

HOMEOWNERSHIP  
Resource Guide  
2021



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# HOMEOWNERSHIP RESOURCE GUIDE OF ALLSTON BRIGHTON CDC

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

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**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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## Welcome



It is our pleasure to present to you the 2021 Allston Brighton CDC (ABCDC) Homeownership Resource Guide in a new, digital format. The COVID-19 pandemic brought many changes in 2020 and the All Bright Homeownership staff seamlessly shifted to continue offering our popular Homebuying 101 course in a virtual format. We served over 1,000 clients through the homeownership and counseling programs last year.

Since ABCDC was founded over 40 years ago, our staff has worked to ensure that all our neighbors have access to a safe, affordable home. Homeownership is pivotal to the ABCDC mission and contributes to equitable and sustainable communities. AllBright Homeownership exists to be an independent, not-for-profit resource for Massachusetts residents to plan responsibly for their future through homeownership education, housing counseling and financial empowerment. We give individuals and families the tools that they need to succeed in a competitive real estate market, no matter their background.

ABCDC provides a trusted environment where residents of Allston Brighton

and all of Greater Boston can engage with experienced local real estate professionals and our HUD certified housing counselors. In addition, one-on-one housing counseling offers an opportunity for HB101 grads to set personalized homeownership goals and create a customized action plan to accomplish those goals.

The Resource Guide is an important community resource; it serves as a hub of community businesses, lenders, service providers and government agencies that are committed to making homeownership accessible to all Massachusetts residents. As in previous years, this guide contains information that will be useful to you whether you are a homebuyer or a homeowner. It contains a variety of resources, including articles written by ABCDC staff and industry partners covering fair housing, the anatomy of a mortgage payment, lead safety, and energy saving tips. In addition, you will find a directory of private, non-profit, and public providers of services used by homebuyers and homeowners. The directory also has the contact information of public officials. We hope that you will find it useful throughout your homeownership journey.

A handwritten signature in black ink that reads "John Woods".

**John Woods**  
Executive Director

A handwritten signature in black ink that reads "Molly Goodman".

**Molly Goodman**  
Manager of Homeownership Programs



# All Bright Homeownership

All Bright Homeownership is Allston Brighton CDC's program to educate first-time homebuyers and help them responsibly plan for their future.

We build a trusting environment where residents can engage with HUD-certified housing counselors to create personalized plans for a successful homebuying experience. ABCDC has offered first-time homebuyer classes since 1995 and we don't plan on stopping anytime soon!

## A Roadmap to Buying Your First Home

### HOMEBUYING 101 (HB101)

HB101 is a 9-hour course, covered over 2 or 3 sessions. Due to the COVID-19 pandemic, ABCDC is currently holding all classes in a virtual format. Topics covered include:

- Budgeting, Savings & Credit
- Obtaining a Mortgage
- Housing Search
- The Legal Aspects of Buying a Home
- Home Inspection
- Homeowners Insurance
- First-Time Homebuyer Loan Programs
- Down Payment Assistance Programs

Graduates of this course receive a certificate that grants access to downpayment assistance,

Massachusetts Housing Partnership's ONE Mortgage, MassHousing mortgages, HUD mortgages, home ownership lotteries, and lender first time homebuyer mortgages. The certificate is accepted statewide and is valid for 3 years.

### FRAMEWORK ONLINE HOMEBUYING CLASS

Framework is a comprehensive course that leads first-time buyers through the entire home purchase process. This online option allows participants to complete the course on their own time. One follow-up session is required to receive a certificate. The interactive session is offered by a HUD-certified counselor who will highlight key aspects of the process and give participants the opportunity to have individual questions answered.

### PRE-PURCHASE COUNSELING

All graduates of HB 101 or Framework have access to unlimited pre-purchase counseling services from a certified HUD counselor. Graduates begin the counseling process with an intake and assessment, which includes pulling a credit report with FICO score(s), completing a budget with actual income and expenses, setting attainable short- and long-term goals, and creating an individualized action plan with concrete steps and a timeline for completion.

