



Owner News

Metropolitan Boston Housing Partnership • 125 Lincoln Street • Boston, MA 02111 • (617) 859-0400 • www.mbhp.org **SUMMER 2007**

Letter from the Executive Director

Dear Friends;

It is with both joy and sadness that I announce my departure from Metropolitan Boston Housing Partnership. I was recently appointed Commissioner of the Massachusetts Department of Transitional Assistance.

Although I am excited about this new opportunity, it is not easy to leave the best job I have ever had. I am so honored to have had the chance to work with so many talented people who are committed to providing the highest quality services, working collaboratively, and proving that anyone—even those considered the most ‘difficult to house’—can achieve housing stability, increased economic opportunity, and an improved quality of life. Our Board of Directors, staff, and volunteers work tirelessly to assist low-income residents of Greater Boston find and retain decent, affordable homes. Our programs have grown exponentially since I joined MBHP in 1999, and I am so proud of everything we have accomplished together.

With your help and generosity, we:

- Nearly doubled the number of housing subsidies we administer;
- Developed innovative rental assistance pilot programs;
- Created the Emergency Assistance Fund and Staying Home;
- Led the Boston Homelessness Prevention Clearinghouse;
- Instituted the Childhood Enrichment Program;
- and much more.

The vast majority of affordable housing in our region for extremely



low-income households—including those who have experienced homelessness—would not exist without you. Over the years, I have greatly valued your input, commitment, and partnership. Please be assured that MBHP’s staff and Board of Directors will continue to provide you with the high level of customer service you have come to expect.

MBHP will always hold a special place in my heart. I am confident that the agency will continue to succeed in all of its endeavors, and that one day everyone will have a place to call home.

Thank you for your support.

Sincerely,

Julia E. Kehoe
Executive Director

Mortgage Advice From the Boston Home Center

Worried About Paying Your Mortgage?

Home foreclosures in Boston have risen sharply over the past few years. Mayor Thomas M. Menino has instituted an outreach campaign to Boston homeowners who recently borrowed money from high interest rate lenders. Recent studies show that many loans go into foreclosure because homeowners are not aware of the risky terms of their mortgage loans and are unprepared for increases in their monthly payments.

Knowledge is a homeowner’s best defense. Predatory lenders make loans that borrowers do not need or cannot afford; mortgage scammers create offers that sound too good to be true. These businesses prey on inexperience. The more you know about home financing, the less likely you will be to get caught in a scam.

What if You Fall Behind on Your Mortgage Payments?

As soon as you know that you won’t be able to make your mortgage payment, contact your lender and explain your situation. This lets your lender know that you are serious about keeping your home. Ignoring the problem will not make it go away!

Contact the Boston Home Center and speak to a counselor. Their program works one-on-one with homeowners to help them avoid foreclosure. Assistance includes counseling and advocacy such as negotiating a repayment plan with the lender; helping homeowners to refinance to a

continued on back

ASK MBHP

Q: A family with young children wants to move into my unit, but the apartment is not de-leaded. What should I do?

A: De-leading can be a complex and expensive process, but there are a variety of resources to help. Massachusetts lead paint laws require landlords to remove, abate, or contain lead paint in a unit rented to a family with children under six years old. You cannot deny them the opportunity to rent the apartment because they have young children.

For Information and Assistance, Please Contact:

• Lead Safe Boston Program

(617) 635-0190 • www.cityofboston.gov/dnd/B_Lead_Safe_Information.asp
Lead Safe Boston provides a comprehensive package of services that may include a combination of grants and 0% deferred loans to assist in the process of lead abatement.

• Boston Childhood Lead Poisoning Prevention Program

(617) 534-5966 • www.bphc.org/programs/initiative.asp?b=2&d=0&p=83&i=17
Property owners can participate in free moderate risk de-leading trainings. Free lead inspections are also available to families with children under six.

• Massachusetts Lead Poisoning Prevention Program

(617) 532-9571 • www.mass.gov/dph/clppp/clppp.htm

Information and Resources for Property Owners Outside of Boston:

• Get the Lead Out

(617) 854-1000 • www.masshousing.com
This program provides low cost financing to owners of 1-4 family properties to remove lead paint and reduce the possibilities of lead poisoning among children.

To find out more about your legal obligations, or for additional de-leading resources, please contact Property Owner Resource Manager Jennifer Shaw at 617-425-6637 or email Jennifer.shaw@mbhp.org.

Property Owner Resource Fair

Despite the grey skies and drizzle outside, over 100 property owners, vendors, and MBHP staff enjoyed a lively afternoon at the second annual Property Owner Resource Fair on Saturday, June 9. The event was sponsored by Appleby & Wyman Insurance Agency, Inc. and Woodwise Construction.

Property owners visited with vendors and organizations including Appleby & Wyman, Attorney A. Joseph Ross, Boston Building Materials Co-op, Boston Housing Authority, the Boston Public Health Department and City of Boston Department of Neighborhood Development, Mediation for Results, the Rental Housing Association, and MBHP. Workshops were offered on topics such as Section 8 regulations and inspections, mediation and conflict



Representatives from the City of Boston and the Boston Public Health Department provide de-leading and home rehabilitation resources.

resolution, home rehabilitation and de-leading, and landlord/tenant law.

Metropolitan Boston Housing Partnership works with more than 4,000 property owners to provide affordable housing to 7,200 households. The resource fair is offered each year to help owners to manage and maintain their properties.

Home Modification Loan Program

Are you a homeowner who has a disability, or who has a household member or tenant with disabilities? If so, you may qualify for the Home Modification Loan Program. This program provides loans to make access modifications to the primary permanent residence of elders, adults with disabilities, and families with children with disabilities. Examples of access modifications include ramps, widened doorways, and accessible bathrooms. Loans may be borrowed from \$1,000–\$25,000. Income-eligible homeowners will not have to repay the loan until the property is sold or the title has been transferred. For more information and an application, please call Jennifer Shaw at 617-425-6637 or email jennifer.shaw@mbhp.org.

Mortgage Advice

continued from front

more affordable and stable loan; and making referrals to other resources such as legal aid or utility assistance.

The Boston Home Center offers a free seminar every month to inform homeowners about the foreclosure process, and how to avoid foreclosure rescue scams. While there are many variations on these scams, all are designed to strip homeowners of their money or their home. Important tips to remember:

- Be suspicious of assistance programs that “guarantee” to save your home or make other promises that sound too good to be true.
- Talk to someone you trust who isn’t going to make any money from the deal.
- Seek the help of a counselor at the Boston Home Center.

Go to a FREE Mortgage Seminar at the Boston Home Center. Don’t lose valuable time. To see the current seminar schedule go to www.bostonhomecenter.com or call 617-635-HOME (4663).