

WORKING TOGETHER, BUILDING HOMEOWNERSHIP

2018

HOMEOWNERSHIP RESOURCE GUIDE



Allston Brighton
COMMUNITY DEVELOPMENT CORPORATION®

THE
HOME
BUYING
MENTORS



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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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Moving affordable housing forward

WELCOME

Since 1994, Allston Brighton Community Development Corporation (CDC) has provided more than 5,500 Massachusetts residents with first-time homebuyer education through The Homebuying Mentors® (THM) in-person classes and online sessions. For those seeking additional advice and support outside the classroom, our staff and volunteers provide short- and long-term financial coaching to help graduates reach their homeownership goals.

Last year, more than 250 future first-time homebuyers graduated from THM classes, and 52 clients received financial coaching during their homeownership journeys. Allston Brighton's desirability, increasing home prices, and limited supply of affordable



Allston Brighton
COMMUNITY DEVELOPMENT CORPORATION®

homeownership opportunities means that it sometimes takes longer than expected for graduates to purchase homes. Despite this, 53 graduates of THM classes successfully purchased homes in 2017.

Take it from one of our graduates: "I took Allston Brighton CDC's homebuying class when I was just starting to look at homes. The course made me more confident in my search and taught me the right questions to ask in such a scary process. After the class, Allston Brighton Community Development Corporation's coaching services helped me create a realistic action plan and feel prepared for any setback in my journey toward homeownership. Today I am proud to call myself a homeowner." We're happy to report Sewhareg Getahun bought her first condo in the summer of 2017.

In addition to classes, Allston Brighton CDC continues to increase owner-occupancy in Allston Brighton in partnership with Harvard University, Boston Community Capital, and the City of Boston through the All Bright Homeownership program. We are also working to increase access to new affordable and market-rate homeownership opportunities in

Allston Brighton in large private developments throughout our community.

Homeownership helps people build stability and economic resiliency while increasing community engagement, connectedness, and leadership. At Allston Brighton CDC, we're committed to being part of your journey toward homeownership, whether that journey takes one year or many. We are here to support potential buyers with everything from building and fixing credit to negotiating an offer to finding a good roofer.

The unbiased information and counseling you'll receive from our

homeownership and financial coaching staff will help you to connect with other real estate and finance professionals who can support you in becoming a homeowner. This Homeownership Resource Guide provides supplementary articles, information, and contacts that will also help you throughout your journey.

From all of us at Allston Brighton Community Development Corporation, we wish you the best of luck and hope you'll reach out with any questions as you progress towards your financial and homeownership goals.

KEEPING COMMUNITIES STRONG THROUGH A WIDE RANGE OF FINANCIAL SERVICES.

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ABOUT THE HOMEBUYING MENTORS®!

The Homebuying Mentors® (THM) is Allston Brighton CDC's education and counseling program for first-time homebuyers.

THM is 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 trusting environment where residents can engage with trained homebuying mentors to create personalized plans for a successful homebuying experience.

The Homebuying Mentors® has offered first-time homebuyer classes throughout Boston since the early 1990s. In 2013, we began offering classes to a broader region, including North Shore and Metro West communities.

Allston Brighton CDC partners with residents to increase their economic wellbeing and stabilize the neighborhood while fostering connections and community, so residents can build the lives they envision for themselves. We amplify resident voices to mitigate the effects of transiency, increased development, and structural and social inequities



by advocating for affordable homes, neighborhood stability, and resident leadership.

JOIN US TODAY

The Homebuying Mentors®

A program of Allston Brighton CDC

Visit

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Online

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Call

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Register now for one of our upcoming classes at Allston Brighton CDC's website, above.



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City of Boston
Mayor Martin J. Walsh



**NEIGHBORHOOD
DEVELOPMENT**

HOMEBUYER EDUCATION

A roadmap to buying your first home

HOMEBUYING 101 (HB101)

HB101 is a nine- to ten-hour in-person course offered in three and four session formats. We offer classes regularly in Allston and Brighton, and when we have the opportunity we bring our expertise on the road where we teach classes in other communities. Through The Homebuying Mentors' HB101 class, you will learn from real estate professionals including lenders, attorneys, real estate agents, insurance agents, and others about the process of buying a home in Massachusetts. The classes also include information on budgeting, savings, and credit.

THE ROAD HOME (TRH) Online Homebuying Class

TRH 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 interactive session is required to receive a certificate. The interactive session is offered by a live coach who will highlight key aspects of the process and gives participants the opportunity to have individual questions answered.



Photo by Chinh Bui

What are the benefits of HB101 and TRH?

- 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 supplementing down payment and closing costs
- Receive unlimited personal coaching from the start of the class to your closing

Register online at www.allstonbrightoncdc.org under Homebuyer Education.



A good partner should share knowledge, expertise, and your desire to succeed. That's why Eastern Bank has Mortgage Loan Officers ready to help with all of your home financing needs.

Call 1-800- EASTERN or visit your local branch to find out how you can partner with Eastern Bank



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Let's start a discussion:

John Allard
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John.Allard@RocklandTrust.com

Celsa Moreno-Barker
NMLS #31953
Phone: 508.830.3247
Celsa.Moreno-Barker@RocklandTrust.com



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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 the real estate professionals and the topics they will cover in each session of the course.

CLASS 1

Real Estate Professionals: Homebuying Mentors® Coach, Mortgage Lender, Certified Financial Planner

- Why buy a home? Pros and cons
- How to qualify for a home loan
- Income, savings, debt, and credit: how the lender determines eligibility for a mortgage
- How to read and understand your credit report and score
- Identifying steps and strategies 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
- 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 the 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

Classes are also offered in a three-session model which includes the same content and quality of professionals. Each Homebuying 101 graduate is eligible for individual coaching sessions with The Homebuying Mentors®.

Income-eligible graduates may apply for financial assistance for down payment and closing costs. They may



also be eligible for Massachusetts Housing Partnership's ONE mortgage program, a MassHousing loan, and first-time homebuyer programs across the state.

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



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372 Chestnut Hill Ave, Brighton MA 02135

www.CentreRealtyGroup.com

CRG
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BRIGHTON

NEWTON

WATERTOWN

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 seven years more than 850 program graduates have purchased their first homes with support from The Homebuying Mentors®.

NUMBER OF GRADUATES

- Last year more than 200 first-time homebuyers graduated from our homeownership program.
- Over 5,500 people have graduated since the beginning of the program.

HOMES PURCHASED

- Over 2,200 graduates have purchased their first homes since our homeownership program was launched.

FINANCING LEVERAGED

- In total, our graduates have leveraged over \$408 million in affordable mortgages.
- Last year the average mortgage for our graduates was \$265,326.
- In 2017 more than 50 graduates purchased a home, leveraging over \$11.5 million in financing.

