

HOMEOWNERSHIP
Resource Guide
2020



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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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- **Homebuyer education**, including an online option
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Learn about our mission, products and how we support successful home ownership in Massachusetts at www.masshousing.com/homeownership

*To be eligible for down payment assistance, borrowers must be first-time buyers. Income limits apply and vary by region. Income limits can be viewed at www.masshousing.com/limits. Other eligibility criteria apply. Down payment assistance available on 1-4 family homes, condos and Planned Unit Developments (PUDs).



Welcome



It is our pleasure to present to you the 2020 Allston Brighton Homeownership Resource Guide. This year the Resource Guide celebrates its 20th year of publication. We know that the homebuying process can seem overwhelming and we are here to provide educational resources to give you the knowledge and confidence to navigate the homebuying process and take care of your investments. In addition to providing useful information and contacts, the Resource Guide represents numerous community members, agencies, service providers, and professionals who are committed to making homeownership accessible.

Since ABCDC was founded, our staff has worked to ensure that all our neighbors have access to a safe, affordable home. Homeownership is pivotal to our mission and contributes to equitable and sustainable communities. We give individuals and families the tools that they need to succeed in a competitive real estate market, no matter their background. More than 6,000 individuals have graduated from our monthly Homebuying 101 classes since they began in 1995, and thousands of new and existing homeowners have benefited from our programs.

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,

John Woods
Executive Director

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. 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 Service 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

Mortgage options to fit your unique needs.

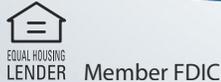
No matter how large or small your loan is, you can expect the highest quality residential home mortgages, superior customer service, and a banking relationship that works for you.

Let's start a discussion:

John Allard
NMLS #697230
Phone: 508.732.3426
John.Allard@RocklandTrust.com

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

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This is a great course for first-time homebuyers- thank you ABCDC!

This was fantastic and made the homebuying process feel more obtainable and clearer

“This class covered everything I needed to know

The facilitators are helpful and even stayed to answer my questions after the class

Hearing from experts in the field was very helpful, I feel like I am already starting to build my team to begin this process



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.

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As a 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 building and common area maintenance as well as producing 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.



A Homebuyer's Story: Kathleen

Allston Brighton CDC was a game changer for me. As an apartment renter for 20 plus years, I nervously tiptoed toward the hope to purchase a space of my own. I went the traditional route and asked questions/advice of friends or family who had purchased in the past, but their feedback was not nearly enough. As a single person, with a modest income, I felt somewhat out of the running to be a homeowner. I first learned about the homebuying classes from a colleague who had gone through the class and won a lottery on a condo. Inspired by her ability to purchase a condo in Brighton, I took the homebuying class in June of 2016.

Homebuying 101 provided a wealth of information from budgeting, to debt reduction, to credit worthiness, to understanding all the players and steps needed in a real estate search. The teacher of our class was encouraging, informed and seemed truly invested in our understanding of the content. After the class, I had a binder bursting with notes and vital resources, and the knowledge was empowering. That said, I still had very little confidence I could purchase a home of my own.

During the class, we were introduced to various members of a "homebuying team." I felt particularly drawn to a housing counselor, Mark Sullivan. I can safely say, I would not have the home I have today without Mark's tutelage, mentorship, and generosity of time and spirit.

My first meeting with Mark was in July of 2016. He had sent along paperwork for me to prepare prior to our session; mostly a recap of my

financial standing. Suffice it to say, my finances were the area I had the most insecurity. Throughout the first meeting, I waited for Mark to take a deep breath and say, "I'm sorry but I don't think homeownership is an option for you." I was nervous, embarrassed and apologetic as we went over my income and debt and minimal savings. Mark was the opposite; he was steady, clear, and optimistic, and completely confident that all I needed was a plan and a path.

From that day forward, Mark helped to combat my insecurity with worksheets, positivity, and the next action step I needed to take. We went over each step in the process but focused heavily on my finances and my credit score, the foundation of it all. It took me a solid year to clean things up, save some money, and have a clear understanding of what I could afford and legitimately begin my home search.

Through conversation and worksheets, goals and numbers, Mark helped build my confidence. Slowly but surely, I started to believe in the possibility of homeownership. He didn't do the work for me but guided me along the way; he answered every question I had, with patience and clarity.

