



Language Access Plan (LAP)

Massachusetts Housing Partnership (“MHP”)

Updated June 2013

"Any tool that enhances Communication has profound effects on the program. It gives real meaning to the words *accessible and affordable*" -MHP

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Introduction and Purpose

MHP is committed to complying with all civil rights laws, including Title VI of the Civil Rights Act of 1964 (Title VI), which requires us to ensure meaningful access to our programs and activities to all Massachusetts residents who may qualify, including those with limited English proficiency. Individuals with limited English proficiency are those who do not speak English as their primary language, and who have a limited ability to read, write, speak and/or understand English (hereafter, “LEP persons”).

The purpose of this plan is to ensure that MHP provides LEP persons with meaningful access to our programs and activities. In preparation for writing this plan and in order to identify the specific needs of LEP persons likely to benefit from our programs, MHP conducted a needs assessment using the four-factor analysis provided in the Department of Housing and Urban Development’s Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (the “Guidance”).

In accordance with this four-factor analysis, MHP’s assessment balanced the following:

1. The number or proportion of LEP persons served or encountered in the eligible service population. (As instructed in the Guidance for the purpose of determining those LEP persons “served or encountered”, we included those persons who would be served or encountered if the persons received adequate outreach and we provided sufficient language services);
2. The frequency with which LEP persons come into contact with MHP;
3. The nature and importance of the program, activity or service provided by MHP; and
4. The resources available and costs to MHP. Please note that to the extent possible, we have tried to identify third party vendors of MHP and other third parties who may interact and/or provide information and services in connection with a MHP program and activity, many of which have an independent legal obligation to provide meaningful access to LEP persons.

LEP Populations to be Served or Encountered and the Frequency of Encounters

MHP has two basic business lines of activity: (1) providing first mortgage financing to for-profit and non-profit developers of multi-family affordable rental housing and (2) as administrator of the ONE Mortgage Program, providing residential mortgages to first-time homebuyers through participating lenders.

- (1) **MHP as provider of financing for multi-family rental properties:** In its capacity as commercial real estate lender, MHP staff does not encounter or interact with LEP persons. Historically, officers, representatives, employees, agents, attorneys and consultants of MHP borrowers and prospective borrowers are fluent in written and spoken English.

MHP further requires that its commercial borrowers contract with competent property management staff to manage, maintain, lease and operate the projects that it finances in accordance with all applicable law. A majority of the residential units in MHP’s portfolio are managed by large

management companies that are interested in and capable of attracting LEP persons as residents. These managing agents interact with LEP persons in the context of leasing and maintaining residential apartments.

MHP requires, as a condition of financing, that commercial borrowers submit an affirmative fair housing marketing and tenant selection plan that incorporates fair housing laws and the obligation to affirmatively further fair housing in the marketing and tenant selection process. These companies have formal and informal language access plans and staff trained in implementing plans and procedures ensuring meaningful access by LEP persons interested in applying for residency, in the move in and move-out process, in income recertification and lease renewal, maintenance checks, standard maintenance requests and emergencies, notifications of events, lease violation notices, and social events; and, if applicable, lease termination and eviction proceedings.

Accordingly, at this time, MHP's LAP does not extend to MHP's programs and activities in its capacity as commercial real estate lender.

- (2) **Homeownership:** With funding support from the Department of Housing and Community Development ("DHCD") of the Commonwealth of Massachusetts, MHP administers the ONE Mortgage Program (the "Program"). The Program leverages private bank mortgage financing with state subsidy to enable first-time homebuyers earning at, or below, 100% of the area median income to purchase a primary residence in Massachusetts' expensive housing market.

In addition to obtaining a first mortgage loan from a participating Program lender, borrowers earning below 80% of the area median income may be eligible to receive a subsidy loan from MHP to assist them in making payments. A subsidy loan is evidenced by a Disclosure Notice, a Subsidy Agreement, a Subsidy Note and a Subsidy Mortgage (collectively, the "Loan Documents").

MHP's Homeownership staff interact primarily with local and national participating lenders that finance and service the first mortgage; with third party providers, such as homebuyer counseling agencies that provide mandatory pre-purchase homebuyer education classes; and with post-purchase providers under contract with MHP to counsel delinquent ONE Mortgage borrowers and provide mandatory post-purchase education classes.

Direct contacts with the LEP Persons:

Telephone calls: Direct contacts between the Homeownership staff and LEP persons via telephone are unpredictable and extremely limited in both in volume and frequency. The Homeownership staff field approximately 40-50 calls from existing or prospective borrowers each month. Historically, a small number of these calls, approximately 3-4 per month, are from LEP persons, primarily Spanish speaking, based on a recent monitoring of calls during a peak period of call volume.

Face to Face communications: On average, approximately 30-40 times per year, the Homeownership staff has the opportunity to interact directly with potential homebuyers (who may include LEP persons) at first-time homebuyer education classes and homebuyer fairs. At these events, the Homeownership staff distribute MHP-produced brochures containing basic information

about the Program, answer questions about the Program and deliver presentations describing the Program's eligibility and educational requirements, financing structure, mechanics, and benefits.

The Homeownership staff typically do not attend post-purchase Homesafe classes, other than to observe and monitor the ongoing sessions at partner agencies. The Homeownership staff does not directly intervene or interact with delinquent borrowers.