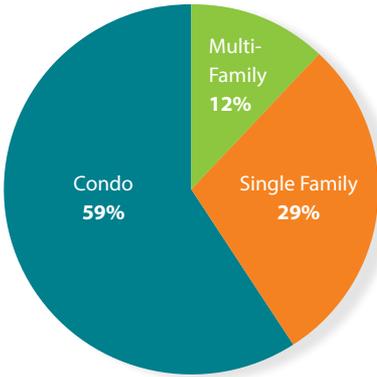


SUCCESS THROUGH PARTNERSHIP

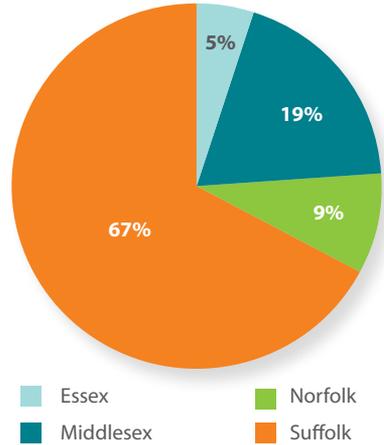
- We partner with more than 12 local lending institutions to provide homebuyer education and coaching programming.
- We partner with more than 40 high quality real estate professionals including lenders, real estate agents, inspectors, attorneys, and home insurance agents to support first-time homebuyers as they build their real estate teams.
- We partner with local organizations and municipalities including the City of Boston, North Shore Community Development Corporation, City of Newton, City of Salem, and the Town of Brookline.

WHERE AND HOW OUR GRADUATES INVEST IN THEIR HOMES

PROPERTY TYPES



PURCHASES BY COUNTY



Contact me today  



Steven Roussel

NMLS ID: 697305

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OSCAR MENDOZA: A HOMEBUYER'S STORY

BY: ALLSTON BRIGHTON CDC

When Oscar Mendoza first arrived from El Salvador in 1990, he set up his new home in Cambridge, but just two years later he and his wife Laura, and children David and Ruth, moved to Allston Brighton. This neighborhood has now been their home for 17 years.

This is a story of how Oscar chose a community, set and attained personal goals, and put down roots, by working with the Allston Brighton CDC.

At first, Oscar's limited English gave him few employment options, but he was able to secure a position cleaning electronic parts at a company where his strong work ethic was deeply valued. Yet, Oscar wanted more for himself and for his family. He enrolled in English language classes and then pursued a degree in Electronic Engineering. With a bachelor's degree in hand, he worked his way to a supervisor position with his company.

As Oscar worked diligently at work and school his rent just kept increasing from year to year. He set two goals regarding his family's housing: to buy a home and to stay in Allston Brighton, a community where



he and his family feel comfortable. The problem was that he did not know how to go about buying a home - until one day Oscar saw a flyer offering a homebuying class in Spanish at Allston Brighton CDC.

Oscar took his first step toward homeownership by calling Allston Brighton CDC in 2007. He enrolled in Homebuying 101, where he learned about the importance of credit and the types of mortgages available for first-time homebuyers. He met professionals with high ethical standards and explored the responsibilities of homeownership. *"The class empowered me to make better decisions,"* Oscar reflects. Upon graduation, he had clear picture of how to buy a home, and from that viewpoint, he saw his family's path.

Oscar started looking at properties with real estate agents, yet he sensed he was being misled as they steered him toward their own listings and to properties in Dorchester, not Allston

Brighton. Oscar knew it was time to reconnect with Allston Brighton CDC. Together, he and the homeownership staff at Allston Brighton CDC created a new homeownership strategy, including referrals to high quality real estate professionals.

Oscar had learned at his homebuying class about Massachusetts Housing Partnership's SoftSecond Loan program (now the ONE Mortgage), an affordable mortgage that would help him purchase more home at a lower interest rate than most other mortgage options. When obtaining a pre-approval letter he made sure to

connect with banks that offered this state-sponsored loan program. With a pre-approval letter in hand Oscar was closer to his goal, but he still worried he would not be able to afford a home in his community.

Two years after taking the homebuying class, Oscar and Laura became the proud owners of a single-family home in Brighton. *"I have been in Allston Brighton for a long time and now that I own a house I feel as if the neighborhood is mine, I belong to the community, I am part of it,"* he explains. *"Now I live in peace."*

Welcome First-Time Homebuyers

We know how difficult and confusing it can be to finance your first home, so we pay special attention to helping First-Time homebuyers find the right option for them.

FOR MORE INFORMATION, PLEASE CONTACT:

Brian Lynch | SVP Residential Lending | 781-489-7614



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THE ALL BRIGHT HOMEOWNERSHIP PROGRAM

In 2015, Allston Brighton CDC 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 the program is to stabilize Lower Allston, home to the areas of North Allston and North Brighton, by increasing owner-occupancy in the neighborhood.

The program is designed to promote an increase in the number of owner-occupant homeowners and in the vibrancy of Lower Allston and North Brighton. Allston Brighton CDC finds homes for sale in the neighborhood, and purchases properties quickly when or before they go on the market, with the goal of reducing investor ownership. The CDC subsequently resells 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 homes purchased through the program remain owner-occupied in perpetuity.

Lower Allston and North Brighton offer residents a close-knit community



Photo by Stew Milne Photography

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, they can be in downtown Boston, Harvard Square, or Allston Village in a few short minutes. The All Bright Homeownership Program creates opportunities for families and individuals who want to buy a home and enjoy all the amenities this neighborhood offers.

For further information, contact us by email at info@allstonbrightoncdc.org or by phone at (617) 787-3874.

WE ARE PROUD TO SUPPORT

THE HOMEBUYING MENTORS

Investing in our neighborhoods, and financing first-time homebuyers, small businesses and community development

For further information please contact:

Diana Carvajal-Hirsch, Vice President

Residential Loan Officer, First-Time Homebuyer Specialist

Office: (617) 912-3991

NMLS ID: 704461

dcarvajal-hirsch@bostonprivate.com

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10 QUESTIONS TO ASK BEFORE BUYING A MASSACHUSETTS CONDOMINIUM UNIT

Buying a condominium unit can be more involved than buying a single family home. This is because you have to worry about both the unit itself and the condominium project as a whole.

10 QUESTIONS YOU MUST ASK BEFORE PURCHASING A CONDOMINIUM UNIT

To borrow from a famous phrase, not all condominiums are created equally. Some condominiums are very well run; some are quite poorly run and underfunded. Buyers interested in purchasing a condominium unit must do their homework: not only about the condition of the individual unit they are interested in purchasing, but on the financial health and governance of the condominium as a whole. Remember, you are buying into the entire project as much as you are the unit, and your decision will impact your daily living and your ability to re-sell.



Here are the 10 questions buyers should ask when deciding to purchase a condominium unit:

1. What is the monthly condominium fee and what does it pay for?

The monthly condominium fee can range quite dramatically from condominium to condominium. The fee is a by-product of the number of units, the annual expenses to maintain the common area, whether the condo is professionally managed or self-managed, the age and condition of the project, and other variables such as litigation. For budgeting and financing you need to know the monthly fee and exactly what you are getting for it.

2. What are the condominium rules and regulations?

Condominium rules can prohibit pets, your ability to rent out the unit, and perform renovations. Make sure you carefully review the rules and regulations before buying. Needless to say, the buyer's attorney should review and approve all condominium documents, including the master deed, declaration of trust/by-laws, covenants, unit deed and floor plans to ensure compliance with state condominium laws as well as Fannie Mae and FHA guidelines, as necessary.

3. How much money is in the capital reserve account and how much is funded annually?

The capital reserve fund is like an insurance policy for the inevitable capital repairs every building requires. As a general rule, the fund should contain at least 10% of the annual revenue budget, and in the case of older projects, even more. If the capital reserve account is poorly funded, there is a higher risk of a special assessment. Get a copy of the last two years budget, the current reserve account funding level and any capital reserve study.

