

HOMEOWNERSHIP Resource Guide 2023/2024



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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 2023-2024 Allston Brighton CDC (ABCDC) Resource Guide again in a digital format. Even though in the past two years we have been inching our way out of pandemic restrictions, the Homeownership and Counseling staff continue to offer all programming virtually, including the distribution of this Guide. We have seen and experienced how virtual programming reduces the barrier to access and participation, and provides opportunity to households from more diverse backgrounds. If you are using this Guide digitally, you will be able to click on an advertisement and it will bring you directly to the webpage of the homebuying professional or organization.

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 ABCDC's mission and contributes to equitable and sustainable communities. All Bright 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.

Sincerely,

A handwritten signature in black ink that reads "Meghan Monson".

*Manager of Homeownership
and Counseling Programs*



Homeownership and Counseling Programs

Allston Brighton CDC's Homeownership and Counseling programs seek 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 1996 and we don't plan on stopping anytime soon!

All of the programs listed are also offered in Spanish.

A Roadmap to Buying Your First Home

HOMEBUYING 101 (HB101)

HB101 is a 9-hour virtual course, covered over 2 or 3 sessions. 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 down payment 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.

First-time Homebuyer Workshops

Throughout 2022, staff have been developing new workshops that are designed to assist future homebuyers with specific aspects of the homebuying process.

HOMEBUYING 100: RENT VERSUS BUY

This workshop is an introduction to the homebuying process and is targeted towards those that are not yet sure if they want to buy a home. It is presented from a rent versus buy perspective and shows what it takes to be mortgage-ready. It also evaluates the challenge of buying in a highly competitive real estate market.

HOMEBUYING 102: DOWN PAYMENT ASSISTANCE IN MASSACHUSETTS

Massachusetts is one of the most supportive states when it comes to purchasing a home for the first time. There are plentiful resources, but it can be difficult knowing how to approach the process of utilizing DPA and building into your homebuying process. This workshop explains what programs are out there and how to utilize them.



HOMEBUYING 201: PURCHASING A CONDOMINIUM

Homebuying 201 is a workshop that covers the purchase and ownership of a condominium unit. Because there are special considerations when buying a Condo, this workshop prepares future condo owners for success. It highlights how the purchase process can differ as well as the extra regulations and expectations placed on a condo unit owner.

ABCDC's All Bright Homes Program

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.

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



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The Value of a Mortgage Pre-Approval

By: Diana Carvajal-Hirsch, Mortgage Advisor, SVB Private

Many people dream of homeownership but most do not have enough savings to pay the full home purchase price. Chances are they will need to obtain a mortgage. But how does one know if they will qualify to be approved for a mortgage loan?

There are two important qualification strategies for would-be homebuyers to know: mortgage loan pre-qualification and mortgage loan pre-approval.

Pre-Qualification

A mortgage loan pre-qualification is a quick, simple process in which the loan applicant shares his or her relevant financial information with a loan officer.

Based on the information provided, the loan officer can provide an idea of the mortgage amount for which the homebuyer is likely to be approved.

Obtaining a loan pre-qualification can also offer valuable insight into what different lenders have to offer, including information about their products, rates, financial assistance offered, and overall process. This can help you identify the lender or lenders that best match your specific needs.

Going through the pre-qualification process can also serve as a helpful tool to determine whether you are really ready to buy a home, or perhaps better served by waiting a bit longer to strengthen your financial position, narrow your focus on homes you can afford, or otherwise have the best chance of successful home ownership. The pre-qualification process is a simple



one and in most cases does not require a credit check, which can negatively impact your credit score.

Though a pre-qualification can be valuable, it is not the strongest indicator of eligibility for a mortgage. An even better indicator is a mortgage pre-approval.

Pre-Approval

A mortgage pre-approval is a more involved process requiring full verification of your income, credit, assets and liabilities. This process requires a credit check and you will need to provide financials like tax returns, paystubs, bank statements and any other information the lending institution and their underwriters require to make a credit decision. A mortgage pre-approval is completed in writing and is valid for 90-120 days depending on the lending institution.