Identification of Eligible Service Population: As MHP is a quasi-public agency and the ONE Mortgage Program is available to qualified first-time homebuyers residing within the Commonwealth of Massachusetts, an argument can be made that the geographic area served by MHP is state-wide and the LEP populations to be served by MHP are quite numerous. However, upon review of the Guidance, we do not construe our obligation to provide language assistance quite so broadly.

Rather, MHP has determined the LEP populations to be served based on the following: 1) census data as updated and presented by Massachusetts Legal Services as of April 2010; 2) a review of the breadth and scope of language services needed by borrowers over the period January 1, 2012 to December 31, 2012; 3) a review of voluntarily disclosed ethnicity data of borrowers over the period January 1, 2012 to December 31, 2012; and 4) conversations with third party housing organizations and social service agencies concerning the identification of populations for whom outreach may be needed who might benefit from the ONE Mortgage Program..

Based upon statewide census data, the LEP populations as identified by MHP are persons who speak Spanish, Portuguese and French Creole. Based on 2010 census data, of the fifteen top foreign language speakers within the Commonwealth, these three language groups have the largest number of speakers and the largest LEP populations. (See Exhibit A). Based upon this data, and the four factor analysis we conducted, MHP recognizes that our marketing efforts need to reach LEP persons who speak Spanish, Portuguese and French Creole. Additionally, over the next five (5) years, MHP intends to make marketing materials available in Russian and Vietnamese.

Language Assistance Measures

Written Communications:

The type of language assistance necessary to provide meaningful access varies depending on the type of communication staff is having with the LEP person (e.g. phone, in person or written communication) and in some circumstances more than one method will work. Regardless of how the language assistance is provided, MHP recognizes the importance of connecting potential borrowers to resources that can provide effective translation of the Program features and requirements in a timely manner. Failure to do so may effectively delay or deny potential LEP person's access to the - Program.

MHP understands that the extent of our obligation to provide both oral and written translation is dependent on the four-factor analysis we conducted. We have chosen to follow the Safe Harbor rule, contained in the Guidance, to assist us in determining when to provide translation of vital documents. The Safe Harbor rule for written translation of vital documents is based on the number and

percentages of the market area-eligible population or current beneficiaries and applicants that are LEP. According to the Safe Harbor Rule:

HUD would expect translation of vital documents to be provided when the eligible LEP population in the market area or current beneficiaries exceeds 1,000 persons or if it exceeds 5% of the eligible population or beneficiaries along with more than 50 people. In cases where more than 5% of the eligible population speaks a specific language, but fewer than 50 persons are affected, there should be a translated written notice of the person's right to an oral interpretation.

As the census data shows that more than 1,000 people in our service area are LEP and speak Spanish, Portuguese and French Creole, MHP intends, over the next three (3) years, to provide summaries of the material terms of the ONE Mortgage Program in Spanish, Portuguese and French Creole, respectively, in that order. At the present time, MHP intends over the subsequent five years to provide summaries of the material terms of the ONE Mortgage Program in Vietnamese and Russian, as well. However, these plans are subject to changes as MHP will continue to monitor demographic information and trends with respect to LEP populations to be served.

With respect to marketing and outreach efforts, MHP's marketing to the general public currently takes two (2) forms: (1) a brochure describing the basic features of the Program; and (2) a portion of our website "for Homeownership" that contains more detailed information about the Program.

MHP recognizes the need for our marketing efforts to be accessible to all three language groups. At present, the Program brochure is available in English, Spanish and Portuguese. Supplemental marketing pieces designed to be used in conjunction with the primary Program brochure are also available in English, Spanish and Portuguese.

MHP's Homeownership website includes detailed information about the - Program in English, Spanish, Portuguese and French Creole. Homebuyer resources (see Exhibit B "Homebuyer Resources") such as approved pre-purchase education providers, HomeSafe post-purchase education providers, multifamily counseling providers and participating lenders have been updated to include the language capacity of the providers and are available on MHP's Homeownership website.

If and to the extent MHP places advertisements in the media, we will choose media outlets that have these language populations as their target audience and place ads in such languages.

Oral Communications

HUD's safe harbor rule is inapplicable to oral communication. In other words, MHP has an obligation to provide oral language assistance regardless of the number or percentage of persons who comprise a specific language group.

"I Speak" Cards

In order to be able to provide language assistance, MHP needs to identify who needs the assistance. Though it is extremely rare for any current or prospective borrower to come to our offices, our receptionist has been furnished with I Speak cards so that if LEP persons do arrive unexpectedly at our office, they will be able to identify their language needs. The Homeownership staff will also bring I Speak cards with them when they attend homebuyer fairs and homebuyer education classes. This will

enable the staff to either assist the LEP person directly, or engage the assistance of staffmembers and volunteers of other housing organizations participating in the fair that have the necessary language skills.

Competent Bilingual Staff

MHP makes efforts to hire staff that has language skills in addition to English; particularly staff with Spanish language skills, as Spanish is the most prevalent of the LEP populations in Massachusetts. As previously noted, the Homeownership staff has very limited and infrequent contacts with LEP persons. To the extent that there is such direct contact, it is typically in the form of an isolated telephone inquiry by a Spanish speaking LEP person. MHP's Homeownership staff has competent bi-lingual (English/Spanish and English/French Creole) members who can communicate with Spanish-speaking and Creole-speaking LEP persons with whom they may come into direct contact. As MHP's role in administering the Program is largely operational, to the extent that Homeownership staff come into direct contact with LEP persons interested in the Program, they are instructed to direct such persons to partner non-profit housing organizations with language capacity or participating Program lenders with the appropriate language skills. In terms of process, participating Program lenders take all loan applications, qualify the prospective borrower and process and arrange for the closing of all Program related loans.