### FINANCIAL EMPOWERMENT

In 2019, we expanded our financial counseling services to individuals living in our affordable rental portfolio. We offer free financial seminars specifically targeted to low to moderate income (LMI) individuals living in our neighborhood. All individuals who attend a seminar can enroll in one-on-one financial counseling to grow their financial knowledge and create an action plan to improve credit, pay off debt, and save money.

### STUDENT LOAN COUNSELING

In 2019, ABCDC also added Student Loan Counseling to our repertoire of services. Student loan counselors assist borrowers in evaluating their individual circumstances and all the repayment and loan forgiveness programs available to them, such as income-based repayment options, Public Services Loan Forgiveness (PSFL), and Teacher Loan Forgiveness (TLF). For borrowers with loans in default, your counselor will help you understand options such as loan rehabilitation, consolidation or refinance and will help you communicate with debt collectors and loan servicers. Sessions include:

- Budget & financial analysis
- Credit report analysis
- Evaluation of debt and possible solutions





# Why does homeownership matter?

By: Meghan Monson, Homeownership Programs Coordinator

Simply because homeownership changes lives for the better.

From the individual to community to societal levels, homeownership provides rippling benefits from one generation to the next.

On the individual level, homeownership satisfies both the need for shelter and the desire to own property. The stability it creates in the lives of the homeowners and their dependents allows for greater achievements in school, work, and community. Additionally, homeowners have greater lifetime financial achievement when compared to renters. The wealth accumulation many homeowners experience is passed down to

subsequent generations, thereby creating more financially secure households down family lines.

A community with more involved and engaged homeowners will benefit from inputs of capital and social investment. Homeowners tend to spend money locally in their communities which can benefit locally-owned businesses. They also tend to invest their time and energy in their communities thus enriching the social fabric that exists there. Municipalities also benefit from homeownership through property taxes, which allows the maintenance and development of programs and infrastructure for the benefit of the community. Generally, communities with higher rates of homeownership experience more of these benefits.

The valuation and sentiment attached to homeownership is partially influenced by society,

and the US undoubtedly views homeownership as a beacon of great achievement. The value of homeownership in our country is so much so that nation-wide we have laws, funding, and special programs to aid in obtaining and maintaining homeownership. For this, homeownership spurs a profitable economic engine from which many benefit, from the homeowner to real estate investors and many in between. The real estate market is embedded in the operations of our society and the jobs it creates make a livelihood for many.

Stability, financial well-being, social enrichment, and employment are just a few of the benefits of homeownership that contribute to a better quality of life across the country and make homeownership important.

A community with more involved and engaged homeowners will benefit from inputs of capital and social investment.

## THE BOSTON HOME CENTER CAN HELP YOU

- 1) Buy a home with funds for downpayment and closing costs or by entering our affordable home lotteries
- 2) Maintain your home with our repair and lead loans
- 3) Retain your home with free and confidential foreclosure and refinancing counseling

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## Rent Vs. Buy

*By: Meghan Monson, Homeownership Programs Coordinator*

Choosing whether to pursue homeownership can be difficult because there's no "one size fits all" approach to buying a home. There are many calculators online that can tell you if renting or buying will save you more money over time, but they often don't factor in the personal reasons that convince people to rent or buy. In this post, we will look at renting versus buying in terms of flexibility, responsibility, and investment opportunity.

Flexibility, in terms of being able to move to a different home or location, greatly reduces when you become a homeowner. Because there are

costs associated with buying a home that are separate from the cost of the home itself, it is not practical to move frequently while owning. Unlike renting, which may have a minimal application fee, the costs of buying a home are significant relative to the purchase price of the home. Closing costs include the lender's fees, attorney's fees, title insurance, as well as prepaid and escrowed homeowner's insurance and taxes. If you were to buy your home and then sell it without having built enough equity, it is possible that you will not make any money in the transaction, and you could lose money. Therefore, it is advisable to only purchase if you are in a situation where you can forego some of the flexibility of moving often. Freddie Mac recommends that you plan to live in a purchased home for at least 5 years.