Some lending institutions submit pre-approvals though a pre-underwriting process, which makes the pre-approval a strong predictor of being approved for a mortgage when the homebuyer is ready to make an offer on a home. Every borrower will have to go through a complete loan underwriting process at some point whether it is with a pre-approval or the final mortgage application itself. If you have a pre-approval that has gone through

a complete underwriting process, that is the strongest indicator that you are ready to be approved for a home mortgage.

Guidance for First-Time Homebuyers

For first-time homebuyers planning to purchase a property in the near future, consider taking a First-Time Homebuyer “FTHB” class. Such classes are a valuable, low-cost resource where borrowers can learn about each step of buying a home, including the mortgage process, different mortgage products, financial assistance programs you may qualify for, and other valuable information.

After taking a FTHB class, consider getting a pre-qualification, preferably one not requiring a credit check. Reach out to different banks — particularly those who participate in special first-time homebuyer programs — and learn more about their offers and programs. By doing so you can choose the lender you feel is the best fit for your needs in the pre-approval process and avoid having multiple lenders pulling credit reports.

As a final step, choose the lender with which you want to work and submit your pre-approval application. Obtaining a pre-approval will take longer than a pre-qualification and will require



time commitment from you and your loan officer – but it is well worth the additional time and effort. By successfully obtaining a pre-approval you will gain peace of mind that you are prepared to qualify for a home mortgage, and will have also strengthened your offer to purchase a home.

A good realtor will highlight your pre-approval to the seller as part of your offer to purchase a home. This can increase your chance of having your offer accepted, if the seller perceives there is a high chance your mortgage will be approved at the purchase offer price made for the home.

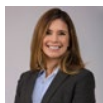
Once you have gone through the process to obtain a loan pre-approval, review it and make sure you understand the terms and financing conditions that you will need to meet for the loan. Follow up with the loan officer to get an estimate

of the principal, interest, taxes and insurance (or “PITI”) expenses expected for your planned home purchase. Conduct a review of your personal income and expenses to make sure the PITI is something you can afford.

Keep in mind that if there are any changes in your financial picture after you have been pre-approved, you will need to update your loan officer to make sure the change does not have an impact on your pre-approval.

Obtaining a solid pre-approval prior to submitting an offer to purchase a home will take a commitment of your time and effort but in the end, it is the safest and best way to prepare yourself to qualify for a mortgage at a home purchase price you can afford.

Congratulations on taking this next step in your mortgage qualification. Best of luck and happy home buying.



Diana Carvajal-Hirsch,
Mortgage Advisor, SVB Private

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Allston-Brighton Homeownership Program

*By: Meghan Monson, Manager of Homeownership and Counseling Programs
& Sean Tatar, Resource Development & Communications Manager*

At the beginning of 2022, a new homebuying assistance program was put in place to help prevent displacement and overcome barriers for Low to Moderate Income homebuyers in Allston and Brighton. As a community benefit, the developers of Allston Yards granted future homebuyers in Allston and Brighton up to \$50,000 to help cover down payment and closing costs.

The fund is administered by the Boston Home Center, and buyers apply through the Home Center's online application at any point during their homebuying process (but the earlier, the better!). We caught up

with Polly, a Brighton homeowner, who was fortunate to be able to use the Allston Brighton Homeownership Program to help her purchase her home.

Q. WHAT MADE YOU WANT TO BUY YOUR FIRST HOME?

I wanted to create more stability and predictability in my housing costs. Over the past year, rents have been going up rapidly. I didn't want to be dependent on a landlord or superintendent anymore and wanted more independence to maintain my own place.

I read a Boston Globe article and learned about the Allston Brighton Homeownership Program and took an info session with you (AB CDC) to learn more about the program. From there, I knew that I wanted to buy in Allston Brighton and apply for this program.



Q. WHY DID YOU WANT TO BUY IN ALLSTON BRIGHTON?

I was renting on Quint Avenue in Allston and I enjoyed living in the neighborhood. There is a strong arts and music scene in the community and there are places where I can bike that are more accessible. I love hanging out at Herter park by the river. There are also public transportation options so that I can easily get to work. I'm excited to get to know my neighbors and start getting more involved in the community!