Professional and Informal Interpreters and Guidelines for Homeownership Staff

MHP understands that it needs to have the ability to communicate with LEP persons whose primary language is other than Spanish and French Creole in the rare instance where this might occur. In such cases, MHP is prepared to use an interpreter or translator obtained from the updated version of language providers prepared by the City of Boston's Office of New Bostonians, all of whom are professionals (**See Exhibit C**). As a third option, MHP is prepared to use a professional telephonic translation and interpretation company -- Language Line Services, to obtain immediate interpreter services.

Under most circumstances, interpreters aren't required to provide a formal certification as an interpreter. However, they must still do the following:

- Be proficient in and able to communicate information accurately in both English and the other applicable language;
- Understand mortgage financing terms;
- Understand and ensure confidentiality;
- Maintain impartiality and act solely in the role as an interpreter; and
- Be aware of regionalisms and be able to provide the most appropriate interpretation in a consistent manner.

Regardless of who is used as an interpreter, the Homeownership staff will adhere to the following guidelines when using an interpreter:

- Explain to the interpreter the purpose of the communication and provide a description of the information to be conveyed;
- Provide brief explanations of technical terms of art that may come up during the communication, such as eligibility, income limits, housing ratios, etc.
- Avoid using acronyms.
- Speak in short sentences;
- Express one idea at a time and allow the information to be interpreted prior to continuing;
- Check in with the interpreter to make sure he/she is understanding what you're saying because if he/she doesn't then how he/she translates the information may be confusing to the LEP person;
- Avoid using double negatives;
- Enunciate words;
- Don't use contractions;
- If in person: talk to the LEP person and not to the interpreter. In other words, face the LEP person and look at him/her and not the interpreter;
- Be patient;
- Thank the interpreter.

Informal Interpreters

LEP persons may choose to bring an informal interpreter with them to assist in communication, including but not limited to the LEP person's family members, friends, legal guardians, service representatives or personal advocates. In such instances, the Homeownership staff must remember the following:

- LEP persons who bring an informal interpreter with them must be reminded that MHP is willing to provide free language interpretation. If the LEP person prefers the informal interpreter, he/she will be permitted to do so at his/her own expense. Also, they must sign an acknowledgement that MHP has offered free interpreter services and that he/she has elected not to have a formal interpreter present;
- Informal interpreters may not be appropriate, depending on the circumstances and subject matter. Simply put, not all informal interpreters are competent to provide quality and accurate interpretations. As a result, such language assistance may not result in an LEP person obtaining meaningful access to our Program. If a LEP client wants an informal interpreter, MHP may choose to also have a formal interpreter to ensure accurate translation of complex, legal material;
- In emergency situations that are not reasonably foreseeable, MHP may need to temporarily rely on informal interpreters. Reliance on children is especially discouraged unless there is an extreme emergency and no competent interpreters are available.

Telephone Interpreter Service Line

MHP receptionists and the Homeownership staff have been provided information on how to access and utilize Language Line Services, which can provide immediate interpreter services in over 140 different languages. This can be very helpful when an LEP person calls or comes in and no other interpreter is available to assist. This service is extremely costly. Its effectiveness can also be limited when staff need to discuss documents unless the telephonic interpreter is provided adequate time to review the documents prior to the interpreter service. See **(Exhibit D)** for Interpreter Service Line protocol.

Written Translation Services

MHP has utilized the professional translation services of MORE Advertising in translating the ONE Mortgage brochure and Homebuyer website to Spanish and Portuguese. For future translation activities, MHP may utilize professional translators selected from the list of translators maintained and updated by New Bostonians.

Accuracy of Translation

MHP makes every effort to use competent and accurate translators. MHP recognizes that this is particularly important for documents with legal or other information where accuracy has important consequences. We rely on professional translators to translate the content of our Homeowner website and brochure. To the degree possible, MHP will engage independent translators for the purposes of translating from English to the other language and from the other language back to English to make sure the translations are accurate.

MHP does not intend to translate the ONE Mortgage loan documents, but rather, over the next three years to provide a summary of the material terms of the ONE Mortgage Program in Spanish, Portuguese and French Creole, respectively. As there isn't always an appropriate direct translation of an English term, MHP will work with professional translators to provide an appropriate alternative and try to develop and maintain a glossary of commonly used terms that can be used again, when appropriate. MHP may also provide our translators with examples of previous translations of similar material (either ours or others, including HUD's) to assist in translation. Summaries of the Loan Documents will contain a disclaimer that *"MHP is providing this summary of the material terms of the ONE Mortgage Program merely as a convenience to assist in your understanding of your eligibility for and rights and obligations under the ONE Mortgage Program. However, the loan documents for the ONE Mortgage Program which are in English, are the official, legal, controlling documents. This document is not an official legal document."* To the extent that MHP subsequently determines to translate the actual Loan Documents to languages other than English, similar disclaimers will be used.

As the Loan Documents and the summary are provided by the closing attorney, a link to the summary will be made available to partner lenders in MHP's online processing system, es2. This will allow partner lenders to download the summary prior to closing and provide it to closing attorney's facilitating Program borrower's closing documents. While MHP staff is not present when these documents are furnished to the LEP borrower and have no opportunity to provide oral interpretation of any written documents, MHP will also include the summary document under the Homeownership section of the MHP website. This will provide access to the summary to all prospective and current Program homebuyers.

