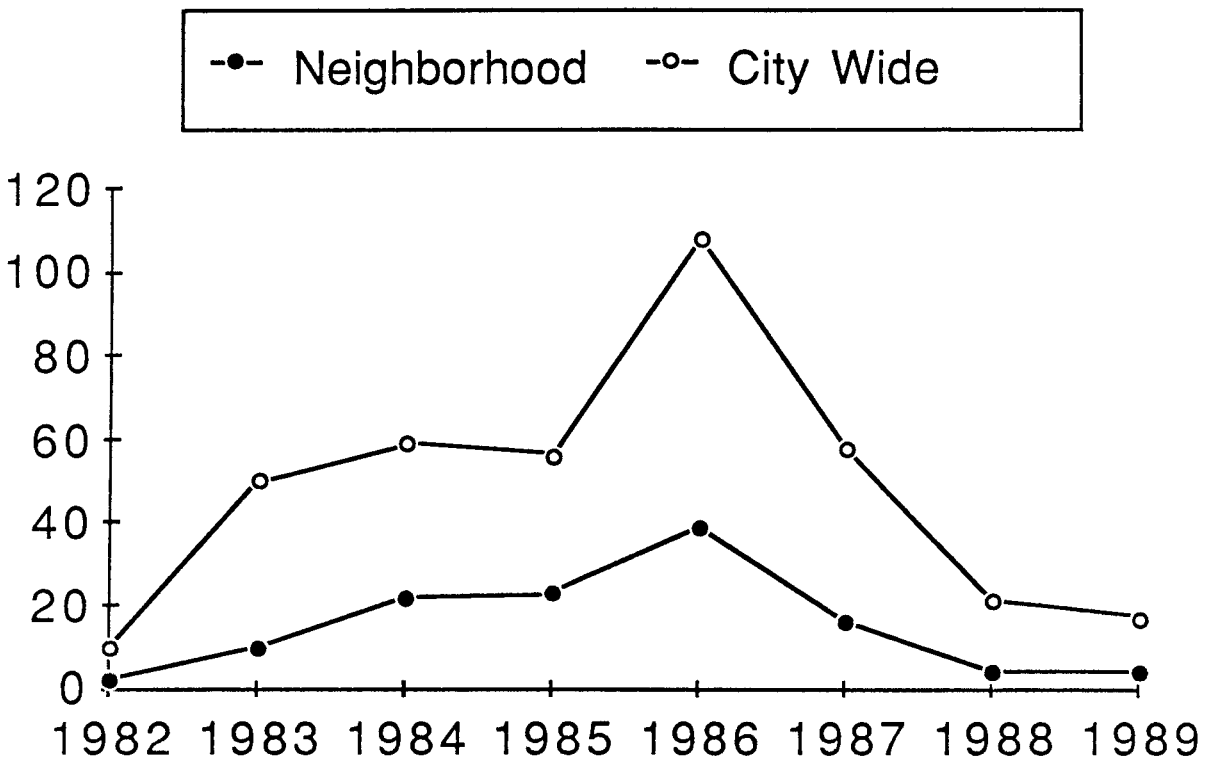
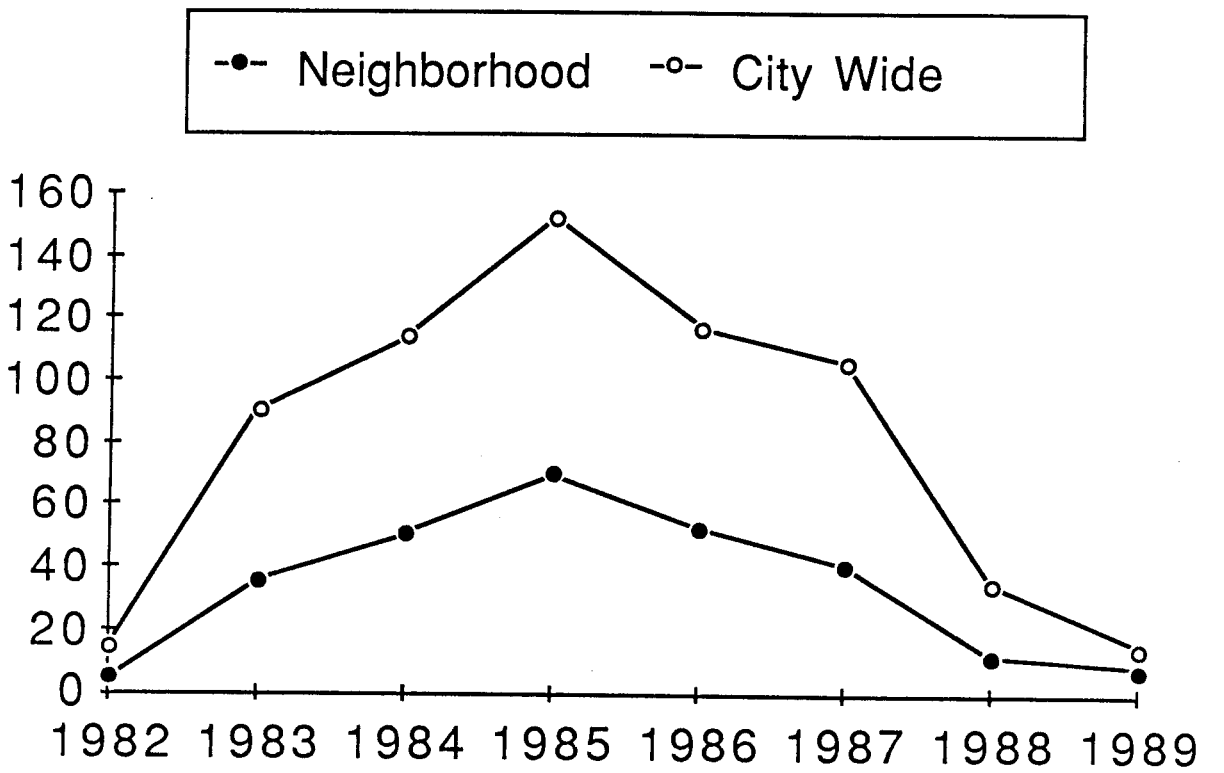
APPENDIX
#1

