

# Homebuyer & Homeowner Services Guide

**City of Everett  
Department of Planning  
& Development**

484 Broadway, Room 25  
Everett, MA 02149  
617-394-2334



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## Mayor DeMaria

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### Who Is MassHousing?

They are a mortgage lender who lends money in the form of home mortgage loans for first-time homebuyers in Massachusetts. They also offer down payment assistance.

They have a special mission as a not for profit. They lend money solely as a way to help first-time homebuyers

They've partnered with banks, credit unions, and mortgage lenders across Massachusetts. You'll complete your loan application through that partner

They provide customer care and will not sell your loan to another company, and they are there to help if you need them

### Down Payment Assistance

You may be eligible for down payment assistance of 10% of a home purchase price, up to \$50,000.00 along with a number of other benefits

\$2,500 closing credit for veterans  
and  
service members

[Down Payment Assistance](#)

### MassDreams

Delivering Real Equity  
& Mortgage Stability

MassDreams is a Massachusetts program that provides down payment and closing cost grants up to \$50,000 to first-time homebuyers who meet the programs eligibility criteria and who reside in Everett.

*MassHousing  
One Beacon Street  
Boston, MA 02108  
617-854-1000*

[www.masshousing.com](http://www.masshousing.com)

### North Suburban Consortium

Available for Everett residents up to  
\$7,500

While it is called a "loan" it is at 0% interest and each year 20% of the principle is forgiven.

[Click Here to Learn More](#)

### Everett First-Time Homebuyer Program

Funded through the American Rescue Plan Act (ARPA), eligible First-Time Homebuyers may seek funding up to  
\$20,000

Contact the Planning Department  
for more information

## Homeowners

### The City of Everett Housing Rehabilitation Program provides:

Financial assistance towards the cost of work

Technical assistance to assist in developing a scope of work, obtaining bids from contractors, and monitoring work in progress

Maximum assistance per unit is \$35,000, \$40,000 if de-leading is involved

Finance terms, eligibility, and forgiveness terms vary

Contact the Planning Department for more information

### MassHousing

Refinance your mortgage to save money, avoid the risk of higher payments in the future, and even cover costs of repairs or renovations

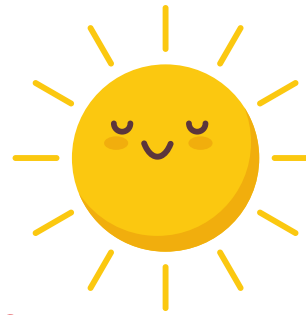
Get the Lead Out Program provides low and no interest financing to help homeowners, investor owners, and non-profits, remove lead paint from their properties

Affordable Home Improvement Loan to finance general non luxury improvements to your home

## PLANNING DEPARTMENT STAFF

**Matthew Lattanzi, Esq. – Planning Director**  
**Jay Monty – Transportation Director**  
**Tom Philbin – Conservation Planner**  
**Phil Massa - Affordable Housing Manager**  
**Jeannie Vitukevich – Administrative Assistant**

**Main Office Line: 617-394-2334**



## Renters

Do you earn too much to qualify for traditional affordable housing but not enough to afford market rents? A workforce Housing Unit may be right for you.

MassHousing finances the construction and preservation of affordable rental housing throughout Massachusetts.

Property Managers are responsible for the placement of tenants into available apartments at each development

**The Everett Housing Rehabilitation Program is funded by :**

**The Massachusetts Department of Housing & Community Development**

The City of Everett is an Equal Opportunity/Affirmative Action Employment in its Programs and Activities