Staff Training Regarding LEP Policies and Procedures

All current Homeownership staff members are trained with respect to our obligation to provide meaningful access to information and services for LEP persons. Likewise, training on this topic is part of MHP's orientation for new Homeownership employees. The training seeks to make the employees aware of the following:

- A) Background of the LEP Program;
- B) MHP's obligation to provide meaningful access to LEP persons;
- C) LEP policies and procedures; and
- D) Protocol in responding to LEP callers, written communications from LEP persons and in-person contact with LEP persons.

Providing Notice of Free Language Services to Persons with LEP

MHP understands its obligations to put members of the eligible LEP population on notice that we provide free language assistance. MHP will notify LEP borrowers through the following methods:

- A) Place a statement on our website in Spanish, Portuguese and French Creole.
- B) Have printed materials in Spanish, Portuguese and French Creole available at MHP attended homebuyer fairs.

Continuous Oversight of the LAP – Monitoring and Updates

MHP will monitor and update this LAP on an ongoing basis.

- The Homeownership staff will track the language assistance requested and provided. The purpose is to determine language needs of those accessing and seeking to access the Program and how well MHP is satisfying these needs.
- MHP will annually review the demographics of the Massachusetts population to make sure language that its outreach is providing meaningful access to the Program to those most likely to benefit.
- If new demographic data is released by the federal or state government, MHP will review the data and implement accordingly (i.e., adjust marketing efforts and update this plan).

Summary of present and continuous efforts

Current Resources to LEP speakers:

- The Program consumer brochure and supplemental marketing pieces designed to be used in conjunction with the brochure are available in Spanish and Portuguese.
- MHP's Homeownership website includes relevant consumer information about the Program in Spanish, Portuguese and French Creole.
- MHP consumer resources posted on the MHP Homeownership website in Spanish, Portuguese and French Creole, direct consumers to approved pre-purchase education providers, HomeSafe post-purchase education providers, multifamily counseling providers, participating lenders and indicates the language capacities of such vendors.
- MHP has developed a guide of nonprofit housing professionals and language capacity within each organization to effectively refer LEP consumers to for more information about the homebuyer process and the Program.
- MHP has created an account with a phone interpretation system, Language Line Solutions, and corresponding internal training materials, to effectively communicate with LEP borrowers who require language interpretation assistance.
- Accommodations for verbal contact with potential LEP homebuyers such as "I-Speak" cards are available at the MHP reception desk. The "I-Speak" cards are also available at all homebuyer events in which MHP participates.
- MHP employs competent bilingual Spanish-English, French Creole-English speaking staff members who are able to effectively communicate with LEP homebuyers.

Over the next three (3) years, MHP intends to develop:

- The ONE Mortgage Program consumer brochure and supplemental marketing pieces in French Creole.
- A summary document detailing the material terms of Program borrower closing documents in Spanish, Portuguese and French Creole. The summary document will be available on MHP's Homeownership website for prospective LEP homebuyers.
- MHP will also develop capacity within the Program online processing system, es2, for lenders to access and download the LEP summary document directly from the system to be included in the borrower's Program closing package.

Over the next five (5) years, MHP intends to develop:

- The ONE Mortgage Program consumer brochure and supplemental marketing pieces in Vietnamese and Russian.
- MHP's Homeownership website, including relevant supplemental consumer information about the ONE Mortgage Program, in Vietnamese and Russian.
- A summary document detailing the material terms of ONE Mortgage borrower closing documents in Vietnamese and Russian.

**Fifteen Most Commonly Spoken Languages Other than English in Massachusetts*:
Ranked by Total Number of Speakers**

Language	Total Speakers
Spanish	430,185
Portuguese	183,029
French	73,303
Chinese	62,814
French Creole	48,400
Italian	47,478
Russian	38,723
Vietnamese	35,011
Greek	24,793
Arabic	23,600
Polish	23,571
Cambodian	21,385
German	18,344
Hindi	14,574
Korean	14,316

*Population: Persons 5 years and older who speak a language other than English at home

Source: U.S. Census, American Community Survey, Detailed Languages Spoken at Home and Ability to Speak English for the Population 5 Years and Over for the United States, April 2010

**Fifteen Most Commonly Spoken Languages Other than English in Massachusetts*:
Ranked by Limited English Proficiency (LEP)**
Percentage of Total Population**

Data is organized by percentage of the total language population that is Limited English Proficient in order to give a more accurate picture of the language service needs of each group.

Language	Total Speakers	LEP* Population	Percentage LEP/Total
Vietnamese	35,011	23,489	67
Cambodian	21,385	11,899	56
Portuguese	183,029	93,210	51
Chinese	62,814	31,214	50
Russian	38,723	18,938	49
Korean	14,316	6,940	48
Spanish	430,185	191,746	45
French Creole	48,400	21,127	44
Polish	23,571	9,517	40
Arabic	23,600	8,683	37
Italian	47,478	14,251	30
Greek	24,793	6,697	27
French	73,303	16,759	23
Hindi	14,574	2,682	18
German	18,344	2,113	12

*Population: Persons 5 years and older who speak a language other than English at home

**LEP defined as “speak English less than very well”

Source: U.S. Census, American Community Survey, Detailed Languages Spoken at Home and Ability to Speak English for the Population 5 Years and Over for the United States, April 2010 (Complete data included in virtual handout at masslegalservices.org).