APPENDIX #1

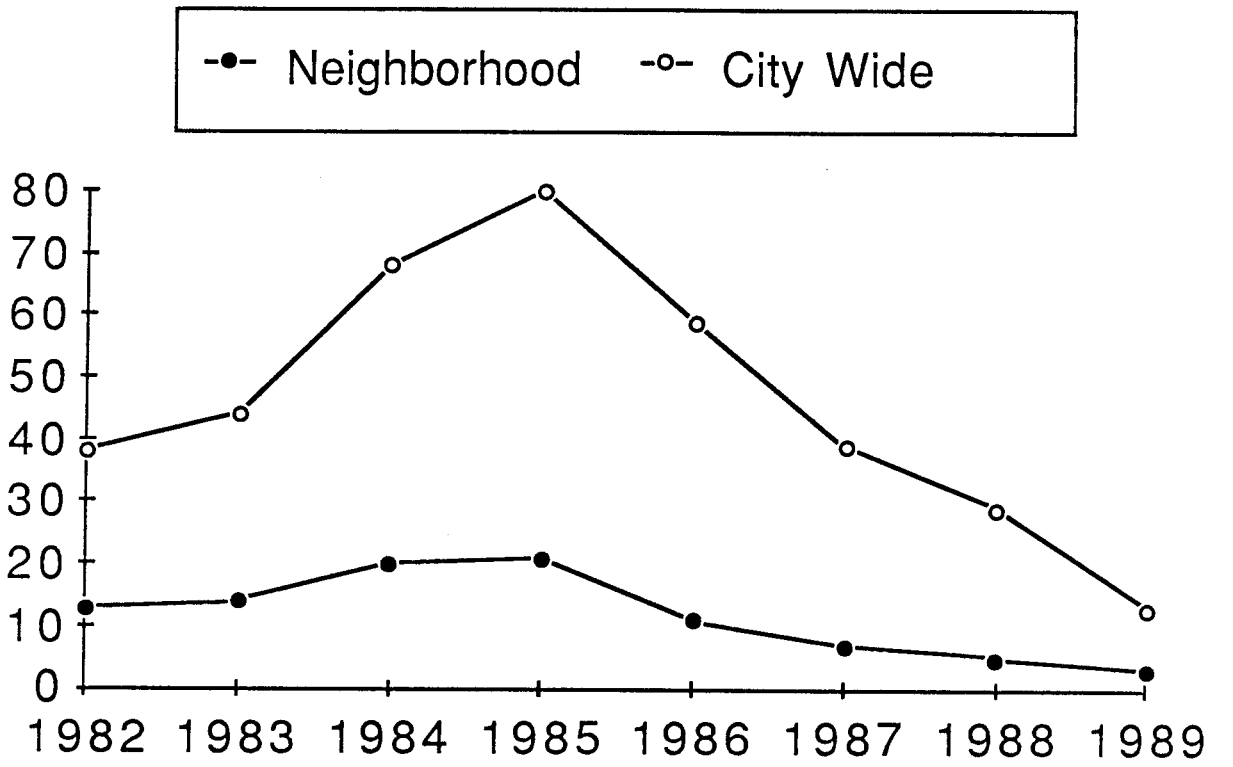
Andover Svgs Chart

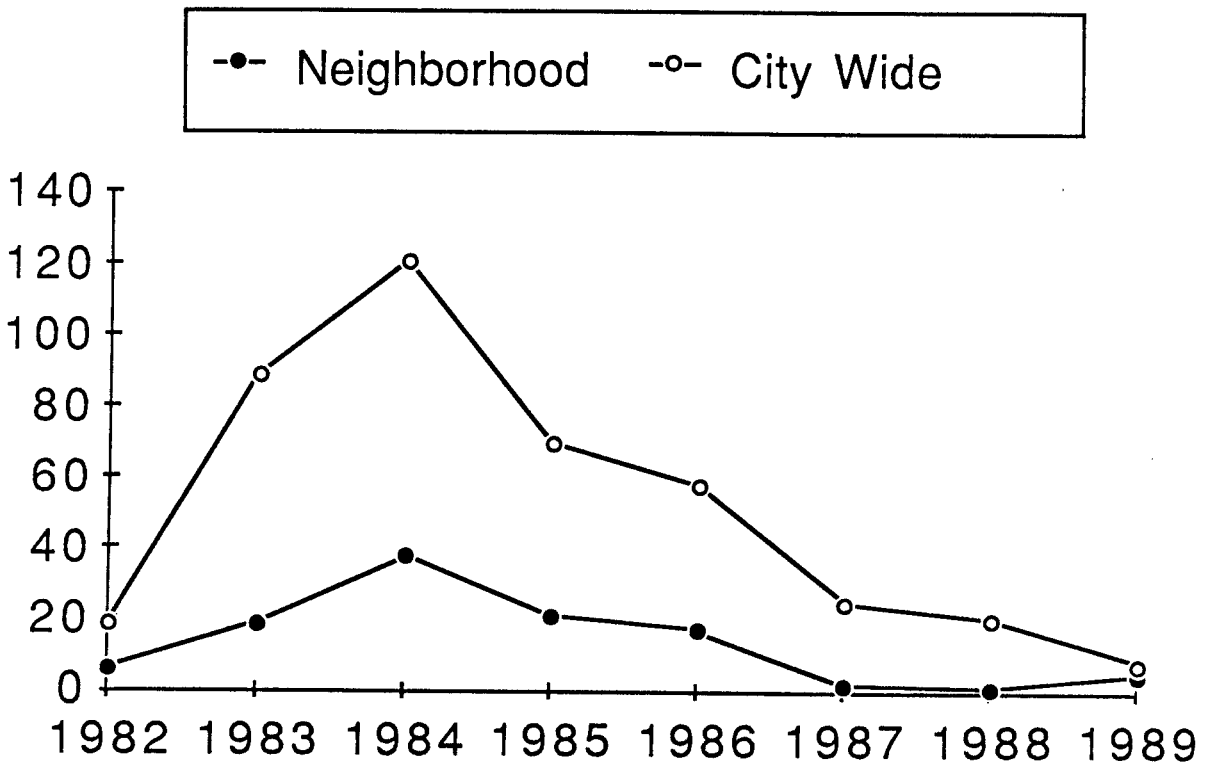


Community Svgs Chart

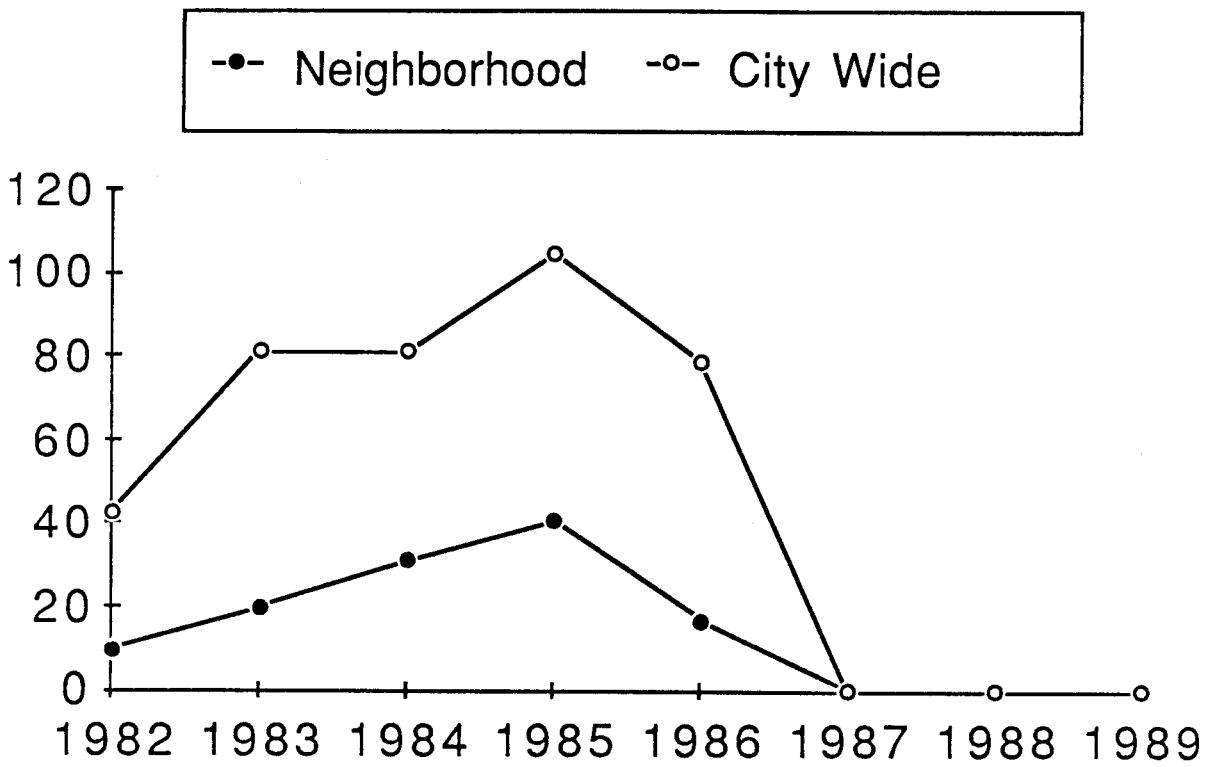