4. Are there any contemplated or pending special assessments?

Special assessments are one time fees for capital improvements payable by every unit owner. Some special assessments can run in the thousands, others, like the Boston Harbor Towers \$75 Million renovation project, in the millions. You need to

be aware if you are buying a special assessment along with your unit. It's a good idea to ask for the last two years of condominium meeting minutes to check what's been going on with the condominium.

5. Is there a professional management company or is the association self-managed?

Usually, a professional management company, while an added cost, can add great value to a condominium with well-run governance and management of common areas. But for smaller condominiums, self-management works just fine.

6. Is the condominium involved in any pending legal actions?

Legal disputes between owners, with developers or with the association can signal trouble and a poorly run organization. Legal action equals attorneys' fees which are payable out of the condominium budget and could result in a special assessment. In some states, you can run a search of the condominium association in the court database to check if they have been involved in recent lawsuits.

7. How many units are owner occupied?

A large percentage of renters can create unwanted noise and neighbor issues. It can also raise re-sale and financing issues with the new Fannie Mae and FHA condominium regulations which limit owner-occupancy rates. If your buyer is using conventional financing, check

if it is a Fannie Mae approved condo. If FHA financing, check if it's an FHA approved condo.

8. What is the condominium fee delinquency rate?

Again, a signal of financial trouble, and Fannie Mae and FHA want to see the rate at 15% or less.

9. Do unit owners have exclusive easements or right to use certain common areas such as porches, decks, storage spaces and parking spaces?

Condominiums differ as to how they structure the "ownership" of certain amenities such as roof decks, porches, storage spaces and parking spaces. Sometimes, they are truly "deeded" with the unit, so the unit owner has sole responsibility for maintenance and repairs. Sometimes, they are common areas in which the unit owner has the exclusive right to use, but the maintenance and repair is left with the

association. Review the Master Deed and Unit Deed on this one.

10. What does the master insurance policy cover?

The condominium should have up to \$1M or more in coverage under their master condominium policy. For buyer's own protection, they should always buy an individual HO-6 policy covering the interior and contents of the unit, because the master policy and condo by-laws may not cover all damage to their personal possessions and interior damage in case of a roof leak, water pipe burst or other problem arising from a common area element. Ask for a copy of the master insurance policy and don't forget to check the fine print of the by-laws. Sometimes, there's language that would hurt a unit owner in case of a common area casualty. Condominiums over 20 units should also have fidelity insurance to protect against embezzlement.

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Our experienced residential team is hard at work making sure you get the very best rate. We will help you navigate the home buying process and find the mortgage that's right for you.

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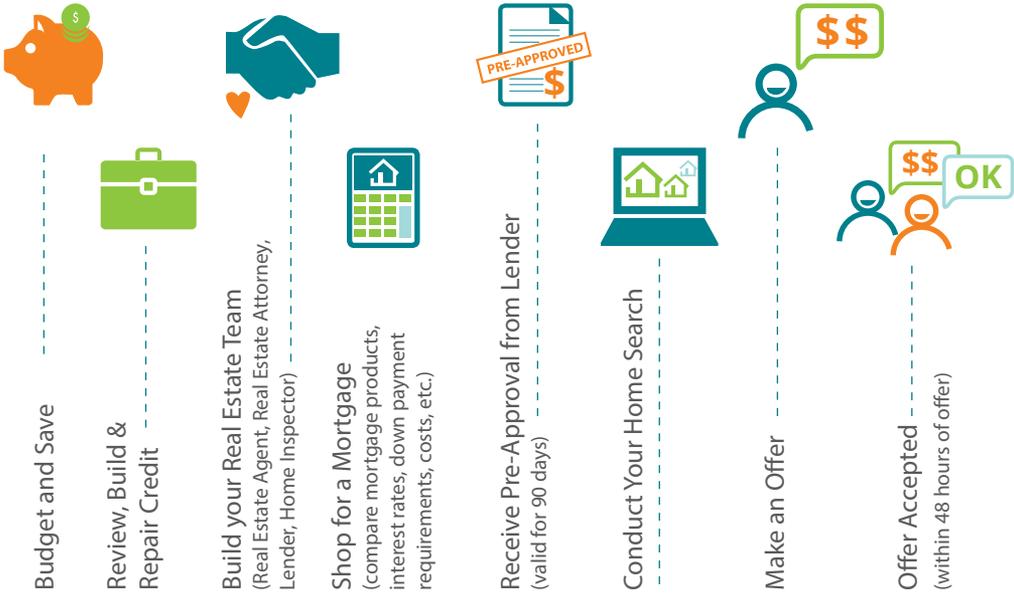
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THE HOMEBUYER'S TIMELINE

CHECKLIST



- Budget and Save
- Review, Build & Repair Credit
- Build your Real Estate Team (Real Estate Agent, Real Estate Attorney, Lender, Home Inspector)
- Shop for a Mortgage (compare mortgage products, interest rates, down payment requirements, costs, etc.)
- Receive Pre-Approval from Lender (valid for 90 days)
- Conduct Your Home Search
- Make an Offer
- 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.



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



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Home purchases and sales
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CONGRATULATIONS FIRST-TIME HOMEBUYERS!

FAIR HOUSING: KNOWING YOUR RIGHTS AND WHAT TO DO IF THEY HAVE BEEN VIOLATED

SOURCE: THE FAIR HOUSING CENTER
OF GREATER BOSTON

Under federal and state anti-discrimination laws it is illegal to discriminate in housing sales and rentals as well as in housing lending and insurance on the basis of:

IT IS ILLEGAL TO:

- Refuse to rent, sell, or negotiate for housing on the basis of the characteristics of a protected class;

- Make housing unavailable or deny that housing is available;
- Set different terms, conditions or privileges for the sale or rental of housing;
- Deny or make different terms or conditions for a mortgage, home loan, homeowners insurance or other real estate related transaction;
- It is illegal to advertise housing for rent or sale in a way that is discriminatory.
- It is illegal to “blockbust for profit”; persuading owners to sell their homes by telling them minority groups are moving into the neighborhood.
- It is illegal to threaten, coerce or intimidate anyone attempting to exercise his or her fair housing rights.

EXAMPLES OF BEHAVIOR THAT MAY BE HOUSING DISCRIMINATION:

- You call and get an appointment to look at a house, but when you get there, you are told that the house was just sold.

These characteristics are called “protected classes”

Race	Age	Family status	Source of income
Color	Gender	(families with children, single parents, unmarried parents)	(have a housing subsidy (Section 8) and/or receive welfare or some other public assistance)
National origin	Sexual orientation		
Religion	Military history		
Age	Disability		

- You are told that the apartment has been rented, but it is listed in the paper again.
- You are told a higher selling price than what was advertised, or what you hear others being told.
- You are told that they cannot rent to families with children because the house has lead paint.
- You are told that only married couples can purchase the unit.
- You are given different terms or conditions for signing a lease than other applicants.
- You are told that you can't or shouldn't buy the house because the neighbors might be unfriendly, or they may not accept families like yours.
- You are only shown homes in certain parts of town.
- You are not given the opportunity to negotiate.
- Non-discriminatory terms and conditions for the sale, rental, financing, or insuring of a dwelling;
- To be free from harassment or intimidation for exercising their fair housing rights.