I hold immense gratitude for the steadfast guidance of my real estate team. It took me 18 months from my first class with ABCDC to the closing on my home in December 2017. Not to overdramatize my experience but I felt like a different person by the end of that journey. It was 18 months of focused, consistent effort and counseling and positivity. It was a slow build of belief that I could do it, that helped to make it possible. By the end, I felt like I had climbed a mountain on my own steam but also with the grace and generosity from the people I met through ABCDC.

-Kathleen

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All Bright Homes

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.

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.

In 2019, two homes were purchased through All Bright Homes; 22 Hopedale was a single-family home while 90 Easton was a 3-family property. 22 Hopedale was sold to a family in early 2019. After finalizing renovations, we will sell the 3 condo units to families who can call Allston Brighton their home for the long-haul!

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

Lower Allston and North Brighton offer residents a close-knit community with convenient access to local parks, the Charles River, cafés, restaurants, farmers markets, and art and music venues. The All Bright Homes Program creates opportunities for families and individuals who want to buy a home and enjoy all the amenities this neighborhood offers.

“We’re really happy that we were able to do good by the neighborhood and do well for our family all at the same time.”

– All Bright Homeownership Seller, 2019

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

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City of Boston
Mayor Martin J. Walsh



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10 Questions To Ask Before Buying

A Massachusetts Condominium Unit

Buying a condominium unit can be more involved than buying a single-family home. This is because you have 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
High level of control	Lower level of control	High level of control
High level of responsibility	Lower level of responsibility <i>(management of common areas is shared by all unit owners or handled by a professional management company)</i>	High level of responsibility; additional responsibility for maintaining rental units & complying with all applicable laws <i>(fair housing, lead safety, handling of security deposit, etc)</i>
Budget/save yourself for expenses, repairs & maintenance	Budget/save collectively for expenses, repairs & maintenance	Budget/save yourself for expenses, repairs & maintenance; additional reserves required for damages, lost rents, etc.



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For further information please contact:

Diana Carvajal-Hirsch, Senior Vice President

Residential Loan Officer, First-
Time Homebuyer Specialist

Office: (617) 912-3991

NMLS ID: 704461

dcarvajal-hirsch@bostonprivate.com

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



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

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Katherine Meisenheimer
Real Estate Broker

Tel 617-767-4882

Fax 617-332-3737

Email Katherine@CentreRealtyGroup.com

370 Chestnut Hill Ave, Brighton MA 02135

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WATERTOWN

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.

Source: Rich Vetstein,
www.massrealestatelawblog.com



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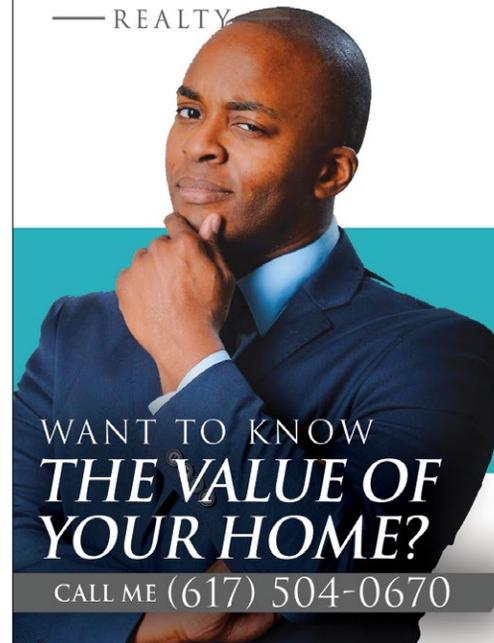


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THUMBPRINT
— REALTY



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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.

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.

- 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:

- 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).

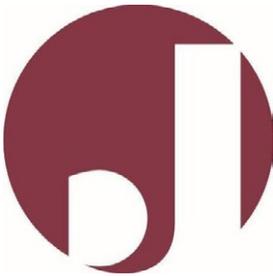
U.S. Department of Housing and Urban Development

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

Source: The Fair Housing Center of Greater Boston



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¡¡¡ANÓTELO!!!

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

Asegúrese de incluir lo siguiente:

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

¡¡PÓNGASE EN CONTACTO CON El Centro para una Vivienda Justa!!