Q. WHAT WAS YOUR EXPERIENCE BUYING A HOME THROUGH THE ALLSTON BRIGHTON HOMEOWNERSHIP PROGRAM?

My new home was through a lottery, so the City of Boston required me to do a lot of paperwork. I also applied for down payment assistance and closing cost assistance through the Boston Home Center (BHC). Fortunately, some of the paperwork for the city and for closing cost assistance was the same. I wanted to make sure that I was eligible for this type of assistance to make sure that I set myself up for success to financially maintain the property.

After I won the homeownership lottery on my place, I had to start putting all of the pieces together before the closing. The process was a little anxiety-inducing because the BHC was

not able to tell me the final amount of assistance that I was going to qualify for until right before the closing. Some of this was due to the timing of when my bank released monthly statements. This step was required to verify my eligibility. Luckily, I was able to receive \$49K in assistance to purchase my home. This allowed me to save more money to hire movers and maintain my emergency fund.

Q. HOW LONG DID IT TAKE YOU TO FIND A PROPERTY?

The process to close on my home took around a year. I applied to the homeownership lottery in June of 2021 and I found out that I was a finalist in April of this year. I finally closed on my home at the end of June and I just moved in July! I had my heart set on this property but kept applying to other lotteries- some for Allston-Brighton and others throughout the city.

I think that taking the homebuying classes was very helpful in explaining the homebuying process. Since I purchased my home through a lottery, I didn't use a realtor and so I was looking for some advice about what to expect. I also had some guidance from friends who already had homes and my attorney also helped me understand the process with taxes. The BHC also helped me apply for other assistance programs which made the process less difficult.



**Q. DO YOU HAVE ANY
SUGGESTIONS FOR PROSPECTIVE
BUYERS?**

There's a lot that prospective homebuyers can do to set themselves up for success. It is super important to have access to bank statements and other documents online so that you can quickly respond to these requests. For example, I had access to the past three months of my bank statements and my retirement accounts so that I could easily provide this information.

I would also recommend that people enroll in a Homebuying course. The workshops provided valuable

information as well as referrals which helped when I was shopping around for my mortgage. Honestly, it was great to connect with others in the same position who were also navigating first time home buying. I also think it's important to remember that people want you to succeed.

Always remember that you need to stay persistent! It can happen and it will happen- folks will get housing!

For more information about the Allston Brighton Homeownership Program, contact us at homebuy@allstonbrightoncdc.org or 617-787-3874 x35.



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Is The Section 8 Homeownership Program Right For You?

By: Evelyn Otero, ABCDC Housing Counselor

Do you have a Section 8 Mobile Voucher? If your answer is yes, did you know that you could potentially use your voucher to help you buy a home? Not to be confused as a rent to own program, with Section 8 Homeownership you will receive assistance to help pay a portion of your mortgage. Let's review some of the benefits and challenges of this program, to help you determine if it could be right for you.

Program benefits:

- Participants can use their voucher to pay a portion of a mortgage payment.
- It enables participants to become homeowners and build equity rather than pay rent.
- This is not a rent to own program; it is a homeownership program.
- This program can help you become a homeowner and secure a safe home instead of renting.
- This program can be combined with other assistance, such as down payment assistance and grants to bridge any gaps associated with down payment and closing costs.
- You can use any mortgage loan program of your choice (ONE+Boston, ONE Mortgage,



MassHousing, VA loans, Conventional loans, FHA Loans).

- Your household assistance payment could increase if your income decreases (job loss, change in household size etc.)
- The mortgage assistance payments will go directly to the homeowner and not the lender.
- If you decide to sell the property while participating in the program, you will not have to pay any money back to the housing authority.
- You will keep the proceeds of the sale.

Program challenges:

- This program is limited to first-time homebuyers.
- Not all Public Housing Authorities participate in the Section 8 Homeownership Program.
- Not all lenders participate in this program.
- This program is limited to geographical areas depending on

the areas served by the voucher servicer or housing authority.

- Other homebuying costs may still be unaffordable for the buyer (down payment and closing costs).
- The payment assistance is typically limited to 10 to 15 years. You will need to cover the full mortgage payment once the voucher payment assistance ends (there are exemptions to this rule).
- Home purchase is limited to condos or single-family homes; client cannot purchase a multi-family home.
- You will be required to comply with yearly recertifications and provide proof of income for all household members on a yearly basis.
- You must live in the property and make it your primary residence; you cannot move out and rent the property.
- House must meet all eligibility criteria such as passing the state sanitary code for home inspections.