It is well known that being a homeowner means more responsibility. As a



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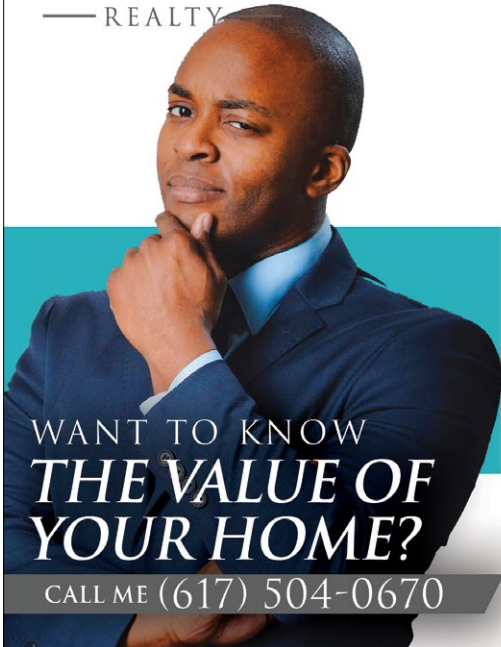
homeowner, you will be accountable for maintaining your home in the condition required by your local municipality or your condo/homeowner's association. Houses don't take care of themselves; they require significant (in terms of cost and time) input from the owner to be maintained. Proactive maintenance is essential to avoid expensive surprise repairs.

The type of property you buy will determine just how much responsibility you will have. There is a spectrum of responsibility. The form of homeownership with the least responsibility is condo ownership, where there is a condo association in place to budget for maintaining the building, and common areas and procuring vendors. If you want to be a homeowner and don't like the idea of maintaining a yard, this option is probably the best for you. Next on the spectrum is single family property ownership, in which you own the whole building or dwelling unit. The ownership option with the most responsibility is multi-family ownership, in which you are responsible for a building, its land, and all the units in the building. In multi-family ownership, you become a landlord and must maintain your own dwelling unit in addition to the dwelling units of your tenants. The degree of responsibility from least to most is as follows: renting, condo ownership, single family ownership, then multi-family ownership.

Lastly, the investment opportunity of homeownership is often a major factor that persuades people to buy rather than rent. On average, homeowners have a much greater net worth than renters. Owning a home is a sort of forced savings plan, where your monthly principal payments build equity in an asset that should increase in value over time. When it comes time to sell, you will ideally make a profit because your home is worth more than it was when you bought it. This stands in contrast to renting, in which your monthly rent payment usually helps build your landlord's equity in the property. Considering this, more renters might prefer to be homeowners but are not able to overcome the many barriers to homeownership that most often have to do with upfront costs. Some might simply prefer to make their investments outside of their home because they have a different investment strategy.

If you are prepared to remain in one place for at least several years, you understand and are ready to accept the responsibility of maintaining a property, and part of your long-term investment strategy includes owning a home, then you are likely a good candidate for buying. If any of these boxes don't apply to you, then it might indicate that you are comfortable renting, at least for now.

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# A Homebuyer's Story: Luis

With Luis Menendez-Antuña. Interview by Meghan Monson

## What made you want to buy?

L: I got my dream job in Boston and I knew that I wanted to stay for the long-term. It was the right time to put down roots.

## What did you know or not know about buying a home before taking Homebuying 101?

L: I didn't know anything, literally, not even the basics. I had been renting most of my life. Taking the class was anxiety driven but it was calming to have the basics laid out.

## What was your experience taking Homebuying 101?

L: The class was clear and well-organized with enough time for questions, which is hard to do because people come with different perspectives and experiences and

want to do different things. The class helped me get serious about the process.

## Why did you decide to participate in Homeownership Counseling?

L: The moment I started looking into the process it was not just something abstract. I started asking the bank, asking the realtor, all these specific questions started to come up and they had been addressed in class, but I needed to narrow it down to my specific circumstance. With this salary how much can I afford? With these savings, what is a good down payment? What is a good rate in my particular situation? Counseling was a way of specifying all the insight I got in the course, which was useful.

