western Ave  
Allston, MA 02134  
617-783-0500 Office  
www.jmschc.org  
The Health Center’s physicians and Nurse Practitioners provide high quality, culturally competent, affordable care to people of all ages, from newborns to seniors.

Lynn Housing Authority & Neighborhood Development  
Neighborhood Services Office  
10 Church Street  
Lynn, MA 01902  
781-581-8600 Office  
help@lhand.org  
Offers education and grant & loan programs to first-time homebuyers.

MassAccess: The Accessible Housing Registry  
www.massaccesshousingregistry.org/  
The MassAccess Housing Registry helps people find affordable housing in Massachusetts. A key feature of the Registry is to highlight homes for people with disabilities who need accessible or barrier-free housing.

∞ Massachusetts Affordable Housing Alliance (MAHA)  
1803 Dorchester Avenue  
Dorchester, MA 02124  
617-822-9100 Office  
617-265-7503 Fax  
info@mahahome.org  
www.mahahome.org  
Conducts workshops for first-time homebuyers and homeowners. Coordinates statewide campaigns for increased investment in affordable rental and homeownership housing, including MHP’s ONE loan program.

Massachusetts Bar Lawyer Referral Service  
20 West Street  
Boston, MA 02111  
617-654-0400 Office  
www.masslawhelp.com  
Provides referrals to find real estate and other attorneys.

North Shore Community Action Programs, Inc.  
119 Rear Foster Street, Building 13  
Peabody, MA 01960  
978-531-0767 Office  
978-531-1012 Fax  
www.nscap.org  
NSCAP provides a range of programs and services in five key areas: Education and Training, Economic Stabilization, Housing and Homelessness Prevention, Energy Services, and Home Care.

North Shore Community Development Coalition  
102 Lafayette Street  
Salem, MA 01970
North Shore CDC invests in neighborhoods to create thriving communities. Our quality programming, from first-time home buying (in partnership with The Homebuying Mentors) to community English classes, offers residents in the region opportunities to achieve economic mobility and a self-sufficient life.

Specialized Housing, Inc.
45 Bartlett Crescent
Brookline, MA 02446
617-277-1805 Office
617-277-0106 Fax
info@specializedhousing.org
www.specializedhousing.org
This is the first housing program in the US to enable adults with special needs to own their own homes while receiving professional support. Specialized Housing, Inc. works with families seeking supportive independent living situations for adults with developmental disabilities, learning disabilities, traumatic brain injuries, physical disabilities, or psychiatric illness.

Transactional Law Clinics of Harvard Law School
Brian Price, Director
6 Everett Street
Cambridge, MA 02138
617-998-0101 Office
617-998-0146 Fax
bprice@law.harvard.edu
HarvardTLC.org
Business and Non-Profit Clinic, Real Estate Clinic, Entertainment Law Clinic

CITY OF BOSTON RESOURCES

Boston Fair Housing Commission
1 City Hall Square, Room 966
Boston, MA 02201
617-635-2500 Office

Boston Home Center
26 Court Street
Boston, MA 02108
617-635-HOME (4663) Office
HomeCenter.DND@cityofboston.gov
www.bostonhomecenter.com
Provides foreclosure prevention services, homeownership education, information to first-time homebuyers and homeowners, as well as financial assistance to income-eligible residents for home purchase and repair, including lead paint abatement.
§ Provides multi-lingual language services.

Boston Redevelopment Authority
1 City Hall Square
Boston, MA 02201
617-722-4300 Office
617-248-1937 Fax
www.bostonredevelopmentauthority.org
Oversees affordable rental and homeownership lotteries.

Inspectional Services
1010 Massachusetts Avenue
Boston, MA 02118
617-635-5300 Office
www.cityofboston.gov/isd
Provides information regarding building permits, legal occupancy, and zoning. Conducts free home inspections at tenant’s request.

Lead Safe Boston
The Boston Home Center
617-635-4663 Office
HomeCenter.DND@cityofboston.gov
http://dnd.cityofboston.gov/#page/lead_safe_boston
This program offers eligible homeowners, landlords, or tenants financial assistance help with lead-based paint abatement.
Rental Housing Resource Center
26 Court Street, First Floor
Boston, MA 02108
617-635-3880 Office
617-635-0383 Fax
neighborhooddevelopment.dnd@cityofboston.gov
www.cityofboston.gov/rentalhousing
Provides advice, information and assistance to Boston landlords and tenants.

ELECTED OFFICIALS
To find your local elected officials and voting information, visit the following sites:

http://www.wheredoivotema.com
http://www.malegislature.gov/People/Search
http://vote-usa.org/

FEDERAL GOVERNMENT
The President of the United States
Barack Obama
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500
202-456-1414 Switchboard
202-456-2461 Fax
comments@whitehouse.gov
www.whitehouse.gov

U.S. Senator Ed Markey
10 Causeway Street, Suite 559
Boston, MA 02222
617-565-8519 Office
www.markey.senate.gov

U.S. Senator Elizabeth Warren
2400 JFK Federal Building
15 New Sudbury Street
Boston, MA 02203
617-565-3170 Office
www.warren.senate.gov

U.S. Representative Michael Capuano
110 First Street
Cambridge, MA 02141
617-621-6208 Office
617-621-8628 Fax
www.house.gov/capuano

STATE GOVERNMENT
Governor Charlie Baker
Office of the Governor
State House, Room 280
Boston, MA 02133
888-870-7770 or 617-725-4005 Office
617-727-3666 TTY
617-727-9725 Fax
goffice@state.ma.us
www.mass.gov

Massachusetts Attorney General Maura Healy
One Ashburton Place
Boston, MA 02108
617-727-2200 Office
617-727-4765 TTY
mhealy@ago.state.ma.us
www.ago.state.ma.us

State Representative Kevin Honan
State House, Room 38
Boston, MA 02133
617-722-2470 Office
617-722-2162 Fax
Kevin.Honan@mahouse.gov
www.mass.gov/legis/member/kgh1.htm

State Representative Michael Moran
State House, Room 39
Boston, MA 02133
617-722-2014 Office
Michael.Moran@mahouse.gov
www.mass.gov/legis/member/mjm1.htm

State Senator William Brownsberger
State House, Room 413C
Boston, MA 02133
617-722-1280 Office
William.Brownsberger@masenate.gov
https://malegislature.gov/People/Profile/WNB0

State Senator Sal DiDomenico
State House, Room 218
Boston, MA 02133
617-722-1650 Office
Sal.DiDomenico@masenate.gov
http://www.malegislature.gov/People/Profile/SND0

CITY OF BOSTON

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Boston, MA 02201
617-635-4500 Office
617-635-2851 Fax
mayor@boston.gov
www.cityofboston.gov/mayor

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www.cityofboston.gov/citycouncil

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617-635-4203 Fax
Ayanna.Pressley@boston.gov
www.cityofboston.gov/citycouncil

District 9 City Councilor Mark Ciommo
1 City Hall Square, Suite 550
Boston, MA 02201
617-635-3113 Office
617-635-4203 Fax
Mark.Ciommo@boston.gov
www.cityofboston.gov/citycouncil
We are proud to support the homebuying mentors, at Allston Brighton CDC.