



C H A P A

**Citizens' Housing and
Planning Association**

The Massachusetts Homeownership Collaborative

THE COLLABORATIVE SEAL OF APPROVAL

Effective through June 30, 2014

Citizens' Housing and Planning Association (CHAPA) is a statewide, non-profit housing organization that manages The Massachusetts Homeownership Collaborative, a collaboration of non-profit homebuyer counseling agencies, lenders, real estate professionals, government officials and other key players in the homeownership industry in Massachusetts. Through the Massachusetts Homeownership Collaborative's "**Seal of Approval**," the Collaborative sets minimum standards for agencies providing homebuyer education and counseling. All agencies that receive a Collaborative Seal of Approval are also expected to adhere to the Collaborative's "Code of Ethics" (see attached page).

Allston Brighton Community Development Corporation has received a Collaborative Seal of Approval. To maintain the Seal of Approval, Allston Brighton Community Development Corporation must provide homebuyer education classes targeted to low and moderate income, first-time homebuyers, and cover the information about the homebuying process that was determined by the Massachusetts Homeownership Collaborative to be most important.

The purpose of Allston Brighton Community Development Corporation's homebuyer counseling program is to educate and counsel prospective homebuyers to make *informed, voluntary decisions* regarding the homebuying process. Allston Brighton Community Development Corporation should inform you of their funding sources for their homebuyer counseling program, so that you understand any inherent or unintentional biases they may have.

As manager of the Massachusetts Homeownership Collaborative and the Collaborative Seal of Approval process, CHAPA wants to ensure that anyone who attends a homebuyer education class from an agency with a Collaborative Seal of Approval gets the best quality education possible. ***If you have any concerns about the quality of the homebuyer education you received, or have reason to believe Allston Brighton Community Development Corporation is not adhering to the Collaborative's Code of Ethics, we want to hear from you!*** Your name will be kept strictly confidential. Please contact:

Katy Trudeau, Program Manager, Massachusetts Homeownership Collaborative
CHAPA, 18 Tremont Street, Suite 401, Boston, MA 02108

Phone: (617) 742-0820 or 1-800-HOME-111

Fax: (617) 742-3953 e-mail: ktrudeau@chapa.org

CHAPA may request the names of participants in Allston Brighton Community Development Corporation's classes, and contact you to ask you about the quality of the education you received. If you do *not want to be contacted*, please notify your homebuyer counseling agency.