First Essex Chart

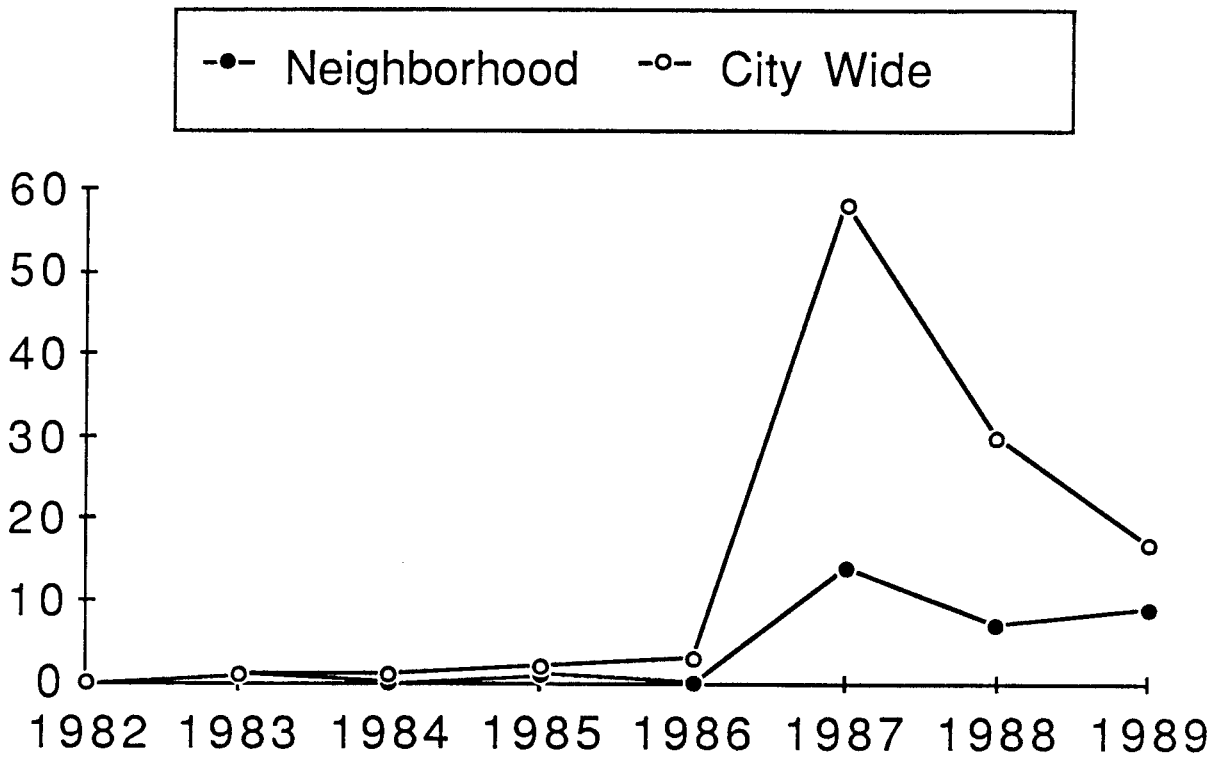


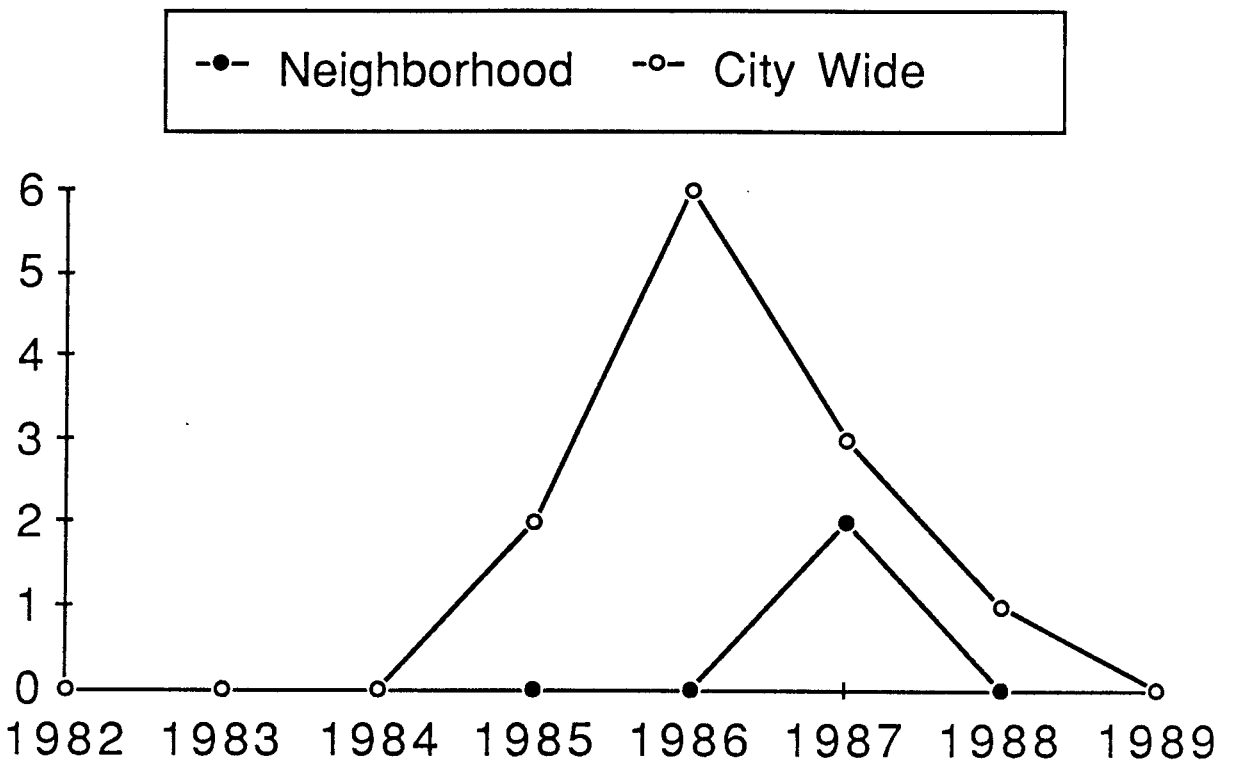

Neighborhood
City Wide
140
120
100
80
60
40
20
0
1982
1983
1984
1985
1986
1987
1988
1989