## How was it going through the home purchase process?

L: I have friends that told me "you came to Boston and you rocked the Boston housing market" because I bought the first place I saw. I put an offer in and it got accepted. So it was a pretty linear and clean process. However, it was so linear because I came to the table prepared for it. I knew my price, what I wanted in terms of lifestyle, and I had a Realtor recommended. All the pieces were in place. All the previous info I got took away the anxiety of jumping into the pool and left me very prepared to go into the process. It took the anxiety away.

## How was working with your homebuying team?

L: Everything was very clean. The Realtor was recommended by a friend, who also referred an attorney and insurance agent. The process was very streamlined but took place right as the pandemic was happening. I saw the house for the

first time right as COVID started. Then the whole process exploded and we did everything online – the documentation, the emails, except for the inspection everything went online. And I had to go to the office for the closing.

## How did it feel to complete the purchase?

L: It feels amazing. I'm aware that the house is not mine, it's the banks. But on the whole it feels great. I'm very happy with the place, it's the right place for me. It was smooth because it was the right moment in life for me to buy, and I didn't rush. All those elements allowed me to feel like it was the right decision. The only troubling thing was the appearance of COVID, I thought the market was going to be very unstable. But then I thought, I'm not buying a house for speculation purposes, I'm buying a house to make it a home. This is the right time and I need a home. And I've made a home out of it!

We applaud the Allston Brighton CDC on working together to build the community.

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# All Bright Homes

By: Sean Tatar, Resource Development & Communications Manager

In 2015, Allston Brighton CDC established the All Bright Homes Program in partnership with Harvard Allston Task Force, Harvard University, Boston Community Capital, and the City of Boston.

The program is designed to promote an increase in the number of owner-occupied households in Lower Allston and North Brighton. ABCDC identifies homeowners looking to sell and purchases properties quickly, usually before they go on the market, with the goal of reducing investor ownership. ABCDC then 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.

This program is beneficial to buyers and sellers alike. Buyers have the opportunity to own a home in a sought-after neighborhood without competition from investors. Sellers can quickly close on their home and benefit the community that they love.

## Why does the All Bright Homes Focus on North Allston/ Brighton?

North Allston is a segment of the neighborhood bounded by the Mass Pike, Soldiers Field Road, Western Ave, and Market Street. This area has recently been dominated by

investor-owned properties. Investors often hike up the price of homes, purchase housing in cash, and divide houses into profitable rental units. This in-turn pushes Allston Brighton residents out of the community as they cannot afford to put roots down in the neighborhood as people continue to be outbid.

In response to this neighborhood issue, the All Bright Homes Program was established. The goal is to provide homebuyers with access to a much sought-after community while also growing owner-occupancy in the neighborhood.

## A Seller's Story: Joyce

One of our newest All Bright Homes projects at 59 Hopedale was sold to ABCDC from a longtime Allston Brighton resident, Joyce. When you talk to Joyce about Allston, you can immediately sense her love for the neighborhood. "It's the kind of place that you love even after you leave." The community of Lower Allston was an amazing home to Joyce and her family for over 26 year. She considers many of her neighbors to be her closest friends. For her, the neighborhood was the best of Boston living: a tight-knit community with parks and green space, and easy to downtown, Harvard Square, and major highways.

This past year, Joyce decided to sell her home through the All Bright

Homes Program to give one last gift to the neighborhood that treated her so well. When owning a home became too much work, Joyce made the decision to downsize. When Joyce decided to relocate to another part of the country, she knew her 4+-bedroom home would be quickly seized by an investor who would either subdivide it into apartments, or simply rent it to multiple young people as a group home. She did not want either of these things for her home or, more importantly, her neighbors. One of the most important aspects of this program for Joyce is the legacy that she is leaving for the neighborhood. As more and more investors buy homes and turn them into cramped apartments, fewer people can afford to make Lower Allston their home for the long-term. Joyce wanted to make sure that whoever bought her home would actually live in the community.

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*Joyce has made an impact throughout her time in Lower Allston and her presence will benefit the community for years to come!*

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For further information, contact us by email at [homebuy@allstonbrightoncdc.org](mailto:homebuy@allstonbrightoncdc.org) or by phone at (617) 787-3874.