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

- *"Hemos decidido quitar el apartamento del Mercado temporalmente..."*
- *"Se sentirá más cómodo en otro vecindario..."*

- *"Le mostraré el apartamento luego de ver su tarjeta de residente..."*
- *"¿Es Ud. Estadounidense?..."*
- *"Necesito ver pruebas de que Ud. es residente..."*
- *"Una persona debe hablar inglés..."*

¿Le parece conocido?

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

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

Publicidad

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

Diferentes Términos y Condiciones

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

Conducción

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

¿Porqué molestarse luchando contra la discriminación en la vivienda?

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

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

Your prosperity is our purpose.

Santander applauds Allston-Brighton Community Development Corporation for making a real difference.

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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.

Road to Homeownership





How Long does it Last?

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.

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

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

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



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1326 Columbia Rd
South Boston, MA 02127
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www.bhi.us



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How to Protect Your Family from Lead

Source: Department of Housing and Urban Development

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 and www.hud.gov/offices/lead/.7887u8

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ONE Mortgage

Source: Elliot Schmiedl of Massachusetts Housing Partnership

Buying your first home is the opportunity of a lifetime. When done the right way, homeownership can provide you and your family with years of affordability, stability, and wealth building. The ONE Mortgage is a state-sponsored loan product for first-time homebuyers that's been helping Massachusetts residents achieve their dreams of homeownership for nearly 30 years. With down payments as low as 3%, low, fixed interest rates, and no private mortgage insurance (PMI), it's no wonder over 22,000 households have purchased their first home with ONE.

If you've been thinking about buying a home or have been actively looking for a home in Massachusetts, you know how challenging it can be. The market is tight because of low inventory and high demand, pushing prices to all-time highs. Credit standards are tighter than ever, and today's first-time homebuyers are often struggling to balance expenses and pay off student loans. There's more than enough to worry about before you ever start searching for a mortgage. That's where the ONE Mortgage stands out – **as Massachusetts' most affordable mortgage!**

Originally created in the early 90's as a response to redlining and other fair lending concerns, ONE Mortgage (previously called the SoftSecond Loan Program) was designed to save homebuyers money and increase their purchasing power.

In fact, today's homebuyers can expect to save hundreds of dollars a month compared to other first-time homebuyer loan products, including FHA. This monthly savings could mean the difference between buying or not buying, saving for a child's education, or simply keeping up with your monthly bills while securing a future nest egg.

In addition to saving homebuyers money, ONE Mortgage has actively helped to combat the racial homeownership gap that persists in America today. In Massachusetts alone, African-American and Latinx households own their own homes at half the rate of white households. This dynamic has barely changed since the civil rights era and perpetuates inequities that erode the fabric of our society. Our long track record of providing affordable and sustainable mortgage loans to households of color stands apart from any other loan product.

If you're looking to buy your first home and are interested in the ONE Mortgage, it's important

that you get prepared. One of the most important steps is a first-time homebuyer class. All ONE Mortgage borrowers are required to complete an approved class, and the information you'll learn is invaluable. Allston Brighton CDC is a valuable partner in this effort and can help you with all of your homebuyer education needs.

Next, you'll want to visit our website, www.mhp.net/one-mortgage. Here you can use our ONE Mortgage Calculator to help determine whether or not you may qualify for ONE. Upon entering your own case-specific information, our calculator will estimate how much home you could afford and what you're monthly payment might be. On our website you can also find down payment assistance programs and lenders who offer the ONE Mortgage.

If you still have questions after visiting our website, [please call or email the ONE Mortgage team at 1-800-752-7131](tel:1-800-752-7131) or onemortgage@mhp.net.

Kevin MacDonald

NMLS# 129816
Mortgage Account Officer

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Energy Saving Tips: Ten Ways to be More Energy Efficient in Your Home

Source: Mass Save masssave.com/en/learn/residential/energy-saving-tips/

Creating a more energy efficient home isn't just good for the planet; it's also good for your wallet! Learn more to create a greener home with these 10 tips.

1. **Look for ENERGY STAR® electronics.** If you're shopping for a new computer, printer, or other device, look for ones that have the ENERGY STAR. These electronics use less energy—and save more money—than ones that do not have this rating.
2. **Use the power management settings on your computer and monitor so they sleep when not in use.** Shut down your computer when you're done using it.