Arlington Trust Chart

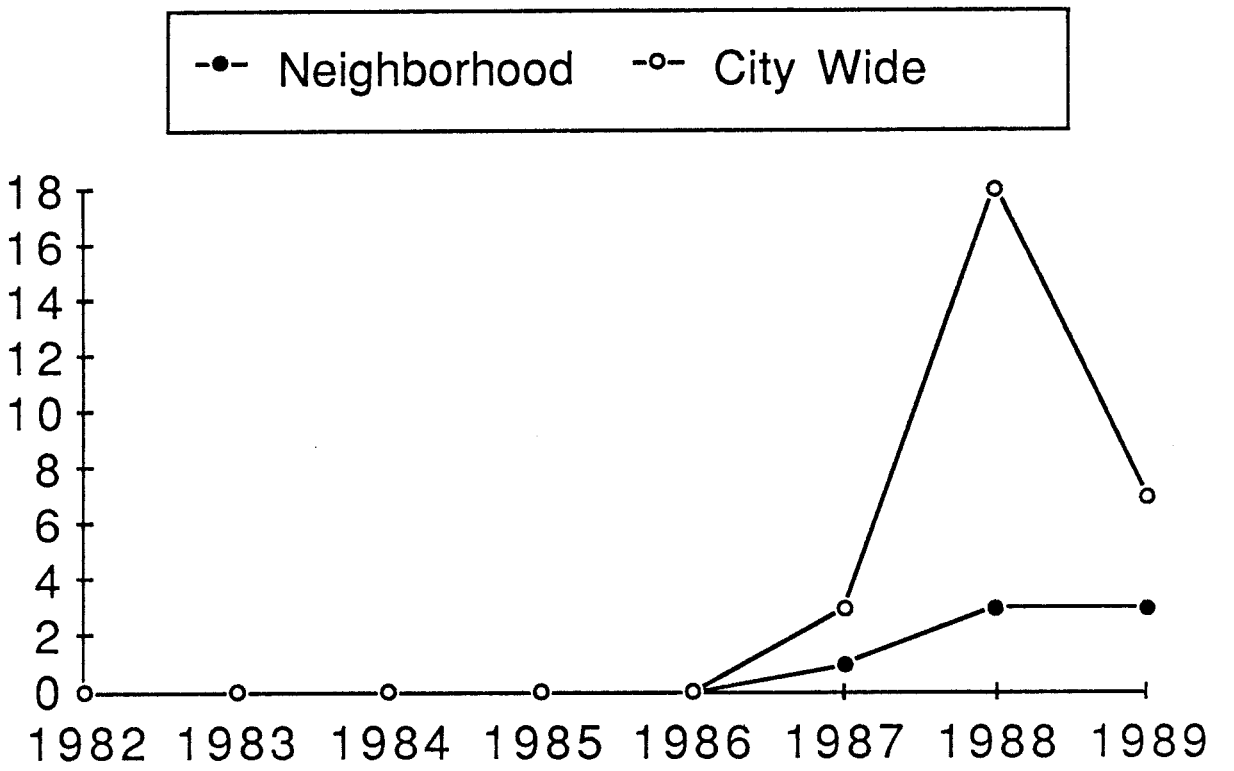


Shawmut Chart

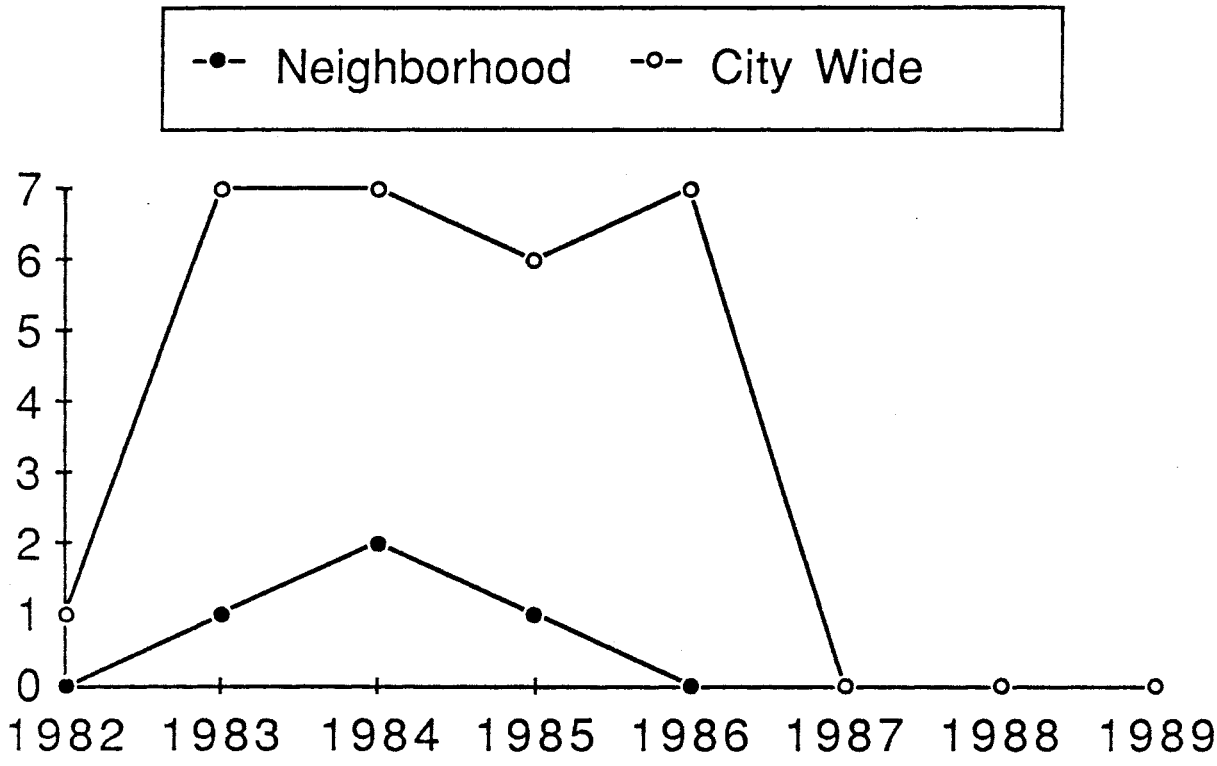



Neighborhood
City Wide
6
5
4
3
2
1
0
1982
1983
1984
1985
1986
1987
1988
1989

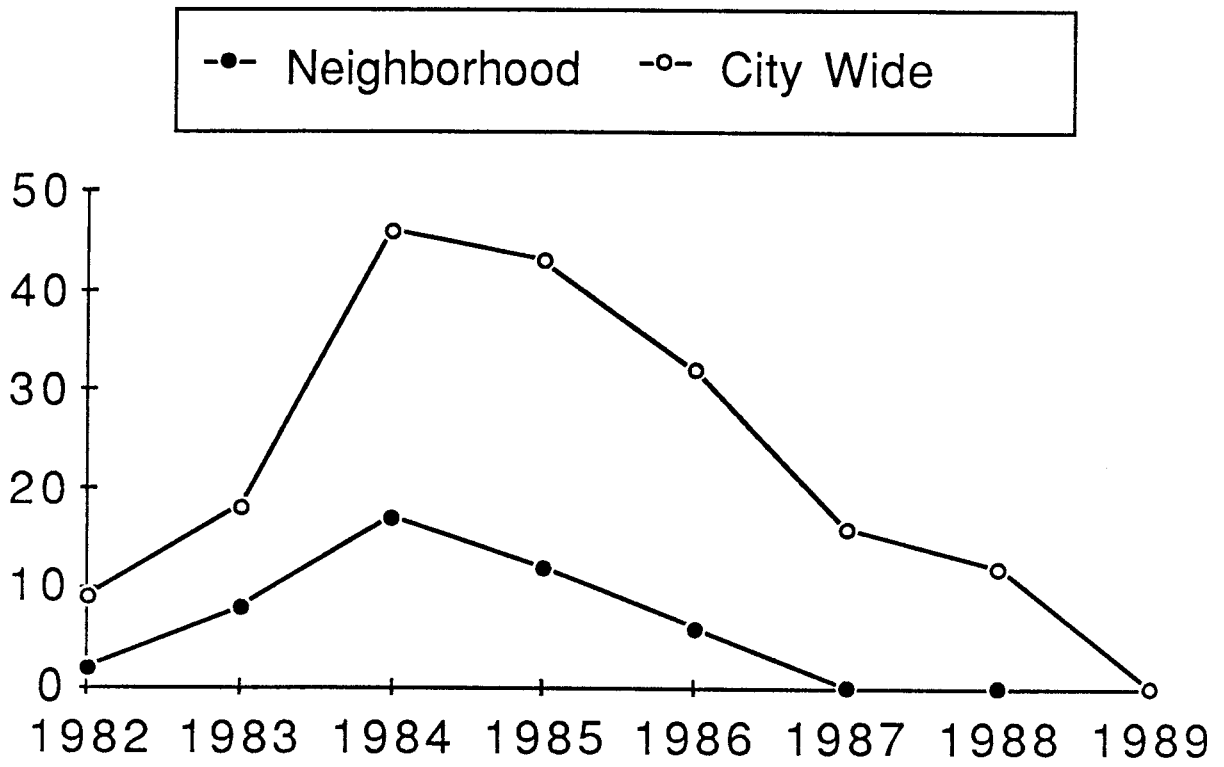
New Heritage Chart