# Buying a Home During COVID-19: Your Homebuying Team

In the greater Boston area, the COVID-19 pandemic has not seemed to slow the momentum of the real estate market. In fact, many local real estate professionals say the Summer of 2020 was one of the busiest they can remember. The following describes the ways in which you can expect to interact with each of the members of your team while buying a home during the pandemic.

## Homeownership Counselor

You can meet with your homeownership counselor virtually and thanks to technology, it is almost the same experience as meeting pre-Covid!

## Loan Officer

While you may have met with your loan officer in-person previously, now you can expect to interact exclusively through email and phone calls. Lenders will provide a secure portal for you to upload your documentation to keep your sensitive information safe.

## Real Estate Agent

The process of working with your real estate agent is much less personal than before. Communication takes place over phone and email. Open houses are ongoing but can be highly modified. Most open houses are by appointment, where your agent will turn lights on and open doors so that you don't have to touch any surfaces while in the home. You will be required to wear a mask while viewing the home.

## Attorney

Working with your attorney hasn't changed drastically. Communication still takes place over phone and email. Closings are modified to keep parties socially distanced and each office has adopted their own protocol to conduct a safe closing. Registries of deeds are only accepting documents electronically, which can cause a delay in the recording of your documents and thereby, a delay in you receiving the keys to your new home.

## Home Inspector

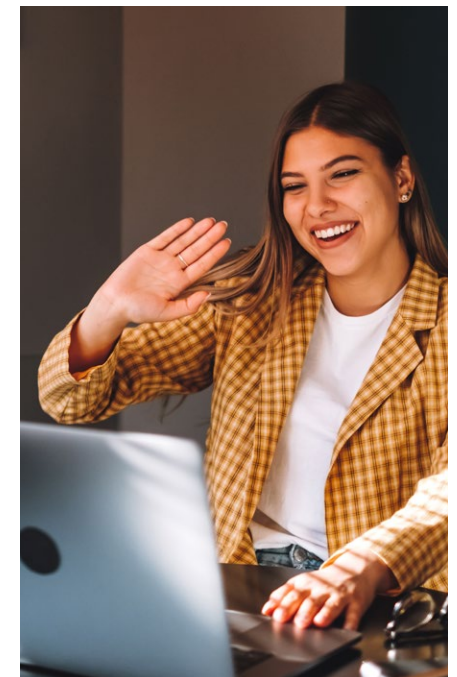
Inspectors are still inspecting. Efforts to reduce the number of people present are being taken. You can still attend your home inspection at your own discretion. Some inspectors are offering to walk

the client through the home over video chat.

## Insurance agent

There is not much change in how you will interact with your insurance agent, other than the lack of in-person meetings. Communication and policy decisions will take place by phone or email.

Through these modifications you can be assured that your homebuying team will assist you through a successful home purchase process while keeping you, your family, and themselves safe and healthy!







# 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 take into consideration both the unit itself and the condominium project as a whole.

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. For budgeting and financing you need to know the monthly fee and exactly what you are getting for it.

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. Buyers should not only research the condition of the individual unit they are interested in purchasing, but also 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

2. What are the condominium rules & 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.



SINGLE FAMILIES	CONDOS	MULTI-FAMILIES
<b>High level of control</b>	<b>Lower level of control</b>	<b>High level of control</b>
<b>High level of responsibility</b>	<b>Lower level of responsibility</b> <i>(management of common areas is shared by all unit owners or handled by a professional management company)</i>	<b>High level of responsibility; additional responsibility for maintaining rental units &amp; complying with all applicable laws</b> <i>(fair housing, lead safety, handling of security deposit, etc)</i>
<b>Budget/save yourself for expenses, repairs &amp; maintenance</b>	<b>Budget/save collectively for expenses, repairs &amp; maintenance</b>	<b>Budget/save yourself for expenses, repairs &amp; maintenance; additional reserves required for damages, lost rents, etc.</b>





#### 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 require an owner-occupancy threshold. 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 for these details.

#### 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 a buyer's own protection, they should always purchase 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.