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- You cannot waive your home inspection contingency in your Offer to Purchase a home.
- You are not able to add a co-borrower to the mortgage application if they are not included in your voucher.
- You must meet the minimum credit criteria for the program (this will depend on the housing authority).
- Participants can become over-income and lose their voucher.

There are pros and cons to this program. However, if your dream is to become a homeowner and you currently have a section-8 voucher, this program may be just what you need to get you to that level.

Whichever the case may be, if you are interested in learning more about this program, you can visit HUD's website (U.S. Department of Housing and Urban Development) at: www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership or contact your local housing authority directly and ask them if they participate in the Section 8 Homeownership Program.



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What Risky Things Are Homebuyers Doing To Be More Competitive In Their Offer To Purchase A Home?

*With Nathan Johnson from Thumbprint Realty and Cheng Zhang from Thread Real Estate.
Interview by Lorena Villatoro, ABCDC Housing Counselor*

The sting of rejection hurts in any form, but the last thing buyers want to feel when putting in an offer for a potential dream home is rejection. After months of saving, planning, and hunting for your dream home, the keys to your new house still stand behind getting your offer accepted. With the current scarcity of real estate in the current housing market, a surge in competition has pushed buyers into taking new risks to make their offers stand out.

Q. HOW OFTEN ARE PEOPLE DECIDING TO BID OVER-ASKING IN THIS MARKET?

N: Frankly speaking, it's become quite the norm. Since about 2020, the amount of offers I've written at or below asking can be counted on one hand. I've seen Between \$5,000 and \$30,000 [over-asking] depending on the location. You're most likely going to overbid in areas close to or in the city of Boston for example. Suburbs like Sharon may have competitive offer bids due to their amazing school systems. It honestly depends.

C: It depends on where you are looking and the market—real estate can vary from street to street. For example, [properties in] Melrose [are] selling 11% on average above asking. So, a single-family home in Melrose

today you probably always bid over asking, but on the other side of the spectrum like East or South Boston, newer development – new housing, new condos being introduced into the market and the newer condos are really expensive, but you could probably buy one of these properties without overbidding.

Working with a knowledgeable agent so they can get localized data to advise you whether overbidding on a property should be within your negotiation strategy. Some of the problems with overbidding include: 1. If you over-bid, you will have to cover the gap between the appraised value and what you offered to purchase the property for. 2. There is no guarantee that the property will increase in value, and you may end up owing more than what the property is worth.

Q. WHAT ARE SOME RISKY THINGS HOMEBUYERS ARE DOING TO MAKE THEMSELVES LOOK MORE COMPETITIVE?

N: Most are skipping [their home] inspection. Some are waiving appraisal altogether, but skipping inspection has to be the riskiest move yet.

C: Skipping their home inspection contingency and underestimating the cost of repairing their house and buying a really distressed property they have to live with.

Q. WHAT ARE SOME RISKS WITH WAIVING YOUR CONTINGENCIES?

N: [The degree of risk] can range from [moderate] to severe depending on the [contingency]. For example, waiving your inspectional contingency may make you miss relevant or dangerous information with regards to the operation and safety of certain utilities. Waiving appraisal may have you grossly overpaying for your home that you may or may not wish to sell in the future.

C: There is an infinite number. You could move into your house and discover massive structural termite damages which could cost you hundreds of thousands of dollars to repair if you waive your inspection contingency. If you don't have your finance contingency and for some reason the bank won't lend you the money, you will still have to follow through with the purchase or lose your deposit.

Q. HOW CAN BUYERS LOWER THE FINANCIAL RISK OF WAIVING CONTINGENCIES?

N: As mentioned and if possible, bring a professional you know or are introduced to when you see houses. If you're waiving contingencies, speak to your agent and make sure you are aware of the consequences and what may or may not come up. Remember that nothing worth having



comes easy, and there is risk in just about everything that we do. This is the BIGGEST purchase that one can make in their lives, and easily the most nerve-wracking for some. Education, experience through those who've purchased or work in this field, and an amazing agent will guide you to the best decision you can make.