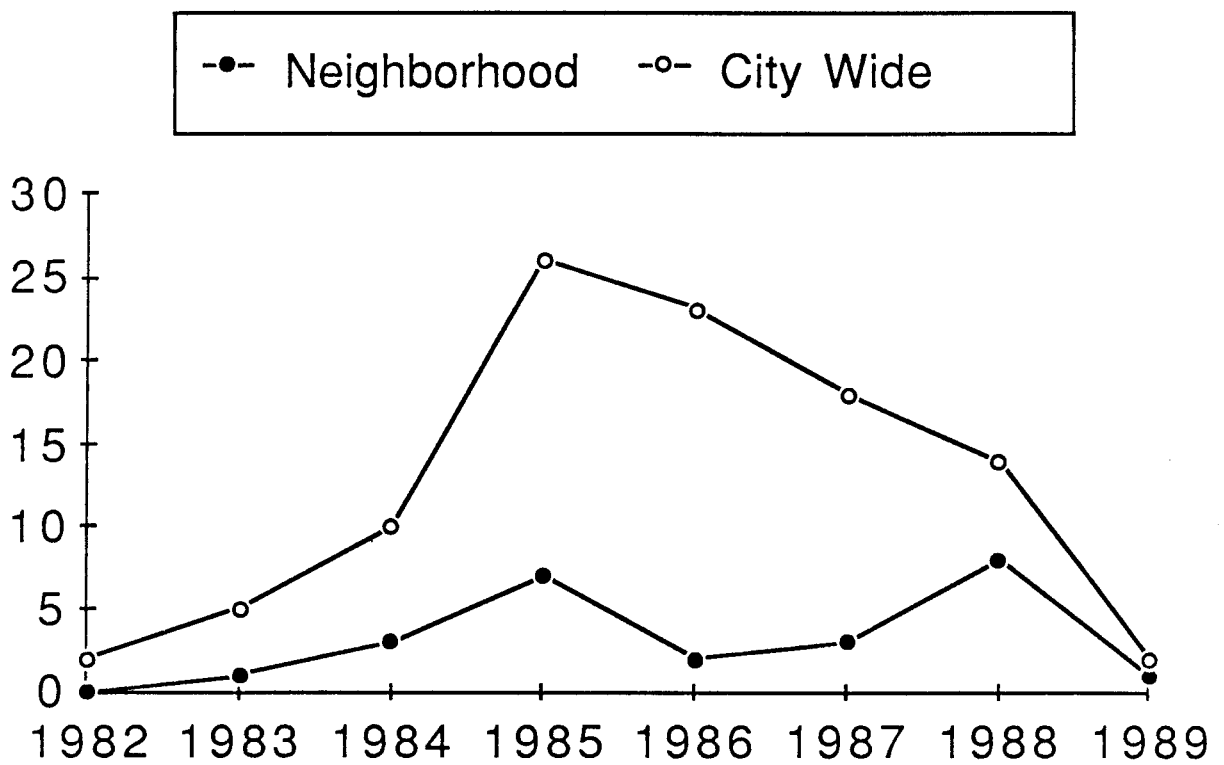


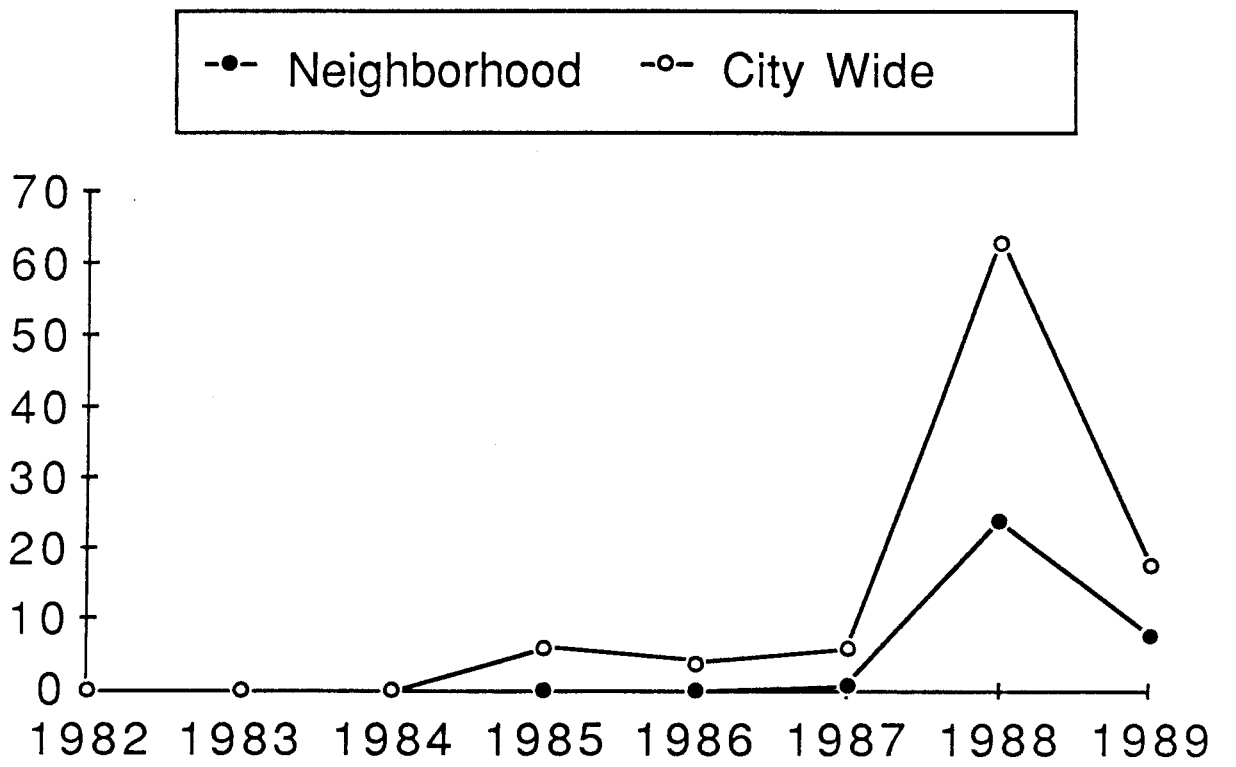
Bank of Boston Chart

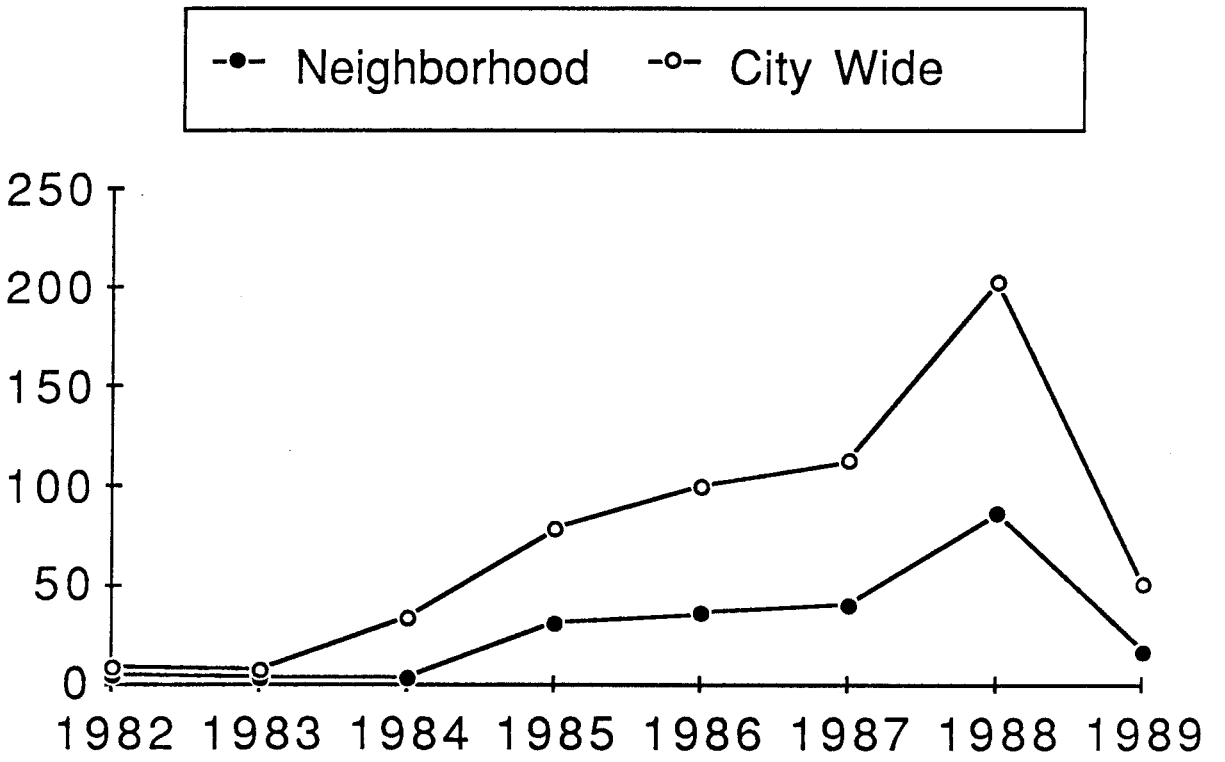


Bank of New England Chart

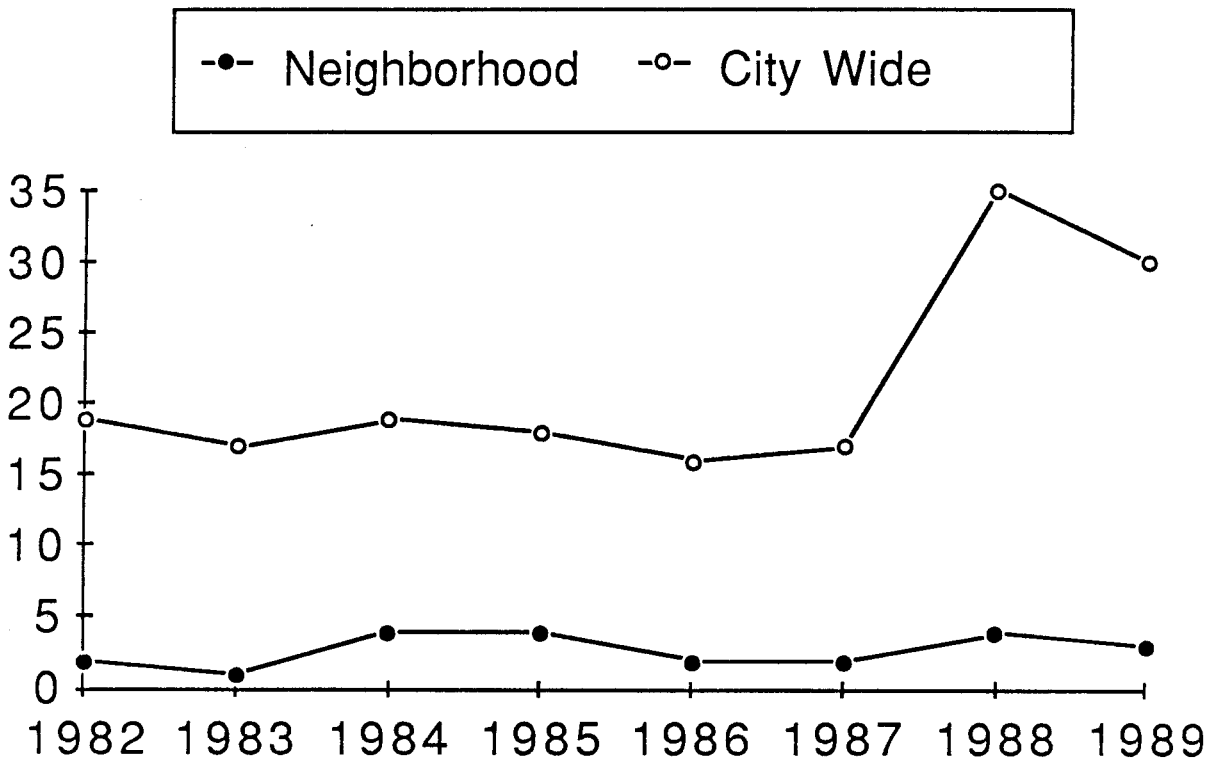



Neighborhood
City Wide
30
25
20
15
10
5
0
1982
1983
1984
1985
1986
1987
1988
1989