GENERAL GUIDELINES TO AVOID DISCRIMINATORY ACTIONS:

- **Agents in a real estate transaction**, licensed brokers or salespersons are prohibited by law from discriminating on the basis of protected class. A request from the home seller or landlord to act in a discriminatory manner in the sale, lease, or rental cannot be legally fulfilled by the real estate professional.
 - **Home sellers and landlords** have a responsibility and a requirement under the law not to discriminate in the sale, rental, or financing of property. Under the law, a home seller or landlord cannot establish discriminatory terms or conditions in the purchase or rental; deny that housing is available only to persons in a protected class; or instruct an agent or broker to convey such limitations to potential applicants.
 - Even when illegal discriminatory actions are not intentional, they are still illegal.
 - If you offer options to one applicant and not to another based on their membership in a protected class, it is illegal discrimination.
 - If you make assumptions about potential tenants or clients - about
- HOME SEEKERS HAVE THE RIGHT TO EXPECT:**
- Housing in their price range to be made available without discrimination;
 - Equal professional service; the opportunity to consider a broad range of housing choices; no discriminatory limitations on communities or locations of housing;
 - No discrimination in the financing, appraising or insuring of housing;
 - Reasonable accommodations in rules, practices, and procedures for persons with disabilities;

their ability to pay, about their likelihood of being “good” clients, about their potential for causing problems - based on their race, disability, accent, family size, etc. - that is illegal discrimination.

TO AVOID BREAKING THE LAW:

- Treat everyone alike.
- Provide consistent and complete information to everyone.
- Make decisions based only on objective criteria.
- Do not make credit assumptions based on non-credit factors.
- Know the law.

If your rights have been violated contact:

The Fair Housing Center of Greater Boston

262 Washington Street, 10th Floor
Boston, MA 02108
Phone: 617-399-0491
Fax: 617-399-0492

TTY users, please call the MA Relay Service at 1-800-439-2370

Email: info@bostonfairhousing.org
www.bostonfairhousing.org

The Fair Housing Center of Greater Boston will support you to file the appropriate complaints with The US Department of Housing and Urban Development (HUD) and the Massachusetts Commission Against Discrimination (MCAD).

U.S. Department of Housing and Urban Development

New England Office
10 Causeway Street,
Suite 308
Boston, MA 02222
800-827-5005

Online complaint form at
www.hud.gov

Massachusetts Commission Against Discrimination

One Ashburton Place
Sixth Floor, Room 601
Boston, MA 02108
Phone: 617-994-6000
TTY: 617-994-6196
www.mass.gov/mcad



Ircania C. Valera, MBA

Agent

Boston General Office

201 Jones Rd. 5th Floor | Waltham, MA 02451

(781) 392-1728 | Office
(857) 234-5731 | Cell

¿CREE QUE ALGUIEN HA INFRINGIDO SUS DERECHOS DE VIVIENDA JUSTA?

¡¡¡ANÓTELO!!!

SOURCE: THE FAIR HOUSING CENTER
OF GREATER BOSTON

¡Lo más importante que puede hacer para ayudarse a sí mismo es anotar los detalles de lo sucedido! Haga un "horario" de lo que pasó cuando trató de rentar o comprar un lugar para vivir.

ASEGÚRESE DE INCLUIR LO SIGUIENTE:

- Fecha y hora del suceso;
- Nombres, direcciones y números de teléfono de todas las personas involucradas;
- Todo anuncio acerca de la vivienda;
- Todo documento que se le haya entregado.

**¡¡PÓNGASE EN CONTACTO
CON EL CENTRO PARA UNA
VIVIENDA JUSTA!!**



Los miembros del centro intentarán resolver el problema trabajando directamente con Ud. o refiriendo el caso a un abogado, al U.S. Dept. of Housing and Urban Development o al Massachusetts Commission Against Discrimination. El centro no tomará ninguna acción en su nombre a menos que cuente con su consentimiento. Puede llamarnos al (617) 399-0491. Al llamar, sírvase esperar mientras se le comunica con un intérprete.

"Hemos decidido quitar el apartamento del Mercado temporalmente..."

"Se sentirá más cómodo en otro vecindario..."

"Le mostraré el apartamento luego de ver su tarjeta de residente..."

“¿Es Ud. Estadounidense?...”

“Necesito ver pruebas de que Ud. es residente...”

“Una persona debe hablar inglés...”

¿Le parece conocido?

Si es así podría ser que sus derechos de vivienda justa hayan sido infringidos. Las leyes estatales y federales indican que es ilegal discriminar contra quien busca vivienda basándose en su raza, origen o nacionalidad.

¡¡Es ilegal que los propietarios o agentes de bienes raíces se nieguen a rentar en base a raza, color, lugar de nacimiento, ascendencia, cultura o lenguaje!!

PUBLICIDAD

Es ilegal que un periódico, un propietario o un agente de bienes raíces imprima o efectúe declaraciones discriminatorias.

DIFERENTES TÉRMINOS Y CONDICIONES

Es ilegal exigir depósitos de seguridad o cargos por renta adicionales, o hacer el proceso de solicitud más difícil debido al origen o nacionalidad

CONDUCCIÓN

Es ilegal “conducir” a quienes buscan vivienda hacia ciertas comunidades, o vecindarios debido al origen o nacionalidad.

¿PORQUÉ MOLESTARSE LUCHANDO CONTRA LA DISCRIMINACIÓN EN LA VIVIENDA?

Si lucha contra la discriminación en la vivienda podría lograr lo siguiente:

- La vivienda que desea;
- Compensación por costos tales como los de traslado o cuotas por vivienda temporal;
- Pago por daños emocionales sufridos como resultado de la discriminación;
- Una orden que prohíba la discriminación en el futuro o que exija que el dueño o el agente le venda a otras personas que buscan vivienda y que pertenezcan a un grupo bajo protección.
- El pago de las cuotas de su abogado (algunos abogados toman casos bajo el acuerdo de que se les pagará solamente si los ganan).
- La satisfacción de saber que luchó contra la discriminación y de que otra gente no tendrá que experimentar el dolor y la frustración que Ud. experimentó.

19 CONFUSING MORTGAGE TERMS DECIPHERED

SOURCE: WWW.FINANCE.YAHOO.COM
BY GERRI DETWEILER

If you have ever tried to get or refinance a mortgage, you may have felt like you were in a foreign language class: some of the words seem familiar but you aren't sure you know exactly what they mean. PMI, APR, escrow, jumbo, etc. Here we decipher some of the most common terms you are likely to come across, plus give you the scoop on why they are important.

ADJUSTABLE-RATE MORTGAGE (ARM):

A loan with a rate that can change from time to time. Adjustable rate loans are tied to an index such as the prime rate or LIBOR and will change according to a schedule laid out in the loan documents.

The Scoop: Super-low introductory "teaser" rates that got a lot of homeowners in trouble during the housing boom and bust are largely gone, but ARMs are still available. When interest rates are extremely low, however, the benefit of a slightly lower rate may not be worth the risk that the rate (and payment) can rise in the future.

ANNUAL PERCENTAGE RATE (APR):

The interest rate expressed as an annual rate. When it comes to mortgages, the APR is always higher than the interest rate (or "note" rate) because it includes additional costs such as points or mortgage insurance (if applicable), and other fees associated with the loan.