Approved Pre-Purchase Homebuyer Education Agencies

Agencias Aprobadas para Educación Antes de Comprar Vivienda
 Agências Aprobadas para Educação Antes de Compra de habitação
 Ajans apwouve pou edikasyon, “Avant Achtè Kay”

Boston/Metro Boston	Contact	Telephone	Website	Address	Language*
Allston-Brighton CDC	Ian Danley	(617) 787-3874	www.allstonbrightoncdc.org	20 Linden St, Suite 288, Allston	Spanish
Asian CDC	Vivien Wu	(617) 482-2380 x206	www.asiancdc.org	38 Oak St, Boston	Chinese – Cantonese & Mandarin
Asian American Civic Association	Melody Tsang	(617) 426-9492	www.aaca-boston.org	87 Tyler St, Boston	Chinese – Mandarin & Cantonese
Chelsea Restoration Corporation	Jesenia Davila	(617) 889-2277	www.chelsearestoration.org	154 Pearl St #2, Chelsea	Spanish
City of Cambridge	Antonia Finley	(617) 349-4622	www.cambridgema.gov	344 Broadway, Cambridge	
City of Boston Home Center	Christine Tarris	(617) 635-4663	www.cityofboston.gov/dnd/bhc	26 Court St, Boston	Haitian Creole, Spanish, Cape Verdean
Financial Education Associates	Jacqueline Cooper	(888) 839-0963	www.money-classes.com	38 Bailey St, Dorchester	
MA Affordable Housing Alliance (MAHA)	Hilda Fernandez	(617) 265-8995 x313	www.mahahome.org	1803 Dorchester Ave, Dorchester	Spanish
Medford Community Housing	Susan Collins	(978) 317-8998	www.medfordcommunityhousing.org	P.O. Box 575	
Neighborhood of Affordable Housing (NOAH)	Zaragoza Guerra	(617) 418-8261	www.noahcdc.org	143 Border St, East Boston	Spanish
Neighborhood Housing Services of South Shore	Janice Tucker	(617) 770-2227	www.neighborhoodhousing.org	422 Washington St, Quincy	Haitian Creole, Portuguese- Cape Verdean
North Suburban Consortium	Tanya Hahnel	(781) 324-5720	www.northsuburbanconsortium.org	200 Pleasant St, Malden	
Nuestra Comunidad	Amelia Hill	(617) 989-1218	www.nuestracdc.org	56 Warren St, Roxbury	Spanish
Quincy Community Action Programs (QCAP)	Pat Christopher	(617) 479-8181	www.qcap.org	1509 Hancock St, Quincy	
Somerville Community Corporation	Thais DeMarco	(617) 776-5931	www.somervillecdc.org	337 Somerville Ave, Somerville	Portuguese, Spanish
Southern Middlesex Opportunity Council	Susan Aarin	(508) 620-2300	www.smoc.org	300 Howard St, Framingham	Portuguese, Spanish, Moroccan
Urban Edge Housing Corporation	Eva Osario	(617) 989-9307	www.urbanedge.org	1524 Columbus Ave, Roxbury	Spanish, Haitian Creole, Cape Verdean
Viet-Aid	Minh Cao	(617) 822-3717 x 27	www.vietaid.org	42 Charles St, Suite E, Roxbury	Vietnamese
Waltham Alliance to Create Housing	Erica Schwartz	(781) 891-6689	www.watchcdc.org	24 Crescent St, Suite 401, Waltham	

Cape Cod/Islands	Contact	Telephone	Website	Address	Language*
Community Development Partnership	Moira Noonan-Kerry	(508) 240-7873 x25	www.capecdp.org	3 Main St, Unit 7, Eastham	
Housing Assistance Corp. (HAC)	Cheryl Kramer	(508) 771-5400	www.haconcapecod.org	460 West Main St, Hyannis	
Housing Nantucket	Anne Kuszpa	(508) 228-4422	www.housingnantucket.org	P.O. Box 3149, Nantucket	
Town of Nantucket Planning Office	Susan Bennett Witte	(508) 325-7295	www.nantucket-ma.gov	2 Fairgrounds Rd, Nantucket	

Southeastern MA	Contact	Telephone	Website	Address	Language*
Catholic Social Services (Fall River)	Maria Paiva	(508) 997-7337	www.cssdioc.org	1600 Bay St, Fall River	Spanish
City of New Bedford, Housing and Neighborhood Development	David Magalhaes	(508) 979-1500	www.newbedford-ma.gov	608 Pleasant St, New Bedford	Portuguese, Spanish
Fall River Affordable Housing Corp.	Bob Landry	(508) 677-2220	Georgetripp648@comcast.net	111 Durfee St, Fall River	
Neighborhood Housing Services of South Shore	Jacqueline Pina	(774) 328-9925 x37	www.neighborhoodhousing.org	80 Rivet St, New Bedford	
Pro-Home	Joe Pacheco	(508) 821-2514	www.prohomeinc.org	40 Summer St, Taunton	

South Shore	Contact	Telephone	Website	Address	Language*
Plymouth Redevelopment Authority	Patty Roy	(508) 747-1620 x147	www.plymouthredevelopment.org	11 Lincoln St, Plymouth	
South Shore Housing Development Corp.	Veronica Truell	(781) 422-4225	www.southshorehousing.org	169 Summer St, Kingston	Spanish