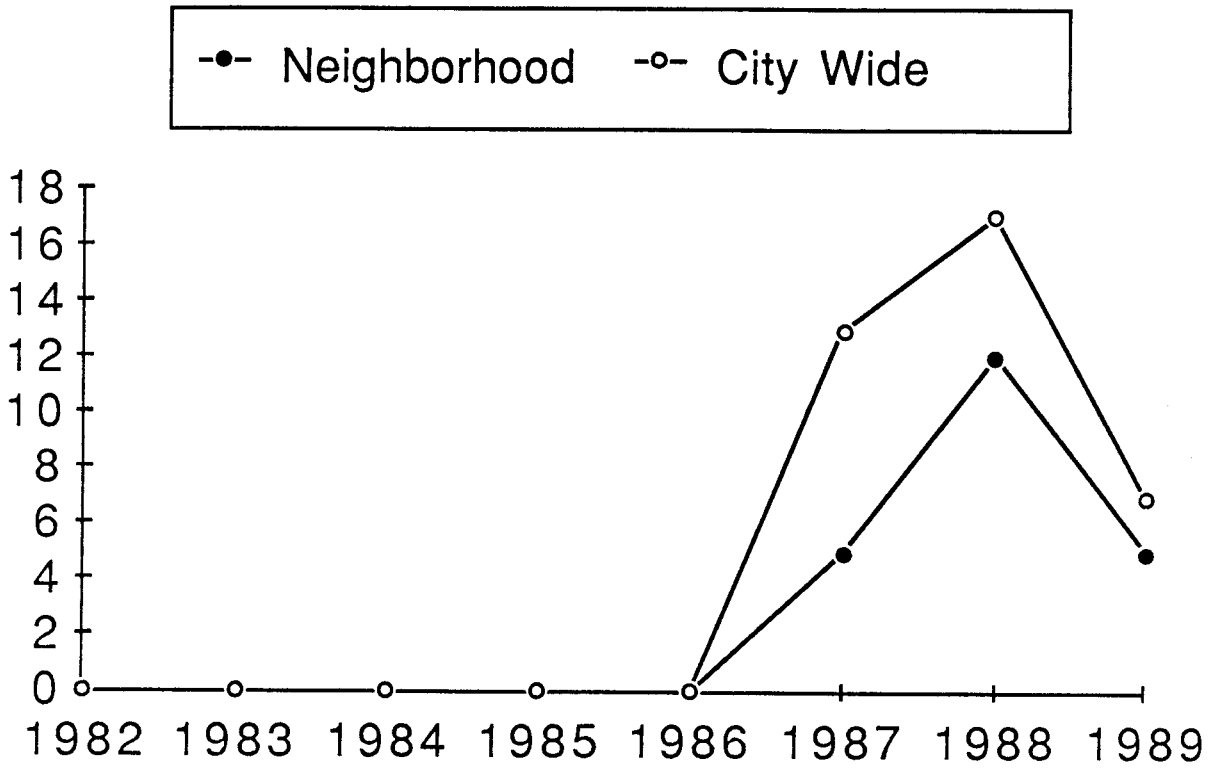

Neighborhood
City Wide
70
60
50
40
30
20
10
0
1982
1983
1984
1985
1986
1987
1988
1989

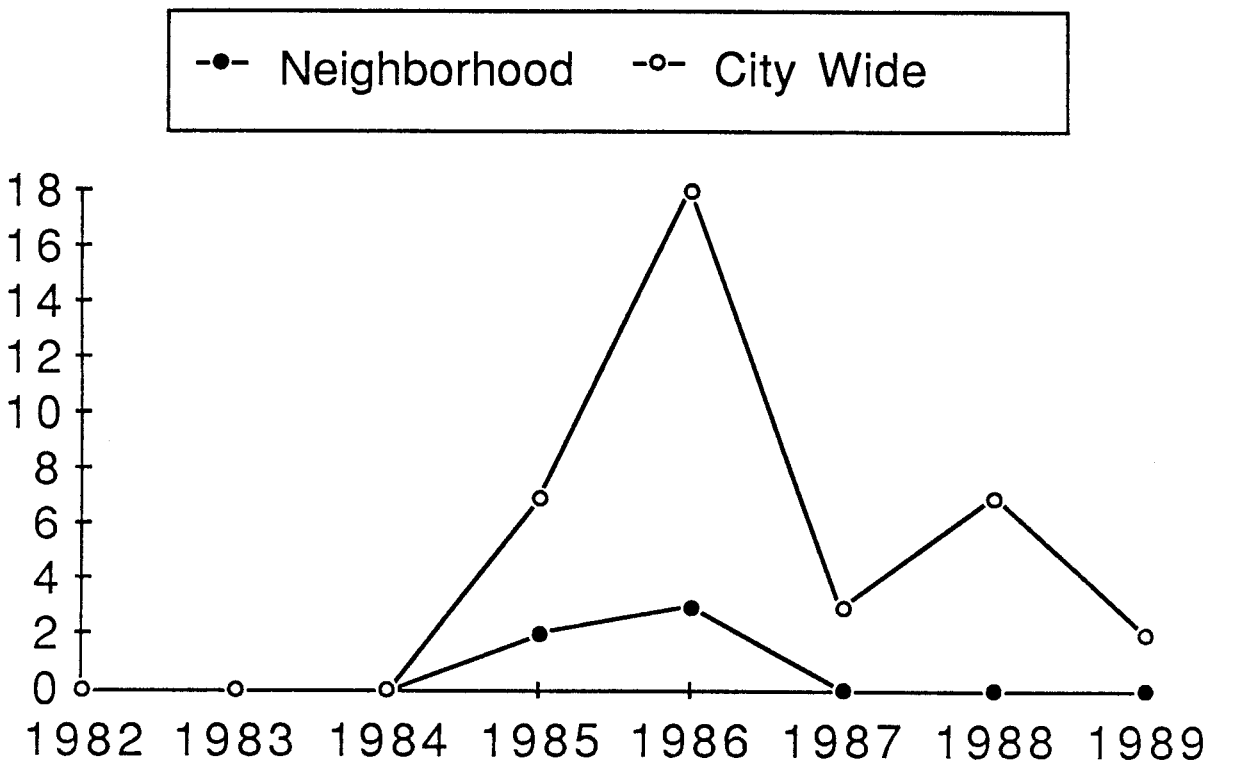

Neighborhood
City Wide
250
200
150
100
50
0
1982 1983 1984 1985 1986 1987 1988 1989