Source: Rich Vetstein,  
[www.massrealestatelawblog.com](http://www.massrealestatelawblog.com)



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## Fair Housing: Knowing your rights and what to do if they have been violated

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 protected classes.

### 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;

### THESE CHARACTERISTICS ARE CALLED "PROTECTED CLASSES"

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

- 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.
- 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.

### Home seekers have the right to expect:

### 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.
- 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.
- 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;
- 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 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](mailto:info@bostonfairhousing.org)  
[www.bostonfairhousing.org](http://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](http://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](http://www.mass.gov/mcad)

*Source: The Fair Housing Center of Greater Boston*

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- Mike F. & Carolyn C.

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- 2018 Top 1% of Loan Officers in the nation
- First-Time Homebuyer Loans with Low Down Payments
- 2018 Placeholder Top Producing Mass Housing Loan Officer
- Down Payment Assistance Programs
- 2018 Top Purchase Volume Loan Officer in Essex County
- Free Appraisal and P&S Review
- Lender Affiliate of the Year 2016 North Shore Association of Realtors
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- Ranked Top 1% Nationwide by Mortgage Executive Magazine
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- 978.777.4663 (HOME)
- [info@georgekoutsos.com](mailto:info@georgekoutsos.com)
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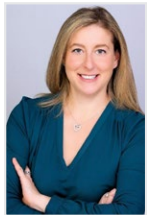


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## Anatomy of a Mortgage

By: Molly Goodman, Manager of Homeownership and Counseling

What is PITI? Principal, interest, taxes, insurance (PITI) is the sum of a mortgage payment that includes the principal amount, loan interest, property tax, and homeowner's property and private mortgage insurance premiums.

### Here's how it works:

Principal + interest + mortgage insurance (if applicable) + escrow (homeowners insurance and tax) = total monthly payment

If you live in a condo, co-op, or a neighborhood with a homeowners' association, you will likely have additional fees that are usually paid separately.

**Principal** – The amount borrowed that must be paid back. A portion of each mortgage payment is dedicated to repayment of the principal balance.

**Interest** – The amount the lender charges for lending the money. This is the ongoing cost of borrowing the money. The interest rate on a mortgage has a direct impact on the size of a mortgage payment: Higher interest rates mean higher mortgage payments.

**Taxes** – Property taxes assessed by local government agencies. Property taxes are usually due on an annual or quarterly basis, but many mortgage lenders break the payment down monthly, collect it with your regular payment and set it aside in an escrow account.

**Insurance** – Depending on your loan type and down payment amount, you could pay two different types of insurance with your monthly bill: homeowners insurance and private mortgage insurance. Like property taxes, the insurance premiums may be escrowed as part of the monthly mortgage payment.



# How Long does it Last?

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
Selvage 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

Source: [www.oldhouseweb.com](http://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

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

GUTTERS AND DOWNSPOUTS	LIFE ESTIMATED IN YEARS
Galvanized	15 to 20
Copper	Life of home if well-maintained



**CONTACT**  
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 Real Estate Broker

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# How to Protect Your Family from Lead

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

## People can get lead in their body if they:

- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

## Lead is even more dangerous to children under the age of 6:

- At this age children’s brains and nervous systems are more sensitive to the damaging effects of lead.
- Children’s growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:

**LANDLORDS** have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.

**SELLERS** have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.

**RENOVATORS** disturbing more than 2 square feet of painted surfaces have to provide information about lead before starting work.

## If you think your home has high levels of lead:

- Get your young children tested for lead, even if they seem healthy.
- Wash children’s hands, bottles, pacifiers, and toys often.
- Get your home checked for lead hazards.
- Regularly clean floors, window sills, and other surfaces.
- Wipe soil off shoes before entering house.

- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- Don’t use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- Don’t try to remove lead-based paint yourself.

**Call the National Lead Information Center at 1-800-424-LEAD (424-5323)** to learn how to protect your household from lead poisoning and for other information on lead hazards.

