



“Fair Housing & Breaking Down Barriers with Affordable Housing”

April 27, 2021

9:00 AM- 1:00 PM

9:00 AM-10:10 AM: *Welcome & The Role of the Realtor®: Legal Guidance on Fair Housing*

Presenters: Fair Housing Committee Chair David Brodeur & Massachusetts Association of Realtors® Associate Counsel Catherine Taylor Esq.

10:10 AM-10:30 AM: *Overview of NeighborWorks & Local Housing Agencies*

Presenter: NeighborWorks Housing Solutions Home Ownership and Lending Director Elvira Caldeira

10:30 AM-10:45 AM: *Meeting with the Lender/The Mortgage Process*

Presenter: NeighborWorks Housing Solutions Home Ownership and Lending Director Elvira Caldeira

10:45 AM- 12:15 PM: *Types of Mortgage Products*

Presenters: MassHousing Senior Relationship Manager Angelo Nuby, Massachusetts Housing Partnership Program Associate LaQuisa Burke, Federal Home Loan Bank Home Ownership Set Aside Program Manager Kaitlyn Mulhern, Fairway Independent Mortgage Loan Officer Maureen Moriarty & HomeBridge Financial Services Mortgage Loan Originator Eric Clay

12:15 PM-12:30 PM: *Down Payment Assistance*

Presenter: NeighborWorks Housing Solutions Home Ownership and Lending Director Elvira Caldeira

12:30 PM-12:45 PM: *40 B's: What are They and How Do They Work?*

Presenter: MassHousing Manager of Planning and Programs Jessica Malcolm

12:45 PM-1:00 PM: *Final Questions & Closing Remarks*

Presenter: Fair Housing Committee Chair David Brodeur