

NeighborWorks Housing Solutions

South Shore Realtors

Our Mission

- ▶ Health and well-being start with having a safe and affordable home in a stable and opportunity-rich community. We promote these conditions by developing housing, and by providing housing resources and education in collaboration with our partners in the public and private sectors.

First time Homebuyer Workshop

- ▶ During this eight-hour training, we introduce first-time homebuyers to information needed to successfully purchase their home, including choosing a realtor, finding the right home, repairing credit, securing financing, home inspections, insurance, and maintaining a home. The class also provides information on the range of programs and financing resources available to first-time buyers.

Massachusetts Homeownership Collaborative

- ▶ The Massachusetts Homeownership Collaborative is an initiative managed by CHAPA that supports and promotes homebuyer education. Through the Massachusetts Homeownership Collaborative, CHAPA provides technical assistance and training to non-profit, homebuyer counseling agencies. These agencies offer homebuyer education workshops and individual homebuyer counseling to prospective homebuyers.
- ▶ The Collaborative has provided professional training, curriculum standards, and best practices criteria for homebuyer counseling agencies across Massachusetts.

Collaborative "Seal of Approval"

- ▶ 1.To increase the capacity of homebuyer counseling agencies and help professionalize counseling efforts so these agencies can deliver high quality services to low/moderate income buyers.
- ▶ 2.To set best practices and minimum standards for homebuyer counseling agencies and implement a Collaborative "Seal of Approval."
- ▶ 3.To act as a clearinghouse and resource to homebuyer counseling agencies, lenders, real estate professionals, government officials and others who want information on homebuyer counseling efforts and related matters in Massachusetts.

The Massachusetts Homeownership Collaborative's Code of Ethics

- ▶ All homebuyer counseling agencies that receive a Collaborative Seal of Approval must adhere to the following Code of Ethics:
- ▶ It shall be the primary intent of the counseling agency, its staff and its guest speakers to educate and counsel prospective homebuyers to make informed, voluntary decisions regarding the homebuying process.
- ▶ The counseling agency shall disclose to prospective homebuyers how its counseling program is funded, including any financial support it receives from lenders or other relevant institutions.
- ▶ Agency staff must not limit the choices of any prospective homebuyer by directing the homebuyer to any one product or service, to the exclusion of other products or services for which the homebuyer may be eligible.
- ▶ Agency staff and consultants must not have any personal stake, financial or otherwise, in directing prospective homebuyers to any particular product or service.
- ▶ Agency staff and any guest speakers or other representatives must treat all prospective homebuyers with professional respect and courtesy.

Our services

- ▶ **Homeownership Education-** This is a HUD and CHAPA approved 8-hour class for anyone wishing to purchase their first home whether it's a condo, single-family or multi-family home. Visit our website to see a list of upcoming classes and locations. We also offer online classes.
- ▶ **Financial Power Program-** This program includes individual and group coaching for those with a financial goal which may include, improving a credit score, saving money for a down payment on a home, improving your budget, etc.
- ▶ **Landlord Training -** This program is offered to the homebuyer who is purchasing a multi-family home as a follow up to the 8-hour homebuyer class. It is specifically designed to prepare the homebuyer to be a landlord and covers a wide range of topics related to this subject.

Our services

- ▶ **Down Payment and Closing Cost Assistance** - NeighborWorks® Housing Solutions helps to administer assistance to eligible First Time homebuyers purchasing a home in Brockton, Quincy, Weymouth, Holbrook, and Braintree. Other Down Payment and Closing Cost Assistance may be available.
- ▶ **Chapter 40B Housing** is a program created by the State of Massachusetts which allows developers to override local zoning bylaws in order to increase the number of affordable homes in municipalities where less than 10% of the housing is defined as affordable.
- ▶ **Real Estate Services-** NeighborWorks® Housing Solutions has real estate professionals that can assist you throughout the home buying process. We can also help you sell your home, if needed.

Housing Agencies in the Southeastern Region

- ▶ Catholic Social Services (Fall River and New Bedford)
- ▶ Fall River Community Development Agency (Fall River)
- ▶ City of New Bedford, Housing & Neighborhood Development (New Bedford)
- ▶ Community Development Partnership (Eastham)
- ▶ Housing Assistance Corporation (Hyannis)
- ▶ Housing Nantucket (Nantucket)
- ▶ NeighborWorks Housing Solutions (Quincy, Brockton, Kingston, & New Bedford)
- ▶ Plymouth Redevelopment Authority (Plymouth)
- ▶ Pro-Home (Taunton)

Benefits of attending a first time homebuyer workshop

- ▶ Qualification for first time homebuyer loan product
- ▶ Ability to apply for down payment assistance
- ▶ Credit counseling
- ▶ Landlord training
- ▶ Foreclosure Counseling
- ▶ Apply for 40B (affordable properties) homes

Down payment Assistance programs available

- ▶ Brockton Redevelopment Authority / NeighborWorks Housing Solutions, Contact: Cindy Pendergast 617-770-2227 ext. 346, Location: Brockton, MA, Website: <https://brocktonredevelopmentauthority.com/programs/first-time-homebuyer-program/>
- ▶ South Shore Consortium / NeighborWorks Housing Solutions, Contact: Elvira Caldeira 617-770-2227 ext. 134. Location: Quincy, Braintree, Weymouth, Holbrook. Website: <https://www.quincyma.gov/govt/depts/pcd/cd/consortium.htm>
- ▶ City of Fall River, Contact: George Tripp 508-679-0131 ext. 4112, Fall River, MA, Website: <https://www.fallriverma.org/homebuyer/>
- ▶ City of New Bedford, Contact: Department of Planning, Housing and Community Development, New Bedford, MA, Phone: 508-979-1500, Website: <http://www.newbedford-ma.gov/community-development/loans-grants/homeownership/>
- ▶ Pro-Home, Inc., Contact: Janet Murphy, Location: Attleboro, Berkley, Carver, Dighton, Lakeville, Mansfield, Middleboro, North Attleboro, Norton, Plainville, Raynham, Seekonk, Taunton, Phone: 508-821-2514, Website: <https://www.prohomeinc.org/programs.html>
- ▶ Town of Easton, Contact: Wayne Beitler, Location: Easton, MA, Phone: 508-230-0645, Website: https://www.easton.ma.us/boards_and_committees/affordable_housing_trust/index.php
- ▶ Town of Plymouth, Contact: Town of Plymouth, Location: Plymouth, MA, Phone: 508-747-1620x10148, Website: <https://www.plymouth-ma.gov/community-development>