To access lead information via the web, visit [www.epa.gov/lead](http://www.epa.gov/lead) and [www.hud.gov/offices/lead/.7887u8](http://www.hud.gov/offices/lead/.7887u8)

*Source: Department of Housing and Urban Development.*



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DanielleSchlesierRealEstate.com

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

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[lesdono@msn.com](mailto:lesdono@msn.com)

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Steven Bloom  
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### FORECLOSURE PREVENTION

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[Homecenter@boston.gov](mailto:Homecenter@boston.gov)  
[https://www.boston.gov/housing/  
bostonhome-center](https://www.boston.gov/housing/bostonhome-center)

HOMEOWNER OPTIONS FOR  
MASSACHUSETTS ELDERS (HOME)  
(978) 970-0012  
<http://elderhomeowners.org/>

NATIONAL CONSUMER LAW CENTER  
(617) 542-8010  
[www.nclc.org](http://www.nclc.org)

NEIGHBORHOOD OF AFFORDABLE  
HOUSING (NOAH)  
(617) 567-5882  
[www.noahcdc.org](http://www.noahcdc.org)

URBAN EDGE  
(617) 989-9300  
[www.urbanedge.org](http://www.urbanedge.org)

#### HOME INSPECTION

ADVANCED BUILDING INSPECTORS  
Ron Riggs  
(617) 442-8000  
[info@advancedbuildinginspectors.com](mailto:info@advancedbuildinginspectors.com)  
[www.advancedbuildinginspectors.com/](http://www.advancedbuildinginspectors.com/)

BOSTON HOME INSPECTORS  
James Brock  
(617) 464-1047  
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ASSET INSURANCE AGENCY  
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[mcmccarthy@brkl.com](mailto:mcmccarthy@brkl.com)  
[www.brooklinebank.com](http://www.brooklinebank.com)

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## STATE MORTGAGE PROGRAMS

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onemortgage@mhp.net  
[www.mhp.net/onemortgage](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.*

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*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.*

## NON-PROFIT & OTHER RESOURCES

### CITIZENS' HOUSING AND PLANNING ASSOCIATION (CHAPA)

(617) 742-0820  
[www.chapa.org](http://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

(617) 427-9740  
info@bostonfairhousing.org  
[www.bostonfairhousing.org](http://www.bostonfairhousing.org)

*A non-profit organization focused on ending illegal housing discrimination in the Greater Boston area.*

### GREATER BOSTON LEGAL SERVICES

(617) 371-1234  
[www.gbls.org](http://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.*

### HARVARD PUBLIC AFFAIRS & COMMUNICATIONS

Harvard University  
Cambridge MA 02138  
(617) 496-2289

### HARVARD TRANSACTIONAL LAW CLINIC

6 Everett Street, Suite 4103  
Cambridge, MA 02138  
(617) 998-0101

### MASSACCESS: THE ACCESSIBLE HOUSING REGISTRY

[www.massaccesshousingregistry.org/](http://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 barrierfree housing.*

### MASSACHUSETTS AFFORDABLE HOUSING ALLIANCE (MAHA)

(617) 822-9100  
info@mahahome.org  
[www.mahahome.org](http://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

(617) 654-0400  
[www.masslawhelp.com](http://www.masslawhelp.com)

*Provides referrals to find real estate and other attorneys.*

## CITY OF BOSTON RESOURCES

### BOSTON FAIR HOUSING COMMISSION

(617) 635-2500  
fairhousing@boston.gov  
[www.boston.gov/departments/Fairhousing-and-equity](http://www.boston.gov/departments/Fairhousing-and-equity)

*Enforces city, state, and federal housing laws.*

### BOSTON PLANNING & DEVELOPMENT AGENCY

[www.bostonplans.org](http://www.bostonplans.org)

*Oversees affordable rental and homeownership lotteries.*

## CITY OF BOSTON - INSPECTIONAL SERVICES

isd@boston.gov  
[www.boston.gov/departments/inspectional-services](http://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  
Homecenter@boston.gov  
[dnd.cityofboston.gov/#page/lead\\_safe\\_boston](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

(617) 635-4200  
rentalhousing@boston.gov  
[www.cityofboston.gov/rentalhousing](http://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:  
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[malegislature.gov](http://malegislature.gov)  
[vote-usa.org](http://vote-usa.org)

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