The Scoop: A lower APR isn't always your best choice. If you don't want to pay closing costs, for example, or if you plan to be in a home for a relatively short period of time, a higher APR with lower out-of-pocket costs can be the better financial choice.

APPRAISAL:

An evaluation of a property's value on a specific date. Appraisals are prepared by licensed professionals.



The Scoop: A value you see online may be far different than what an appraisal determines. Appraisers must rely on “comps” — what similar properties in terms of age, style, size, etc. sold for recently. If there are no recent comparable sales or a property is very unusual, it can make it more difficult to get an appraisal that will be acceptable to a lender if financing will be involved. That’s something to keep in mind if you are thinking about buying a “one of a kind” house.

BROKER:

A mortgage broker typically works with multiple lenders for which it will take and process loan applications.

The Scoop: A good mortgage broker will shop for the best loan for a client, depending on that client’s needs and qualifications. Don’t assume going through a broker will cost more. In the sometimes crazy world of mortgage financing, the broker should have access to competitive — or even better — rates than an applicant can get by going directly to the same lender. However, some loan officers (brokers as well as in-house lenders) have put their own financial interests before that of their clients, so choose a mortgage company with a solid reputation and track record.

CLOSING COSTS:

Costs paid by the borrower and/or seller when a home is sold. Costs may include the appraisal, points, document processing, tax service, underwriting, application fees, lender or broker fees, credit report pull, flood certification, inspection, title fees and possibly more. Typical closing costs vary by state though the national average in 2012 was \$3,754, according to Bankrate.com.

The Scoop: Some lenders offer no closing cost loans, but they mean different things to different lenders.

Sometimes they refer to no lender costs, sometimes to wrapping the closing fees into the loan, and sometimes to getting a lender credit to pay for all the closing costs. Joseph Kelly, president of ArcLoan.com, has been helping to educate borrowers on the value of these loans since 1998. He says, “A true no closing cost option provides a credit from the lender to offset all of the closing costs on a mortgage. It is the best option for borrowers who may only be in their home five to seven years, or if interest rates may drop further in the next couple of years.”

CONVENTIONAL:

Conventional loans or financing refers to loans that meet the funding criteria of Fannie Mae or Freddie Mac. This is in contrast to government-insured loans (such as VA or FHA) or portfolio loans (loans that a lender plans to hold rather than package and sell).

The Scoop: Conventional loans have been more popular in recent years, but don’t limit your search to conventional financing. An FHA or VA loan may offer a lower down payment, for example, or may be a better choice if your credit scores aren’t really high.

CREDIT REPORT:

A credit report details a borrower’s payment history and information about certain public record items such as bankruptcies, judgments or tax liens. They are compiled by three major credit reporting agencies (CRAs): Equifax, Experian and TransUnion.

The Scoop: Most mortgage lenders will review a “tri-merge” credit report that contains a borrower’s history from all three of the major CRAs. If more than one person is applying for the loan, each borrower’s credit reports will be reviewed. It’s a good idea to review your credit reports and credit score at least

Continued to page 32

three months before you apply for a mortgage so you'll have plenty of time to fix any mistakes you find.

ESCROW/ IMPOUND ACCOUNTS:

The lender collects money each month from the borrower as part of the monthly payment to cover the cost of property taxes and/or hazard insurance premiums, which are typically then paid by the lender once or twice a year.

The Scoop: Your lender may or may not require an escrow/impound account. Even if one isn't required, you may want to think about one since it can make it easier to budget for these large expenses. And although you may think of the cost of insurance and taxes as part of your monthly payment, it's smart to shop each year to make sure you aren't overpaying for insurance or on your property taxes.

FHA:

FHA loans are insured by the Department of Housing and Urban Development (HUD) and feature low down payments. In addition, certain closing costs can often be included in the loan and credit score requirements can be more flexible than some conventional loans.

The Scoop: These loans require the borrower to pay a Mortgage Insurance Premium (MIP), which adds to the monthly cost of the loan. Recent changes to the FHA program will require borrowers to pay MIP for the entire life of the loan.

FIXED RATE:

Your interest rate is fixed at a certain rate for a specific period of time. For example, a 30-year fixed rate means your rate is fixed for 30 years.

The Scoop: A fixed rate doesn't mean your payment can't change during that time, however. If your payment includes

taxes or insurance and the amount you pay for them change, your payments will change as well.

GOOD FAITH ESTIMATE (GFE):

A good faith estimate provides an estimate of your closing costs and loan terms if your application is approved. You must receive one within three business days of applying for a mortgage.

The Scoop: A GFE can be a helpful tool for understanding what a loan may cost, but it doesn't mean that's exactly what you will pay. You can use a GFE to shop around or to compare different loan options (lower rate with higher closing costs vs. higher rate with lower closing costs, for example). Certain fees that have been quoted can't change, or can't change by more than 10%, though third-party fees can differ from what's quoted in the GFE.

IN-HOUSE LENDER:

An "in-house" lender refers to where the mortgage application is processed, underwritten and closed in the same place.

The Scoop: When the company you applied with has all those pieces within their same company there is more control over the process and time needed to complete the loan, says Kelly. Often these lenders are also called "direct lenders" as opposed to a broker who sends the file out to another company to underwrite the loan.

JUMBO LOAN:

A jumbo loan is a mortgage loan above Fannie Mae and Freddie Mac's conforming loan limits, currently \$417,000 in most parts of the country, and \$625,000 in some high-cost areas.

The Scoop: Jumbo loans are considered more risky to lenders, so they will typically carry slightly higher interest rates.

LOAN-TO-VALUE (LTV):

The loan-to-value ratio compares the total amount of the loan to the value of the property. Figuring the LTV is easy: Just take the loan amount, divide it by the value of the property and move the decimal two spaces to the right.

The Scoop: LTV is important for both purchase and refinance mortgage loans. High LTV loans are more risky. Some loan products or programs will not allow loans to be made above a certain LTV (for example, 80%), rates may be higher for higher LTV loans, or a lender may require the borrower to pay for mortgage insurance to protect the lender in case the borrower defaults.

PRIVATE MORTGAGE INSURANCE (PMI):

If you are making a down payment of less than 20% on a home or try to refinance and your LTV is above 80%, you may be required to pay for PMI, which protects the lender if you don't pay back your loan.

The Scoop: You may be able to cancel private mortgage insurance after a period of time, if you pay down your balance to a certain amount or if the equity in your home increases.

PITI:

The cost of principal, interest, taxes and insurance, calculated on a monthly basis.

The Scoop: Even if you plan to pay your taxes and insurance yourself, rather than let the lender collect and make those payments, your lender will calculate PITI and use it to compare monthly income to your monthly debt to see if the proposed payment is too high.

POINTS (DISCOUNT POINTS):

One "point" equals one percent of the loan

amount. On a \$150,000 loan, for example, each point costs the borrower \$1,500.

The Scoop: Discount points are used to reduce the interest rate; the more discount points you pay, the lower your interest rate. A borrower should compare the costs of points to the monthly savings on their mortgage payment to see how much time it takes to recoup the upfront costs.

SERVICER:

Your loan may be "serviced" by a different company than the one from which you obtained your loan. The servicer collects payments, sends statements and manages disbursements, such as payments for insurance or taxes, for loans with escrow accounts.