3. **Set your refrigerator to 35 to 38 degrees Fahrenheit and your freezer at 0 degrees Fahrenheit.** Anything above that is a waste of energy. Keep your refrigerator and freezer full so they don't have to work as hard to stay cold.
4. **Keep the burners clean on your gas range to ensure maximum efficiency.** Blue flames mean good combustion, while yellow flames mean service may be needed to ensure the gas is burning efficiently.
5. **If you're heading out of town for an extended period of time, turn your electric water heater off entirely.** Once turned back on, most models will reheat the water to the set temperature in about an hour. If you have a gas water heater, turn it down to "low" or "vacation mode."

6. Use low-flow faucet aerators and showerheads to waste less hot water. A low-flow showerhead uses two gallons of water per minute or less.
7. Wash clothes in cold water whenever possible. Washing clothes with cold water usually does not affect cleaning results and may reduce shrinkage.
8. Check your furnace air filter every month, especially during heavy use months (winter and summer). If the filter looks dirty, change it. At a minimum, change the filter every three months. Dirty filters slow down airflow and make the system work harder, thereby wasting energy. A clean filter will also prevent dust and dirt from building up in the system, leading to expensive maintenance or early system failure.
9. Adjusting your thermostat a few degrees leads to big savings. When home, set it at 78 degrees Fahrenheit or higher for cooling and 68 degrees Fahrenheit or lower for heating. Change the thermostat 7 to 10 degrees Fahrenheit each time you leave the house for two or more hours, and then again when you go to sleep at night. If you have a condensing boiler or an air source heat pump, leave your thermostat at a constant indoor temperature. Its technology adjusts your system's temperature in response to the outdoor temperature.
10. Affix a heavy-duty, clear plastic sheet or film to the inside of your window frames during the cold winter months. Make sure the plastic is sealed tightly to the frame. Install tight-fitting, insulating drapes or shades on windows that feel drafty.



Declutter Your Home

Source: Good Housekeeping

Once you're finally settled into your new home, it's surprising just how quickly things can get messy. Junk drawers turn to junk rooms and it can be tough to know how to start organizing. While it may seem impossible, decluttering your space is not only good for aesthetic value, but it can also improve your mental health! When your home is organized, you and your family can feel more at ease.

Whether you're about to buy a home and want to start good habits, or you want to spruce up your current space, check out these tips for decluttering your home!

Four-Box Method: When tackling each room, use the four-box method. Go through items in rooms and place them in one of four boxes: trash, donate, keep, or relocate. This will let you take stock of every item and figure out where it belongs.

Maximize Vertical Space: With small spaces, using vertical space can be a great way to create more organization in your home. Utilize tall shelving and store things that you use less frequently on higher shelves.

Visibility: When organizing items, choose containers that are either transparent or easily labeled. This way, everyone in your household will easily recognize where specific items are kept and will know where to store them in the future.

File Fold Your Clothes: Fold towels and clothing upright and then line

them in rows in drawers so you can see everything at first glance. This style of folding is known as the "KonMari Method" and was created by Marie Condo. This method maximizes space and lets you easily see all of your clothing at a glance.

5-Minute Rule: To keep up organized habits, employ the 5-minute rule. If a task takes less than 5-minutes to complete, do it immediately and don't procrastinate! This can keep small messes in check before they become full blown messes.

Organization doesn't happen overnight, but we hope these tips help you create a happier, healthier home!



2020 Directory of Resources

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www.mhp.net/onemortgage

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

MASSHOUSING

homeownership@masshousing.com
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Facebook.com/masshousing
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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.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.

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MASSACCESS: THE ACCESSIBLE HOUSING REGISTRY

www.massaccesshousingregistry.org/

The MassAccess Housing Registry helps people find affordable housing in Massachusetts. A key feature of the Registry is to highlight homes for people with disabilities who need accessible or barrierfree housing.

MASSACHUSETTS AFFORDABLE HOUSING ALLIANCE (MAHA)

(617) 822-9100
info@mahahome.org
www.mahahome.org

Conducts workshops for first-time homebuyers and homeowners. Coordinates statewide campaigns for increased investment in affordable rental and homeownership housing, including MHP's ONE loan program.

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(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

Oversees affordable rental and homeownership lotteries.

CITY OF BOSTON - INSPECTIONAL SERVICES

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[www.boston.gov/departments/
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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.

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