Merrimack Valley	Contact	Telephone	Website	Address	Language*
Arlington Community Trabajando	Ana Luna	(978) 685-6274	www.actinc.org	599 Canal St, Lawrence	Spanish
Community Action, Inc.	Richard Lynch	(978) 373-1971 x225	www.communityactioninc.org	145 Essex St, Haverhill	
Community Teamwork, Inc	Cathy Dyl	(978) 459-0551	www.comteam.org	155 Merrimack St, Lowell	
Lawrence Community Works	Juan Bonilla	(978) 685-3115 x28	www.lawrencecommunityworks.org	168 Newbury St, Lawrence	Spanish
Merrimack Valley Housing Partnership	Jim Wilde	(978) 459-8490	www.mvhp.org	10 Kirk St, Lowell	Arabic, Burmese, Kramer, Spanish

North Shore	Contact	Telephone	Website	Address	Language*
Coastal First-Time Homebuyer Programs, LLC	Ellie O'Leary	(978) 992-4106	www.coastalhb.org	P.O. Box 661, Newburyport	
Community Service Network	Bryna Davis	(781) 438-9254	www.communityservicenetwork.org	52 Broadway, Stoneham	
Gloucester Housing Authority	Kathy Erkkila	(978) 781-4770 x110	www.ghama.com	259 Washington St, Gloucester	
Lynn Housing Authority and Neighborhood Development	Daisy Reyes	(781) 581-8611	www.lhand.org	10 Church St, Lynn	Spanish

Central MA	Contact	Telephone	Website	Address	Language*
Greater Gardner CDC	Pat Connors	(978) 630-2975	www.ggcdc.org	246 Central St, Gardner	
Neighborworks Worcester	Janiece Diaz	(508) 791-2170 x226	www.hocw.net	674 Main St, Worcester	
RCAP Solutions	Robert Ochoa	(800) 488-1969	www.rcapsolutions.org	205 School St, Worcester	Spanish
Southern Worcester County CDC	Robert Ochoa	(800) 488-1969	www.swccd.net	P.O. Box 221, Southbridge	Spanish
Twin Cities CDC	Laurel Miller	(978) 342-9561 x17	www.twincitiescdc.org	470 Main St, Fitchburg	
Worcester East Side CDC	Val Tourtellotte	(508) 799-6942	www.worcistereastsidescdc.org	409 Shrewsbury St, Worcester	Spanish, Vietnamese

Western MA	Contact	Telephone	Website	Address	Language*
Berkshire Housing Development Corp.	Avie Maloney	(413) 499-1630 x100	www.berkshirehousing.com	74 North St, Pittsfield	Spanish
Chicopee Neighborhood Development Corp.	Beverly Barry	(413) 592-8800	www.chicopeedevelopment.org	1 Springfield St, Chicopee	
City of Springfield, Office of Housing and Neighborhood Services	Patty Montana	(413) 787-6500	www3.springfield-ma.gov/housi	1600 East Columbus Ave	Spanish
HAP Housing, Inc	Deborah Broaden	(413) 233-1611	www.haphousing.org	322 Main St, Springfield	
Holyoke Housing Authority	Linda Shaikly	(413) 539-2220	www.holyokehousing.org	475 Maple St, Holyoke	Spanish
North End Housing Initiative	Rosa Espinosa	(413) 747-0090		Springfield	Spanish
Rural Development, Inc	Charity Day	(413) 863-9781 x151	www.ruraldevelopmentinc.org	42 Canal Rd, Turners Falls	
Springfield Partners for Community Action	Brandi Gable Ellington	(413) 263-6500	www.springfieldpartnersinc.com	721 State St, Springfield	Russian, Spanish
Valley CDC	Fern Salesnick	(413) 586-5855 x16	www.valleycdc.com	30 Market St, Northampton	

NOTE:** *The language designation indicates that one or more services are offered in an additional language other than English. **Pre-purchase homebuyer education workshops may not be presented in the specified language.

*La designación sobre lenguaje indica que uno o más servicios se ofrecen en un idioma que no sea Inglés. **Es posible que clases para compradores de vivienda no sean disponibles en el idioma especificado.***

*A designação de linguagem indica que um ou mais do que um dos serviços são oferecidos em outras linguas para alem de Ingles. **As sessões educacionais de pre-compra de habitação podem não ser apresentadas na lingua especificada.***

*La désignation langage montre ke ajans ki ofri kou yo ka ofri lòt sèvis nan lòt lang a kote de Anglè, **Yo ka pa ofri kou yo nan lang désigné***

Multifamily Pre-Purchase Counseling Agencies

Consejeros de Vivienda para Casas Multifamiliares

Ajans yo ki bay konsèy sou “avant achtè kay” Multi-Fanmi



Borrowers purchasing three-family properties are required to attend a pre-purchase multifamily counseling session prior to closing. MHP also encourages borrowers purchasing two-family properties to meet with an approved counselor. Below is a list of MHP-approved multifamily counseling providers. If you are interested in speaking with a counselor, please contact any of the counselors listed below, regardless of what city or town your property is located.

Los compradores de casa con la intención de comprar una casa de tres familias, están obligados a asistir a una sesión de asesoramiento con un consejero de vivienda. MHP recomienda que compradores de casas de dos familias también consideren reunirse con un consejero de vivienda. Tenga en cuenta que la sesión de asesoramiento con un consejero no es un requisito para compradores de casas de dos familias. A continuación se muestra una lista de consejeros de vivienda aprobados por MHP. Si usted está interesado en hablar con un consejero, por favor póngase en contacto con cualquiera de los siguientes consejeros, sin importar en que ciudad se encuentre su propiedad.