The Scoop: You don't get to choose your servicer, and some do a better job than others. If you have a complaint about a servicer, you can share it with the Consumer Financial Protection Bureau.

VA LOANS:

Qualifying veterans can use these loans to purchase, refinance or improve homes. They allow borrowers to finance up to 100 percent of the VA-established reasonable value of the property. They carry a guarantee that helps protect the lender if the borrower defaults.

The Scoop: You'll pay a non-refundable funding fee of 2.15% if you borrow the maximum amount available and this is your first VA loan, or 3.3% if this is your second VA loan and you are borrowing the maximum amount. For veterans who haven't saved a large down payment, this can still be an excellent option. Kelly adds that, "Veterans who have any military disability can get the funding fee waived. If you are a veteran with a disability, be sure to point this out to your lender to have this fee waived."

HOW LONG DOES IT LAST?

SOURCE: WWW.OLDHOUSEWEB.COM

As you go through your home inspection it's good to know how soon the various systems will need to be replaced. This information can help you decide if you want to go forward with the purchase, renegotiate, or pull out from the deal. Below is the average life of the various systems that you'll find in your new home.

Appliances	Life Estimated in Years
Dishwashers	5 to 12
Disposals	5 to 12
Washers & Dryers	8 to 12
Water Heaters	8 to 12
Refrigerators	15 to 20
Stoves	15 to 20
Gutters and Downspouts	Life Estimated in Years
Galvanized	15 to 20
Copper	Life of home if well-maintained
Heating & Air Conditioning	Life Estimated in Years
Warm Air Furnace	8 to 12
Heat Pumps	8 to 12

Air Conditioning Compressors	8 to 15
Hot Water Boilers	30 to 50
Plumbing	Life Estimated in Years
Gas Hot Water Heater	8 to 12
Electric Hot Water Heater	10 to 15
Private Disposal System (Septic)	15 to 25
Galvanized Water Pipes	30 to 50

Roof	Life Estimated in Years
Salvage or Asphalt Roll	12 to 20
Wood Shake and Shingle	15 to 20
Asphalt	15 to 20
Fiberglass	15 to 20
Asbestos Shingle	30 to 50
Slate	40 to 75



ESSENTIAL HOME MAINTENANCE TASKS

SOURCE: WWW.OLDHOUSEWEB.COM

1. ROOF Check your roof for any leaking around vents, skylights, and chimneys. The sooner you deal with any leaks the more money you will save. Don't wait for too much damage to deal with a leaky roof issue.

2. GUTTERS Cleaning your gutters every spring and fall will help ensure you don't have any unwanted water damage to your home. Leaves and debris will breakdown very quickly clogging your gutters and will prevent excess water from flowing away from your roof and foundation resulting in potentially damaged roofs, walls, siding and flooding basements.

3. STORM WINDOWS Change out your removable screens in the fall and install all storm windows. Don't forget to install or close the storm window on your screen/storm door. Without shutting the screen door in the winter months could result in snow damage to the door — a replacement cost at over \$100.

4. BASEMENT Check your basement throughout the year for moisture, leaking and flooding. If your basement is damp you may consider

purchasing a dehumidifier to prevent moisture from damaging items stored in your basement. If you have small floods periodically consider buying some pallets to keep stored items above ground level and use a wet-dry shop-vac to clean up small water issues. If you have a sump pump, be sure to test it annually by pouring water into the drain to ensure it is working properly.

5. HEATING AND AC SYSTEMS

Before it's time to turn on the heat test your heating system and be sure it is working. Most likely your system has not been used all summer. Your system will run more efficiently and save you money in the long-run if you do annual maintenance. The cost is typically based on the hourly rate of your HVAC professional. Basic maintenance could be up to 2 hours of work at a rate of \$90 plus any materials that may be needed.

If you have an outdoor A/C unit be sure to flush drain and flush out the pipes. You could do this yourself with a wet-dry shop-vac or pay a professional HVAC professional at a typical hourly rate of \$90. If you have a window unit, don't forget to remove it from the window and store for the winter. You may also install an insulation cover over the unit but you will likely conserve the most energy and get the most savings by removing the unit from the window for the winter.

6. FIRE AND CARBON MONOXIDE ALARMS

Check batteries twice a year to ensure proper functioning.

7. SIDING Keeping siding in good condition and touching up peeling paint could save you hundreds of dollars down the road preventing costly repairs due to rotting wood or work unnoticed damage inside your walls.

8. PIPES AND HOSES As you prepare for cold weather months don't forget to drain outside pipes and store your garden hose inside for the winter, as the water freezing and thawing in the hose will create leaks and greatly shorten the life of your hose.

In the winter months during extreme cold snaps you may consider allowing your faucets to drip to prevent your pipes from freezing

9. ONGOING CARE FOR YOUR YARD

Mow lawn: Be sure to regularly mow your lawn as lawn mowers struggle to deal with very long grass. If cut and left on the lawn can prevent healthy lawn growth leaving you with brown patches.

Trim hedges: Trim your hedges at least twice in the late spring and in the fall. If you leave your hedges to grow too large you may find you won't be able to trim them back to the ideal size and you will have to invest large sums of money to have the hedges removed and new ones planted. Be sure to keep your hedges, trees and bushes from covering windows and doorways as both a safety issue and a way to ensure more natural light.

Weed: Weeds will take over your yard killing the plants and hedges you love.

You will often find small trees have begun to grow, if left for too long you may find trees growing up through hedges and in places where you never intended. Removing small seedlings is easy but once they take root you may find it impossible to remove without digging out the full root.

10. APPLIANCES AND FIXTURES

Pay attention to leaky faucets, low water pressure and continuously running toilets. You can often fix these items yourself.

If your faucet is leaking or has low flow consider replacing the aerator. You may find installing a new faucet will resolve low water pressure issues. If you have had leaks, be sure to inspect any tile grout, patch and seal where necessary. If your toilet has an issue with continual water flow you may just need a new flap. Clean your garbage disposal by running ice and vinegar through it periodically. If it clogs all you may need is a plunger, avoid using liquid plumbing products as the chemicals can destroy your disposal as well as discolor your sink if the chemical sits for too long in the backed up sink. Check your refrigerator and freezer to be sure the doors are tightly sealed. Put a dollar bill in the door and if you can easily pull it out you may be wasting energy. You can easily adjust the latch or replace the seal. If you have a coil-back fridge, don't forget to vacuum out the coils for maximum efficiency.

5 ESSENTIAL GREEN TIPS WHEN LOOKING FOR YOUR FIRST HOME

SOURCE: LELAND DIMECO OF BOSTON GREEN REALTY

1. THE BASEMENT IS THE FIRST PLACE YOU SHOULD START YOUR TOUR OF A POTENTIAL HOME

The basement tells the true story about how insulated, healthy, clean and energy efficient the home is. Look at the age of the heating system and the type of fuel it uses. Natural gas is the most efficient in the typical home for both heating and domestic hot water. Look for health hazards like asbestos, mold and any types of oil spills. Check the sills to see if the owners used any type of insulation to decrease heat loss. Don't get carried away by the shiny features in the kitchens and baths, which we call "eye candy." Start from the ground up!