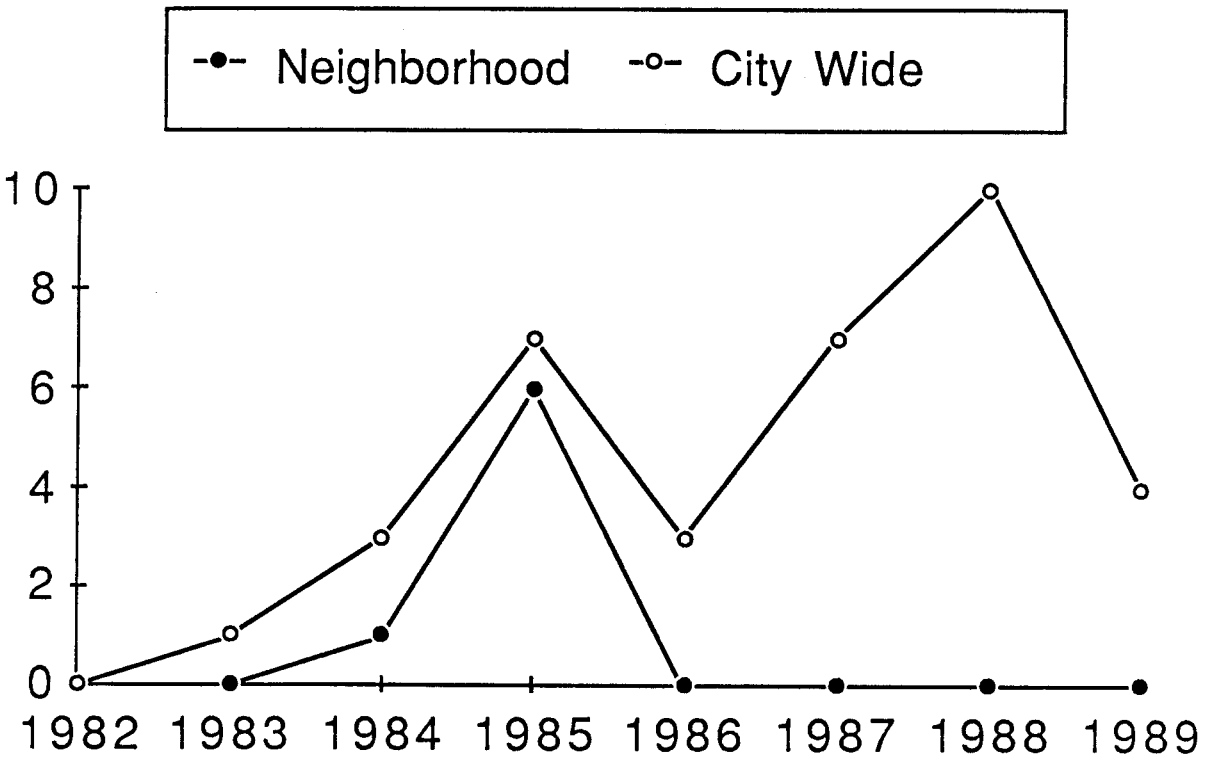
Commonwealth Chart



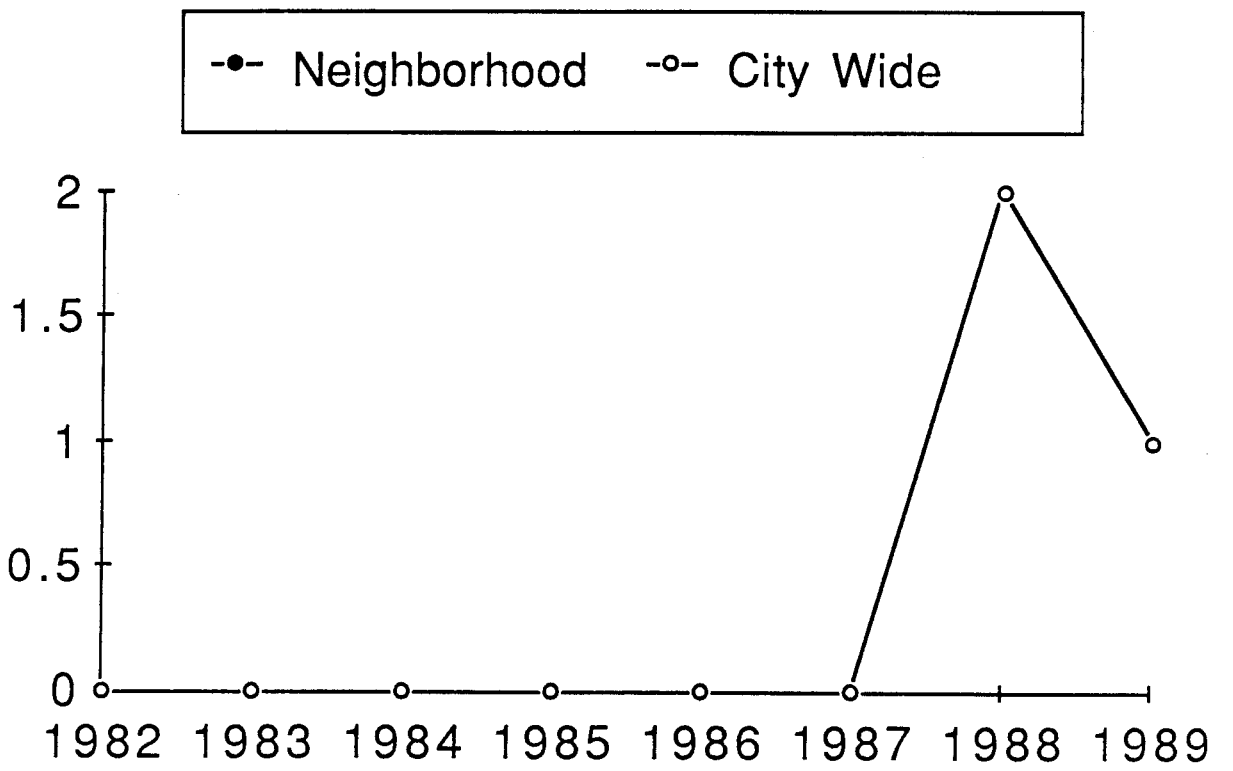
Dime Real Estate Svc Chart



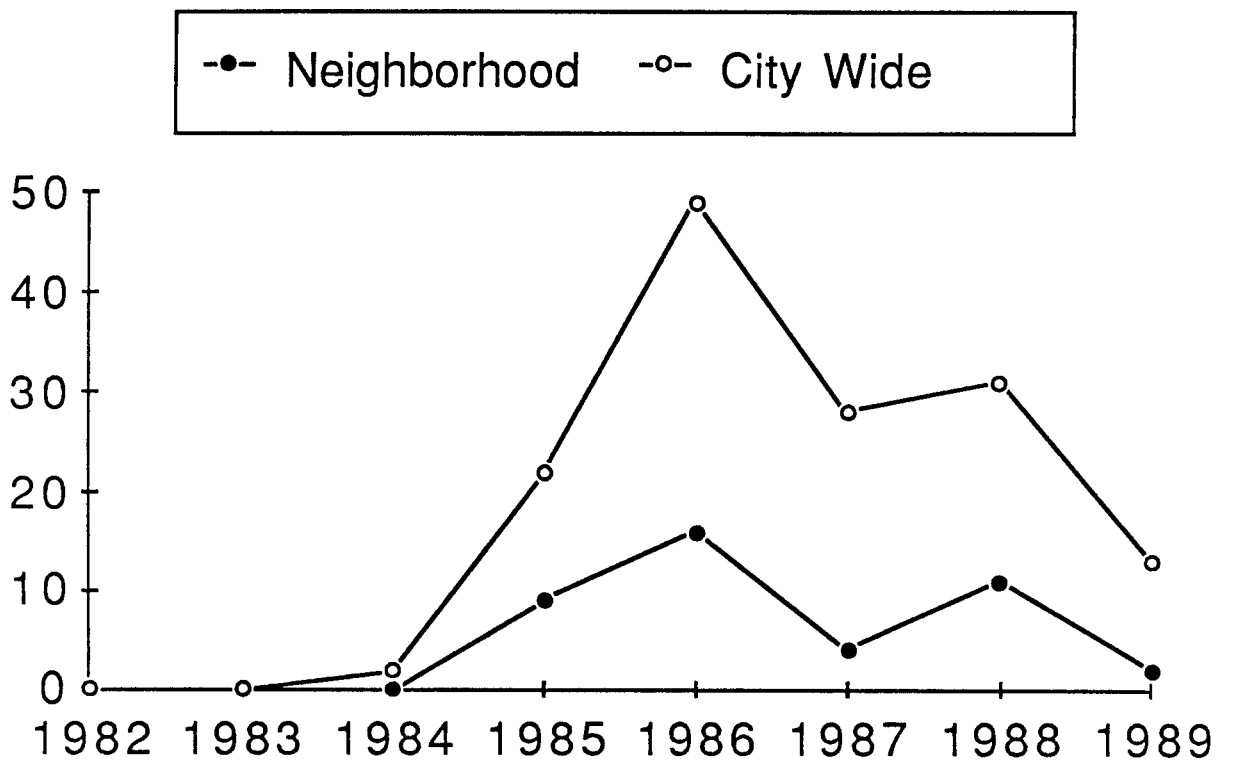

Neighborhood
City Wide
18
16
14
12
10
8
6
4
2
0
1982
1983
1984
1985
1986
1987
1988
1989