C: Contingencies are not “black and white”, there is nuance in the art of negotiation. Work with your real estate agent and point out specific issues are you are worried about whether it's the foundation, damage amounts – get specific with it and communicate to the seller you are serious about the transaction.

Q. WHAT ARE THINGS BUYERS CAN DO IN THIS MARKET TO LOOK COMPETITIVE?

N: This has a lot to do with prep, but one thing for sure a new Buyer can check is how fast their lender can close. A fast-closing time can

be the difference between “Hello? Yes, my clients are going with your offer” and “We decided to go in a different direction”. There are Sellers out there who simply want to accept an offer and sign the papers. No muss, no fuss, and certainly no delays. [Other things] letters to the owner, overbidding, waiving certain contingencies. The right offer depends entirely on terms, intentions, and what you (the buyer) and your team are capable of.

C: Flexibility with move-in and closing dates and stepping up to fix things before you [the buyer] own the home. Writing a heartfelt letter to the owners can be helpful too, it makes the transaction personal.



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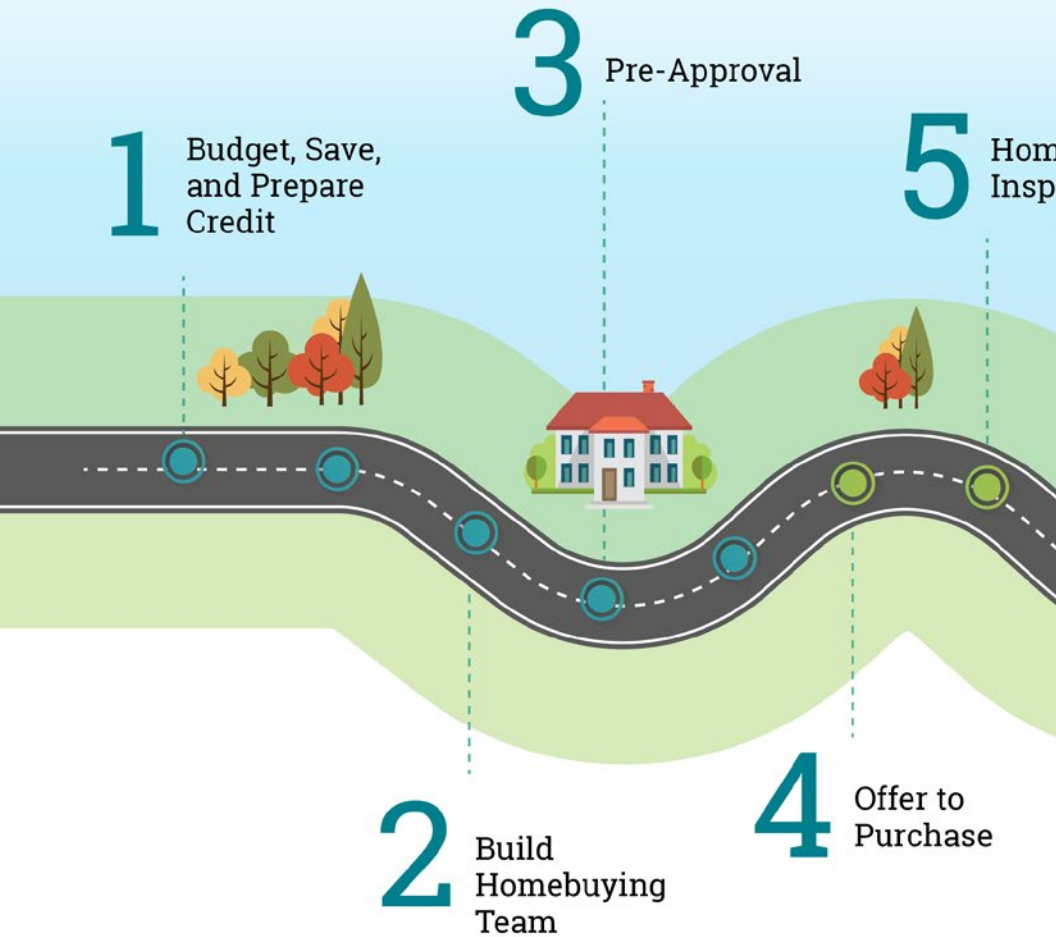
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10 Questions To Ask Before Buying A Massachusetts Condominium Unit

Source: Rich Vetstein, www.massrealestatelawblog.com

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.