2. BEFORE BUYING MAKE SURE YOU CAN AFFORD THE UTILITY BILLS NOT JUST THE MORTGAGE

When applying for a mortgage, banks consider only the following costs to figure out what you can afford: sale

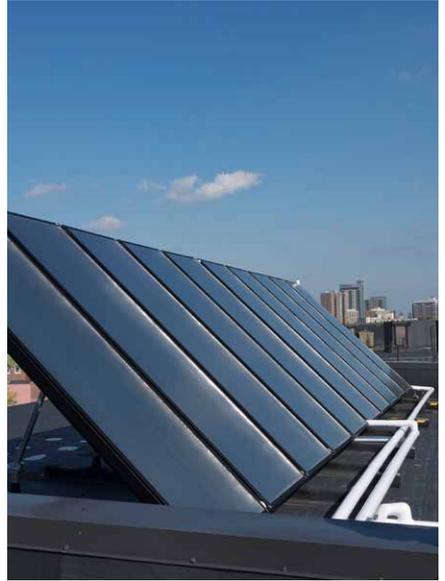


Photo by Asia Chang on Unsplash

price, taxes, insurance, and interest. They fail to figure in one of the most important costs associated with owning a house – the operating costs! What does it cost to run this house annually for heat, hot water, cold water and electricity? The information is public—you can ask your buyer agent to look it up for you or you can simply call the utility companies that service the home and ask them. Not doing this could cost you big during the winter months when you are running the heat. We have seen heating bills for an average condo run as high as \$500+ a month in Boston.

3. TO RADON TEST OR NOT?

If you are interested in buying a home that is sublevel, like a garden level or basement unit, you should highly consider doing a radon test. A radon test will check to see how high the levels

of radon gas emitted from the ground are. This gas, when breathed in over long periods of time, can cause serious respiratory issues. A radon test would be conducted by your home inspector for an additional cost. If the radon levels are high—no worries, you can have a radon remediating system installed at a reasonable cost. If the basement is not habitable, you most likely do not need to worry about a radon test.

4. RENOVATING OLDER HOMES CAN TURN YOUR NEW PROPERTY INTO A GREEN HOME!

If you purchase a house that needs some renovations, you have options. Going green can make your new home healthier and more valuable. The large supply companies like, Home Depot and Lowe's, now offer "green" options for many of their supplies—just ask for them. You will find that the prices are the same or not much higher than the traditional ones. These products will increase your indoor air quality tremendously and will also add resale value to your house. If you are more serious about knowing the ingredients of your home products you can use green supply companies such as Green Depot (in Stoneham, MA or online) that generally have more knowledge about green materials and supplies. As far as value, as more consumers understand what "green" is, we are seeing a huge increase in demand for these products and services. Future buyers will understand the economic, health, and ecological value of going green and not only prefer green

properties to traditional ones, but will pay a small premium for them.

5. USE A GREEN KNOWLEDGEABLE REAL ESTATE AGENT TO HELP YOU PURCHASE YOUR NEXT HOME

Not all real estate agents are created equal. Using a broker that not only is educated in the housing market, but also has green real estate experience, can get you more bang for your buck. Just look to see if they are a certified EcoBroker. The East coast is catching on to what has been an increasing trend in the West coast and around the world. With utility costs rising and knowledge growing about health risks caused by poor indoor air quality, consumers are now creating a huge demand for green homes. Without a doubt, the world is changing. The question is, will you? Invest in the future of greening your new property now by using an EcoBroker to help educate you on the purchase of your next home!



Photo by Asia Chang on Unsplash

GREEN CLEANING

SOURCE: [HTTP://WWW.ECOCYCLE.ORG/HAZWASTE/RECIPES.CFM](http://www.ecocycle.org/HAZWASTE/RECIPES.CFM)

RECIPES FOR NON-TOXIC HOUSE CLEANERS

To get a home that is truly clean, try making your own non-toxic cleaners at home. It's easy! Basic ingredients found in your kitchen can be used to make non-toxic cleaners that get the job done and keep the environment and your budget "green"! Save money on brand name products and remove harmful chemicals from your home by making your own "green" cleaning products.

FOUR BASIC INGREDIENTS FOR HOME CLEANING NEEDS:

Baking Soda: Cleans and deodorizes. Softens water to increase sudsing and cleaning power of soap. Good scouring powder.

Borax: Cleans and deodorizes. Excellent disinfectant. Softens water. Available in laundry section of grocery store.

Soap (Castile, Peppermint): Biodegrades safely and completely and is non-toxic. Available in grocery stores and health food stores. Sold as liquid, flakes, powder or in bars. Bars can be grated to dissolve more easily in hot water. Insist on soap without synthetic scents, colors or other additives.

White Vinegar or Lemon Juice: Cuts grease and freshens.

ALL-PURPOSE HOUSEHOLD CLEANER

Mix together:

1 tsp. liquid soap (Castile, Peppermint)
1 tsp. borax
Squeeze of lemon
1 qt. warm water
OR
¼ c. baking soda
½ c. borax
½ c. vinegar
1 gal. water

For surfaces that need scouring, try moist salt or baking soda and a green scouring pad.

WINDOW CLEANER

Mix together:

2 tsp. vinegar
1 qt. warm water
OR
2 tbsp. borax
3 c. water

Rub dry with newspaper to avoid streaking.



BASIN, TUB, AND TILE

Mix together:

½ c. baking soda

2-3 tbsp. liquid soap (Castile, Peppermint)

FLOORS

Mix together:

½ c. white vinegar with 1 gallon of warm water

Polishing with skim milk after floor is dry will make the floor glow!



Photo by Daigia Ellaby on Unsplash

We think buying a home is just a part of the big picture.

One thing we know about buying your first home: You still have a lot of other things to think about. Car loans, Credit cards, Student loans, Retirement, College planning. What we do is take a look at everything. Not just the new house.

We offer personalized advice on spending, saving and investing.

WILLOW
PLANNING GROUP

DOWNLOAD OUR **MORE THAN MONEY** WORKBOOK
TO GET STARTED ON YOUR HOME BUYING GOAL.
willowplanninggroup.com
Or call us at: 617-943-1433

More than Money:
A Guide to Take Control,
Make Smart Decisions,
and Live your Bucket List

WILLOW
PLANNING GROUP

2018 DIRECTORY OF RESOURCES

The Homebuying Mentors®

www.allstonbrightoncdc.org

 @allbrightcdc

 [Facebook.com/allstonbrightoncdc](https://www.facebook.com/allstonbrightoncdc)

∞ Habla: Español

§ Speaks: Multiple Foreign Languages

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Twitter: @kellyluethje

FORECLOSURE PREVENTION

§ **Boston Home Center**

26 Court Street

Boston, MA 02108

617-635-HOME (4663) Office

Homecenter@boston.gov

<https://www.boston.gov/housing/boston-home-center>

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

617-524-4820 Office

617-524-2430 Fax

[http://www.meantide.com/clients/](http://www.meantide.com/clients/esacboston/home-ownership-center/)

[esacboston/home-ownership-center/](http://www.meantide.com/clients/esacboston/home-ownership-center/)

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, Lower level

Lowell, MA 01851

800-583-5337 Toll Free

978-970-0012 Office

978-970-0015 Fax

<http://elderhomeowners.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
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
South Boston, MA 02127
617-464-1047 Office
james@bhi.us
www.bhi.us