Emprunteurs yo ki ap achte kay twa fanmi egzije pou ale pran konsèy sou avant achtè kay avant fèmen. MHP ankouraje emprunteurs ki ap achte kay de fanmi pou ka rankontre ak yon konseye apwouve. Anba ou pral jwenn yon lis, lis sa a apwouve pa MHP pou bay konsèy Si ou enterese pale ak yon konseye, souple kontakte yonn nan konseye yo, nenpòt moun ki vil ou katye propriyete a.

Metro Boston		
Multifamily Counseling Provider	Counselor Contact	Language Capacity
Financial Education Associates 38 Bailey Street Dorchester, MA 02124 www.money-classes.com	Jacqueline Cooper Founder/Principal Jackie@money-classes.com Tel: (888) 839-0963	English
Massachusetts Affordable Housing Alliance 1803 Dorchester Ave Dorchester, MA 02124 www.mahahome.org	Jorge Casas Homeowner Counselor jcasas@mahahome.org Tel: (617) 265-8995 x310	English/Spanish
Urban Edge 1542 Columbus Avenue, Suite 2 Roxbury, MA 02119 www.urbanedge.org	Eva Osorio Homeowner Services Manager eosario@urbanedge.org Tel: (617) 989-9308	English/Spanish/Haitian Creole

North Shore		
Multifamily Counseling Provider	Counselor Contact	Language Capacity
Gloucester Housing Authority P.O. Box 1599 Gloucester, MA 01931 www.ghama.com	Kathy Erkkila Homeownership & Administrative Specialist klerkkila@ghama.com Tel: (978) 281-4770 x110	English
Lynn Housing Authority and Neighborhood Development 10 Church Street Lynn, MA 01902 www.lhand.org	Daisy Reyes Neighborhood Services Representative/ Foreclosure Prevention Counselor dreyes@lhand.org Tel: (781) 581-8611	English/Spanish

Southeastern MA		
Multifamily Counseling Provider	Counselor Contact	Language Capacity
ProHome, Inc. 40 Summer Street Taunton, MA 02780 www.prohomeinc.com	George L. Mitsiaris Homeowner Counselor prohome3@tmlp.com Tel: (508) 821-2154	English

Merrimack Valley

Multifamily Counseling Provider	Counselor Contact	Language Capacity
Community Teamwork, Inc. 17 Kirk Street Lowell, MA 01852 www.comteam.org	Cathy Dyl <i>Coordinator of Homebuyer Programs</i> cdyl@comteam.org Tel: (978) 459-0551	English
Lawrence Community Works, Inc. 168 Newbury Street Lawrence, MA 01841 www.lcworks.org	Iris Matias <i>Homeownership Counselor</i> imatias@lcworks.org Tel: (978) 722-2613 Lissette Caraballo <i>Homeownership Center Coordinator</i> lcaballo@lcworks.org Tel: (978) 722-2625	English/Spanish
Merrimack Valley Housing Partnership 10 Kirk Street Lowell, MA 01852 www.mvhp.org	Ed Alcantara <i>Homebuyer Counselor</i> ed@mvhp.org Tel: (978) 459-8490	English/Spanish

Central MA

Multifamily Counseling Provider	Counselor Contact	Language Capacity
East Side CDC 409 Shrewsbury Street Worcester, MA 01604 www.eastsidecdc.com	Val Tourtellotte <i>Housing Counselor</i> valtour@verizon.net Tel: (508) 799-6942 x13 Francesca Falcone <i>Housing Counselor</i> Ffalcone1@verizon.net Tel: (508) 799-6942 x17	English
Oak Hill CDC 74 Providence Street Worcester, MA 01604 www.oakhillcdc.org	Esmerelda Thornton <i>Director – Neighborworks Homeownership Center of Worcester</i> ethornton@hocw.net Tel: (508) 791-2170 x225 Rosa Salas <i>Homeowner Counselor</i> rsalas@hocw.net Tel: (508) 791-2170 x226	English/Spanish
Twin Cities CDC 470 Main Street Fitchburg, MA 01420 www.twincitiescdc.org	Madeline Mendoza <i>Homeownership Services Coordinator</i> Madeline.mendoza@twincitiescdc.org Tel: (978) 342-9561 x125	English/Spanish

Western MA

Multifamily Counseling Provider	Counselor Contact	Language Capacity
HAPHousing 322 Main Street, Suite 1 Springfield, MA 01105 www.haphousing.org	Donna Cabana <i>Homebuyer Counselor</i> dcabana@haphousing.org Tel: (413) 233-1618	English

Approved Post-Purchase Education Agencies

Agencias Aprobadas para Educación después de Comprar Vivienda

Agências Aprobadas para Educação Pos-Compra de habitação

Ajans apwouve pou edikasyon “Après Acha”