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 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.

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.

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 buyers 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.



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Purchasing a Home Without Citizenship

By: Lorena Villatoro, ABCDC Housing Counselor

Owning property in the United States has become synonymous with the American Dream. The process of purchasing a home in the United States can seem daunting but it is not impossible, even for non-citizens or non-residents living in the United States. Depending on your current residency status, you may be eligible for certain loans and homebuying options.

Financing options are limited and may vary lender to lender depending on your status

Green card holders or lawful permanent residents (LPR):

Green card holders and lawful permanent residents have access to the same loan services as U.S. citizens, this includes FHA loans and other government-backed services as Fannie Mae and Freddie Mac.

DACA Recipients:

Since January 19, 2021, DACA recipients can purchase a home in the U.S. using an FHA loan if they plan to make it their primary residence.

Non-permanent Residents:

Individuals with a valid work visa may be eligible for an FHA loan. To secure an FHA loan, non-permanent



residents will need to provide proof of employment and a social security number. Lenders may request proof of a valid work contract that spans up to three years to be sure that the borrower plans to remain in the country long enough to pay back the loan, along with other documentation such as positive credit history, bank statements, and tax returns for the previous two years.

Options in Massachusetts:

The premier first-time homebuyer products in Massachusetts are MassHousing and ONE Mortgage. Loans are made available to non-U.S. citizens who are lawful permanent or non-permanent residents under the same terms available to U.S. citizens through MassHousing. ONE Mortgage follows Fannie Mae guidelines on residency status, which allows non-permanent resident borrowers. It's important

for homebuyers to reach out to their lender, as lenders may have their own policies on requirements for non-permanent resident borrowers.

Foreign nationals looking to purchase within the boundaries of the U.S. are protected by the same laws that protect citizens. The Fair Housing Act (FHA) prohibits the discrimination in the selling, financing, or renting of property to any individual based on their race, religion, national origin, or sex. Should you experience any discrimination at any point during the home purchasing process, you can contact a fair housing center in your area to investigate your discrimination complaint by visiting [HUD.gov](https://www.hud.gov). You will need to file a fair housing complaint with HUD within one year of the alleged violation, or in state or federal court within two years of the alleged violation.



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First-Time Homebuyers Mortgage Opportunities Abound

By: Allan K. Martorana, SVP and Mortgage Banking Team Leader, Brookline Bank

First-time homebuyers, your window of opportunity may have just opened.

For the past ten years, rising housing prices may have made homeownership seem only a dream for many. Steep prices resulted in mortgage payments that were often unaffordable. However, economic cycles have a way of correcting things when they get unbalanced. Now, as mortgage rates are rising, housing values are starting to level off - and this may be your opportunity.

So, as you search for your new home, keep this thought in the back of your mind: Don't be afraid of rising interest rates. You may be able to refinance your current mortgage rate down the road to lower your

monthly payments if and when rates moderate. On the other hand, you can never undo the purchase price of your home if you overpay.

Before you start, formulate a game plan, get focused, and ask yourself two things:

ARE YOU READY, AND WHAT HAVE YOU DONE TO GET READY?

Allow me to give you the "Dad speech." My Dad always said, "Owning a home is not a right or a privilege, it's a sacrifice."

What are you willing to sacrifice to own your first home? This means taking a hard look at your spending and doing what it takes to cut where you can. The more you can save each month will go a long way to helping you meet your mortgage



payment. Do you really need multiple subscription packages like streaming TV, sports, movie or music services? Are you going out to eat several times a week? Are you overindulging with vehicles, tech gadgets, vacations or clothing? If you're not ready to consider the necessary sacrifices, you may not be serious about homeownership. The concept is an important one and it will benefit you long after your purchase. Making the necessary sacrifices to own a home, and maintaining this mindset will help you budget for what you really need and not what you may want.