Jackson Home Inspection

Raymond Jackson
92 Concord St, Unit #4
N. Reading, MA 01864
978-475-0444 Office
978-475-6140 Fax
info@jacksonhomeinspection.com
www.jacksonhomeinspection.com

INSURANCE

John J. Ryan Insurance Agency

John J. Ryan, Jr.
376 Washington Street
Brighton, MA 02135

617-254-0600 Office
617-254-0404 Fax
jack@johnjryaninsuranceagency.com
www.johnjryaninsuranceagency.com

New York Life

Ircania Valera
20 Jones Road, 5th Floor
Waltham, MA 02451
781-392-1728 Office
ivalera@ft.newyorklife.com

MORTGAGE LENDING

Boston Private Bank & Trust Company

∞ Diana Carvajal-Hirsch
Vice President | Residential Loan Officer
401C Centre St
Jamaica Plain, MA 02130
617-912-3991 Office
617-830-9829 Fax
NMLS ID: 704461
dcarvajal-hirsch@bostonprivate.com
www.bostonprivate.com

Brookline Bank

Tom McBreen
131 Clarendon Street
Boston, MA 02117
617-927-7916 Office
508-577-0561 Cell Phone
617-323-5410 Fax
www.brooklinebank.com

Cambridge Trust

Dina M. Scianna
Vice President-Director
Community Partnerships & Development
NMLO #792981
617-441-1430 Office
781-983-3289 Cell Phone
Dina.Scianna@cambridgetrust.com
www.cambridgetrust.com

East Boston Savings Bank

Roger Martorana
Residential Loan Officer
181 Brighton Ave., Allston MA 02134
857-524-1062 Office
617-484-3056 Fax
rmartorana@esbs.com
www.esbs.com

Eastern Bank

Steven Dion

Loan Officer, Vice President

155 Dartmouth Street
 Boston MA 02116
 Office 617 295-0667
 Cell 617 515-0197
 Fax 781 477-1371
s.dion@easternbank.com

Rockland Trust

John Allard

Senior Loan Officer
 270 Mystic Avenue
 Medford, MA 02155
 617-448-8324
john.allard@rocklandtrust.com

Leader Bank, N.A.

Mike Angers

Vice President
 180 Massachusetts Avenue
 Arlington, MA 02474
 781-648-7900 ext. 120 Office
 781-526-5700 Cell Phone
 781-648-8444 Fax
mangers@leaderbank.com
www.leaderbank.com/agent/mangers

Santander

Steven Roussel

Senior Mortgage Development Officer
 330 Martin Luther King Blvd
 Boston Ma 02119
 617-686-7988 Cell Phone
 610-463-9350 Fax
steven.roussel@santander.us

Wellesley Bank

Brian Lynch

SVP Mortgage Lending
 31 Washington Street
 Wellesley, MA 02481
 781-489-7614 Office
blynch@wellesleybank.com
www.wellesleybank.com

REAL ESTATE SALES

Centre Realty Group

Katherine Meisenheimer

384 Washington Street
 Brighton, MA 02135

617-787-4700 Office
 617-767-4882 Cell Phone
 617-332-3737 Fax
katherine@centrerealtygroup.com
www.centrerealtygroup.com
www.facebook.com/bostonhomehunter

Pena Realty Corporation

Maria Pena

Real Estate Consultant
 715 Broadway
 Everett, MA 02149
 617-389-1777
 617-201-0030

STATE MORTGAGE PROGRAMS

**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](https://www.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.

∞ Habla: Español
 § Speaks: Multiple Foreign Languages

ENERGY EFFICIENCY

Energy Federation Inc.

1 Willow Street, Suite 2
Southborough, MA 01772
800-379-4121 Office
www.efi.org/store
customerservice@efi.org

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.

NON-PROFIT & OTHER RESOURCES

∞ Allston Brighton Community Development Corporation

18R Shepard Street, Suite 100
Brighton, MA 02135
617-787-3874 Office
617-787-0425 Fax
info@allstonbrightoncdc.org
www.allstonbrightoncdc.org

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.

∞ Fair Housing Center of Greater Boston

100 Terrace Street, Suite B
Boston, MA 02120

617-427-9740 Office

617-427-9744 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 Office
617-495-9703 Fax
community@harvard.edu
www.community.harvard.edu

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
 866-627-7577 Toll Free
 617-654-0400 Office
www.masslawhelp.com

Provides referrals to find real estate and other attorneys.

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.

CITY OF BOSTON RESOURCES

Boston Fair Housing Commission

1 City Hall Square, Room 966
 Boston, MA 02201
 617-635-2500 Office
 617-635-3290 Fax
fairhousing@boston.gov
www.boston.gov/departments/fair-housing-and-equity

Enforces city, state, and federal housing laws.

§ Boston Home Center

26 Court Street, 9th Floor
 Boston, MA 02108
 617-635-HOME (4663) Office
Homecenter@boston.gov
www.boston.gov/housing/boston-home-center

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
<http://www.bostonplans.org/>
Oversees affordable rental and homeownership lotteries.

Tiger Home Inspection

969 Washington St.
 Braintree, MA 02184
 1-800-62-TIGER or 1-800-628-4437
www.tigerinspection.com

City of Boston - Inspectional Services

1010 Massachusetts Avenue
 Boston, MA 02118
 617-635-5300 Office
isd@boston.gov
<https://www.boston.gov/departments/inspectional-services>
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@boston.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
 617-635-4200 Office
 617-635-0383 Fax
rentalhousing@boston.gov
www.cityofboston.gov/rentalhousing
Provides advice, information and assistance to Boston landlords and tenants.

∞ Habla: Español
 § Speaks: Multiple Foreign Languages

ELECTED OFFICIALS

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

<http://www.wheredoivotema.com>

<https://malegislature.gov/>

<http://vote-usa.org/>

FEDERAL GOVERNMENT

The President of the United States

Donald J. Trump

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 Healey

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

<https://malegislature.gov/People/Profile/kgh1>

State Representative Michael Moran

State House, Room 42

Boston, MA 02133

617-722-2014 Office

Michael.Moran@mahouse.gov

<https://malegislature.gov/People/Profile/mjm1>

State Senator William Brownsberger

State House, Room 504

Boston, MA 02133

617-722-1280 Office

William.Brownsberger@masenate.gov

<https://malegislature.gov/People/Profile/WNBO>

State Senator Sal DiDomenico

State House, Room 208

Boston, MA 02133

617-722-1650 Office

617-722-1323 Fax

Sal.DiDomenico@masenate.gov

<http://www.malegislature.gov/People/Profile/SNDO>

CITY OF BOSTON

Mayor of Boston

Martin Walsh

1 City Hall Square, Suite 500

Boston, MA 02201

617-635-4500 Office

617-635-2851 Fax

mayor@boston.gov

<https://www.boston.gov/departments/mayors-office>

Councilor At-Large Michael Flaherty

1 City Hall Square, Suite 550
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 617-635-4205 Office
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Michael.F.Flaherty@boston.gov
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Councilor At-Large Annissa Essaibi George

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 Boston, MA 02201
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 617-635-4203 Fax
Ayanna.Pressley@boston.gov
<https://www.boston.gov/departments/city-council/ayanna-pressley>

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
<https://www.boston.gov/departments/city-council/mark-ciommo>

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💻 www.allstonbrightoncdc.org

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☎ (617) 787-3874

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