Boston/Metro Boston	Contact	Workshop Location	Website
Community Teamwork, Inc.	Cathy Dyl cdyl@comteam.org Ph: (978) 459-0551	Peabody, Lowell	www.comteam.org
Financial Education Associates	Jacqueline L. Cooper cooperjlw@gmail.com Ph: (888) 839-0963	Fall River, New Bedford and Plymouth	www.money-classes.com
Franklin County Housing and Redevelopment Authority	Charity L. Day cday@fchrha.org Ph: (413) 863-9781 ext 151	Franklin County	www.fchra.org
Gloucester Housing Authority	Kathy Erkkila klerkkila@ghama.com Ph: (978) 281-4770 ext 110	Gloucester	www.ghama.com
Housing Assistance Corporation	Cheryl Kramer CKramer@haconcapecod.org Ph: (508) 778-7507 ext 287	Barnstable County	www.haconcapecod.org
HAPHousing	Deborah L. Broaden dbroaden@haphousing.org Ph: 1-800-332-9667 ext 1611	Pittsfield, Holyoke, Springfield	www.haphousing.org
* Lawrence Community Works <i>en Español & English</i>	Ana Bello abello@lawrencecommunityworks.org Ph: (978) 722-2625 Lissette Caraballo icaraballo@lawrencecommunityworks.org	Lawrence	www.lawrencecommunityworks.org
* Massachusetts Affordable Housing Alliance <i>en Español & English</i>	Jorge Casas jcasas@mahahome.org Ph: (617) 265-8995 ext 310	Boston, Brockton, Cambridge, Chelsea, Dedham, Framingham, Lynn, Malden, Quincy, Somerville, Woburn.	www.mahahome.org
NeighborWorks HomeOwnership Center of Worcester	Rosa M Salas rsalas@hocw.org Ph: (508) 791-2170 ext 226	Worcester County	www.hocw.net
Pro-Home, Inc.	Janet Murphy prohome@tmlp.com Ph: (508) 821-2514	Taunton	www.prohomeinc.org
Twin Cities Community Development Corporation	Brenda Piccard-Muniz bpiccard-muniz@twincitiescdc.org Ph: (978) 342-9561 ext 111 Madeline Mendoza madeline.mendoza@twincitiescdc.org Ph: (978) 342-9561 ext 125 Flor Cintron fcintron@twincitiescdc.org Ph: (978) 342-9561 ext 110	Fitchburg, Leominster	www.twincitiescdc.org
Valley Community Development Corporation	Fern Selesnick fs@valleycdc.com Ph: (413) 586-5855 ext 16	Hampshire	www.valleycdc.com

***NOTE:** *The agencies marked with an asterisk (*) offer post-purchase education workshops in both English and Spanish. Las agencias señaladas con un asterisco (*) ofrecen clases en Inglés y en Español sobre cómo mantener su vivienda después de la compra.*

Professional Translators & Interpreter list

<i>LANGUAGE</i>	<i>NAME</i>		<i>T OR I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Spanish	Miguel Mengual	C	T	mmengual@hotmail.com	857-919-2557	Also for copy editing, formatting and publishing
Spanish	Ana M. Impellizeri	C	T	anadesign@comcast.net	617-930-6358	An architect, urban planner
Spanish	Sergio Graciano	C	T	Sergio@linguagraphics.com	617-451-1535	Lingua Graphics/ book developer
Spanish	Carolyn Meadows	C	I	cmalaika@gmail.com	857-719-1493	
Spanish	Eduardo Berinstein		T I	sayitinspanish@rcn.com	617-990-6804	
Spanish	Yuya Farias	C	T	yuyafarias@comcast.net	617-429-6922	Excellent Translator
<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Vietnamese	Kien Phan	C	T	kktphan@comcast.net	617-888-2075	Only Translations
Vietnamese	Tai Van Ta	C	T I	taivanta@yahoo.com	617-734-1315	Ph.D, Laawyer and Harvard Instructor
Vietnamese	Dao Huan	C	I	viethuandao@aol.com	617-851-1051	Available
Vietnamese	Nguyen Thong	C	I	tvvtnguyen@yahoo.com	617-901-0834	To be tried- Recommended by Diane Huynh
Vietnamese	Giau Tan Loung	C	I	paulusluong@yahoo.com	C: 857-204-5511	
<i>LANGUAGE</i>	<i>NAME</i>			<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Chinese/cant.	Sue Chu Aldred		I	chu.aldred@verizon.net		
Chinese/cant	Anna Yee		T I	ayti@verizon.net	781-861-1440	Hardly affordable
Chinese/cant	Simon Chan	C	I	Hannibal3333@aol.com	617-763-0228	Most helpful and experienced with BRA
Chinese/cant	Manyee Tang	C	T	eagonsys@attbi.com	508-651-9218	For long documents

T = Translation

I=Interpretation

C=confirme SEPTEMBER 2011

<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Haitian	Nadage Dimanche	C	T I	ndimanche@aol.com	617-491-2165 617-818-2026	
Haitian	Frantz Monestime	C	T I	fpmonestime@comcast.net	C: 617-512-6539	
<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Portuguese	Maggie Medina		T	maggiemed77@verizon.net		Portugués /Cape Verdean. Lives in RI.
<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Cape Verdean	Maggie Medina		T	maggiemed77@verizon.net		Portugués /Cape Verdean. Lives in RI.
<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Somali	Layla Guleb		I	Ardo68@hotmail.com	617-566-8822 C: 617-785-5516	Recomd. By Fatas
<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Russian	Anhit Flanaga	C	I	anahu@comcast.net	C: 617-480-7474	Only Interpretation
Russian	Galina Rusak		T		617-987-8878	
<i>LANGUAGE</i>	<i>NAME</i>	<i>C</i>	<i>T or I</i>	<i>EMAIL</i>	<i>PHONE</i>	<i>COMMENTS</i>
Spanish Portuguese Cantonese	Boston Interpreters Collective		I	Interpreters.collective@gmail.com	617-999-0888	

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I=Interpretation
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