Enough lecturing. Let's assume you are ready to make the necessary sacrifices.

How the mortgage lender you choose can help you:

Ask your lender to prepare a pre-qualification or a pre-approval (they're essentially the same thing and they're free). Having a pre-qual or pre-approval in hand is a crucial step in the home buying process. It demonstrates to the seller that you are a serious buyer, that you have taken the time to be informed, and that you have a mortgage lender ready to provide your financing. Just as important, knowing in advance how much you are eligible

to borrow prevents you from looking at properties you cannot afford and avoids wasting any goodwill you've earned with your realtor. Study the numbers your lender provides, and be conservative with the limits. Just because you may qualify for a loan of a certain amount doesn't mean you should buy a home for that full amount. The last thing you want is to have bought the most expensive home your financing allows for, only to have to eat cold cereal three times a day to make your mortgage payments.

First-Time Homebuyer Programs to look for:

When you're ready to buy, mortgage lenders may offer or recommend many first-time homebuyer options that can lower the cost of your home purchase. They include:

- Low or no down payment
- Low or no closing fees
- Flexible underwriting
- Reduced rates
- Low credit score minimums
- Federal programs (FHLB, VA)
- State programs (MHA, MHP)
- Down payment assistance programs
- City lottery programs
- House builder/Construction discount programs

- Programs for communities mandated under the Community Reinvestment Act (CRA)
- Lender foreclosures or real estate owned (REOs)

Other options exist as well, and there are always new programs being developed. **Let your mortgage lender explain the details and help match you with the program that suits you best.**

In addition to help from your mortgage lender, many attorneys will reduce their legal fees for first-time homebuyers. Sellers may agree to closing cost concessions. Insurance companies may offer flexible premium terms along with discounts for new or newer homes and certified workshop homebuyers.

At times, even realtors have been known to lower their fees to help get a deal across the finish line.

Don't be bashful asking all parties involved for reduced fees. You might be pleasantly surprised at how much you'll save - if you ask.

For first-time homebuyers, the pathway to homeownership has never been easier. The market, the programs, and the assistance from mortgage lenders are all waiting for you. What's holding you back? As a homeowner, I can say there's nothing like the security and pride of homeownership. As a mortgage lender, nothing gives me more satisfaction than to see you at your new home, raking leaves or playing with your children, and knowing I helped your dream become a reality.



Allan K. Martorana
SVP and Mortgage Banking Team Leader, Brookline Bank



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4Cs of Lending

By Meghan Monson, Manager of Homeownership & Counseling Programs

The 4 Cs are the universal language of lending that all lenders speak in one form or another, from mortgage lenders to credit card companies to auto lenders. Together, they consist of a complete loan or credit application, and it's important to remember that one of the Cs cannot outweigh or replace another. An applicant must exhibit minimum standards across all 4 of them to be eligible for the credit being offered.

The 4 Cs are:

CHARACTER (CREDIT)

Evaluation of the applicant's past behavior using credit and one of the strongest predictors of future credit behavior that lenders rely on. Credit worthiness is represented by a credit score.

CAPACITY (INCOME)

Does the applicant's income sustain the potential debt and do they have enough income for the repayment to be affordable?

CAPITAL (SAVINGS)

Evaluation of the applicant's assets and if they have sufficient assets to provide the upfront investment or down payment, associated fees, and reserves (money left over after the purchase).



COLLATERAL (DEPOSIT/PROPERTY/VEHICLE)

Evaluation of the item of value that will be seized if repayment does not occur as expected; in the case of a mortgage, the property must meet the bank's standards.

In the homebuying process, when you know your Character, Capacity, and Capital, but do not yet know which property you want to purchase, you apply for pre-approval. Once you have a property under contract with a Purchase and Sale Agreement and therefore the collateral is identified, you can now submit a full Mortgage

Application to the lender. At this point, the bank's underwriter will evaluate all aspects of the mortgage application to determine the bank's risk in making the loan.

If the underwriter can determine that the potential risk is worth it, the bank will proceed in granting the mortgage.



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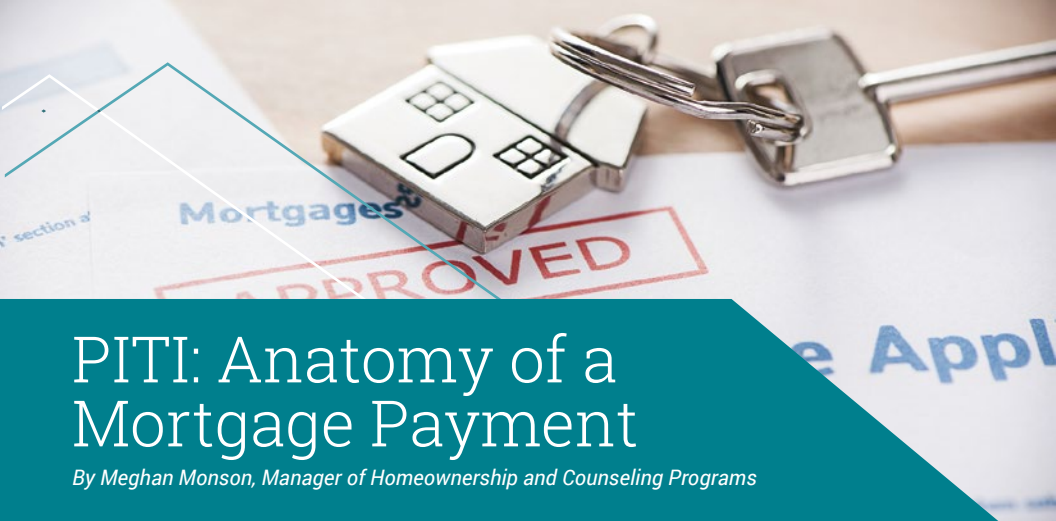
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PITI: Anatomy of a Mortgage Payment

By Meghan Monson, Manager of Homeownership and Counseling Programs

It's important to be familiar with the pieces of a mortgage payment before you have the responsibility of paying one. The acronym PITI outlines the pieces of a mortgage payment: Principal, Interest, Taxes, and Insurance.

Principal

Part of your mortgage that goes towards repayment of the amount borrowed to finance the purchase.

Interest

Amount the lender charges for lending the money.

Taxes

The part of the mortgage that is collected to pay for the residential taxes assessed to the property

Insurance

The part of the mortgage that is collected to pay towards the annual homeowner's insurance premium.

Some people may have an additional insurance to pay for as part of their mortgage and it is called Mortgage Insurance or Private Mortgage Insurance (PMI).

Mortgage Insurance

A monthly insurance premium that the buyer pays for to protect the lender in case the buyer defaults on the loan before they have reached 20% equity. It is a tool that allows a buyer to purchase a home without needing a full 20% down payment.

For those buying a condo, there will be an additional piece to your monthly payment, the association fee.

Association Fee

A monthly payment to the condo association that manages the

operations and maintenance of your condo building.

If the buyer utilized a second mortgage for assistance with their down payment or closing costs, and the second mortgage has an interest rate greater than zero, there will likely be another piece to their mortgage,

the second mortgage principal and interest.

Second Mortgage Principal and Interest

Repayment of the down payment assistance loan.

Principal + Interest + Taxes + Insurance + (Mortgage Insurance/PMI) + (Association Fee) + (Second Mortgage Principal and Interest) = Mortgage Payment



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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 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

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
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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

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

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

GREATER BOSTON LEGAL SERVICES
(617) 371-1234

www.gbbs.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.

MYMASSHOMES

www.mymasshomes.org

MyMassHomes is a one-stop resource for helping Massachusetts homebuyers navigate their path to becoming a homeowner.

MASSACHUSETTS AFFORDABLE HOUSING ALLIANCE (MAHA)

(617) 822-9100

info@mahahomes.org

www.mahahomes.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

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

Enforces city, state, and federal housing laws.

BOSTON PLANNING & DEVELOPMENT AGENCY

www.bostonplans.org

Oversees affordable rental and homeownership lotteries.

CITY OF BOSTON - INSPECTIONAL SERVICES

isd@boston.gov

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

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

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:

www.wheredoivotema.com

www.malegislature.gov

www.vote-usa.org

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