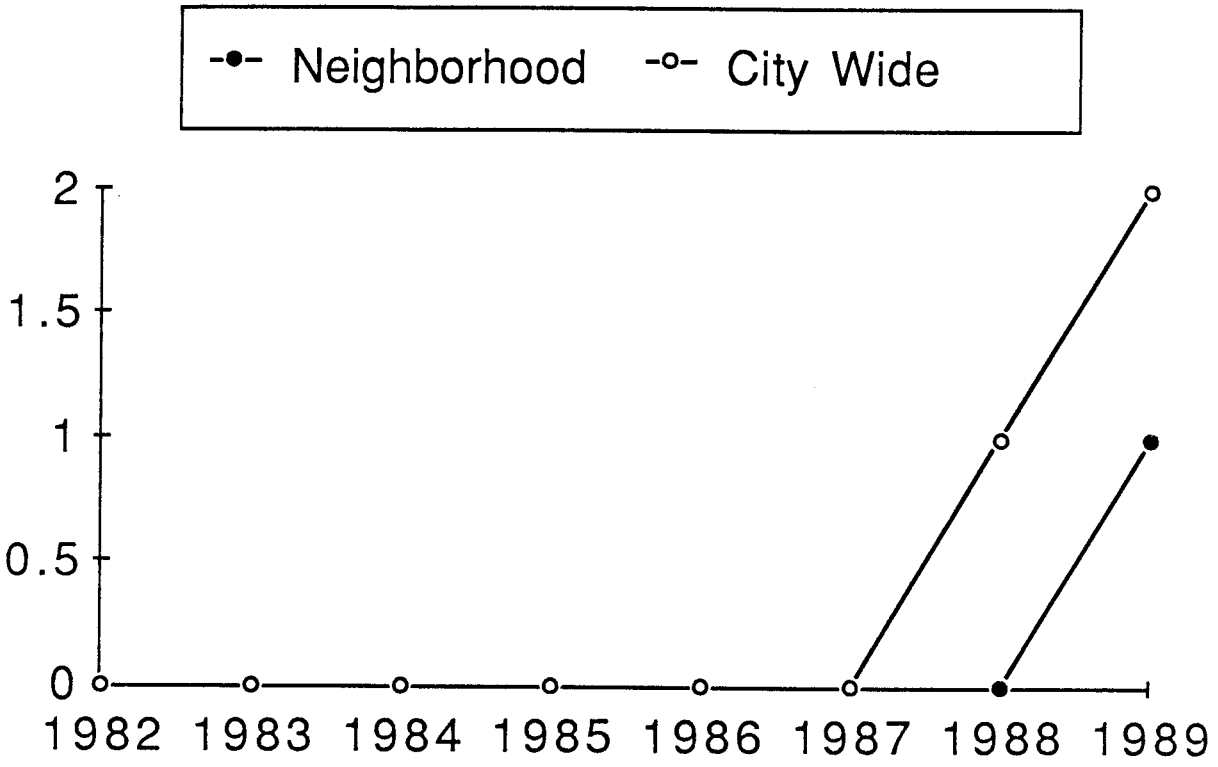

Neighborhood
City Wide
10
8
6
4
2
0
1982
1983
1984
1985
1986
1987
1988
1989

Metropolitan Chart

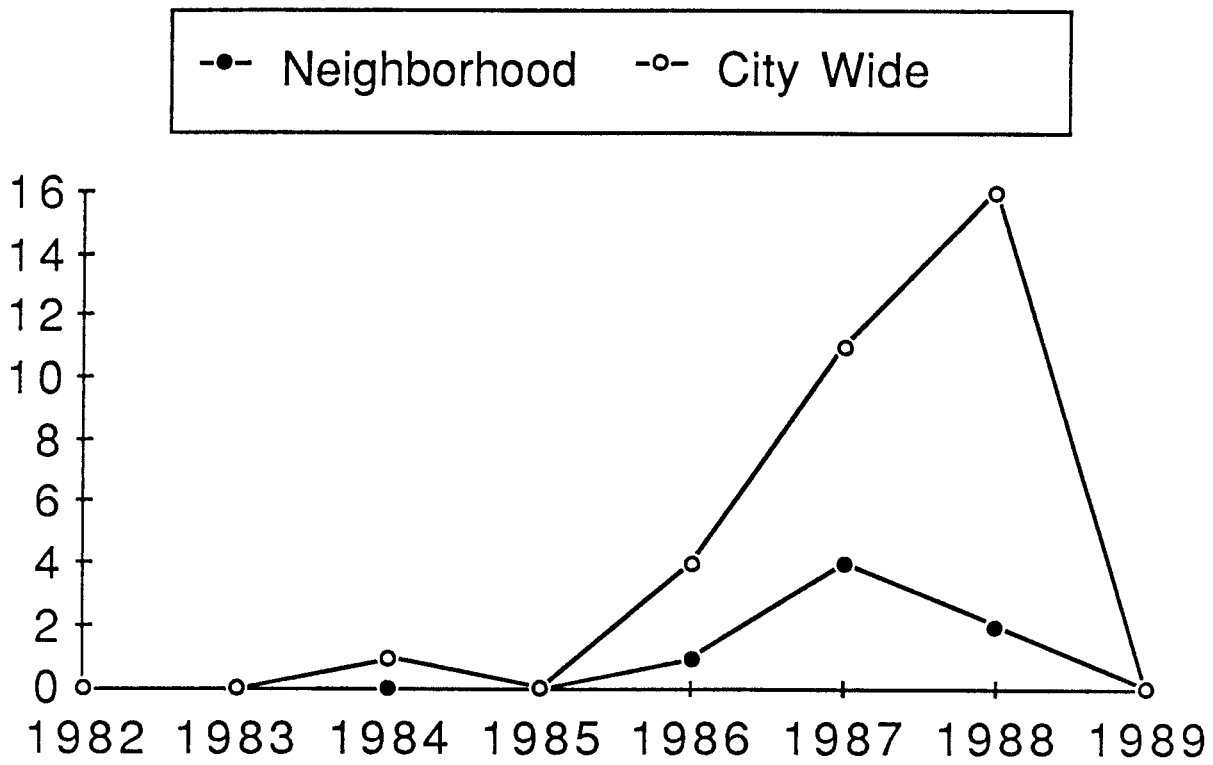


Northeastern Chart

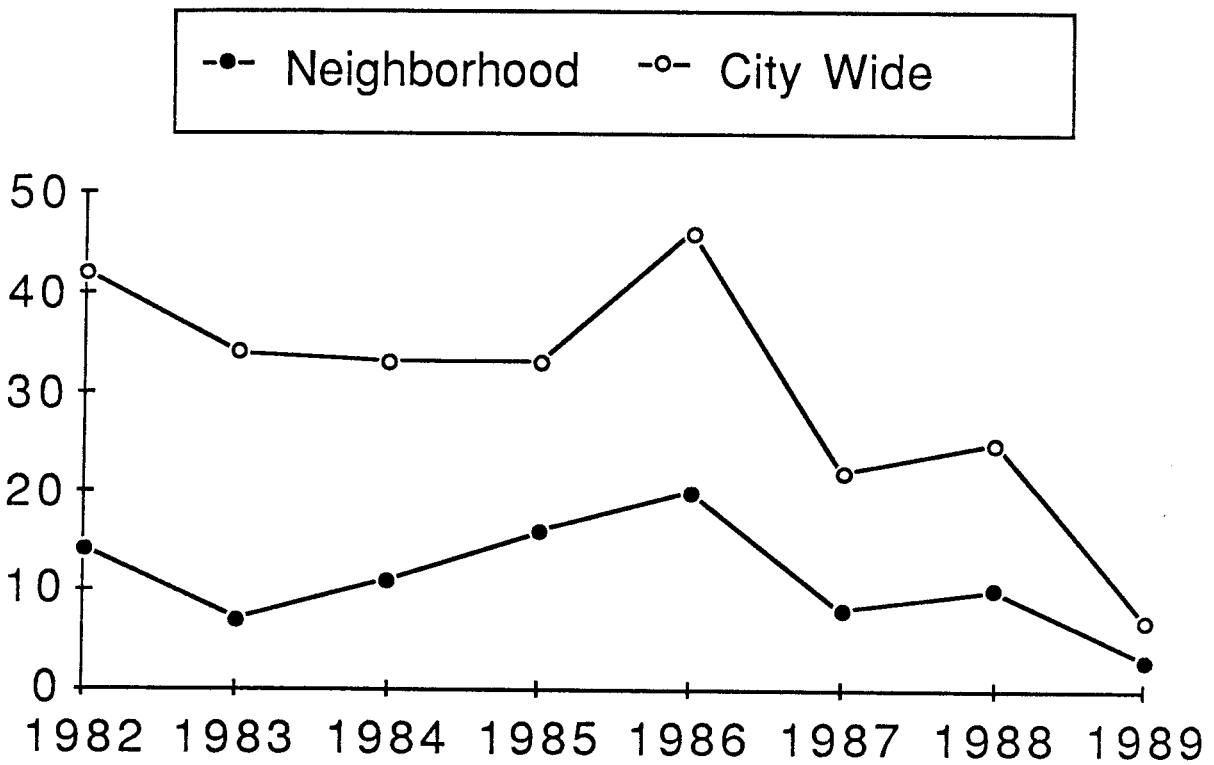



Neighborhood
City Wide
2
1.5
1
0.5
0
1982
1983
1984
1985
1986
1987
1988
1989

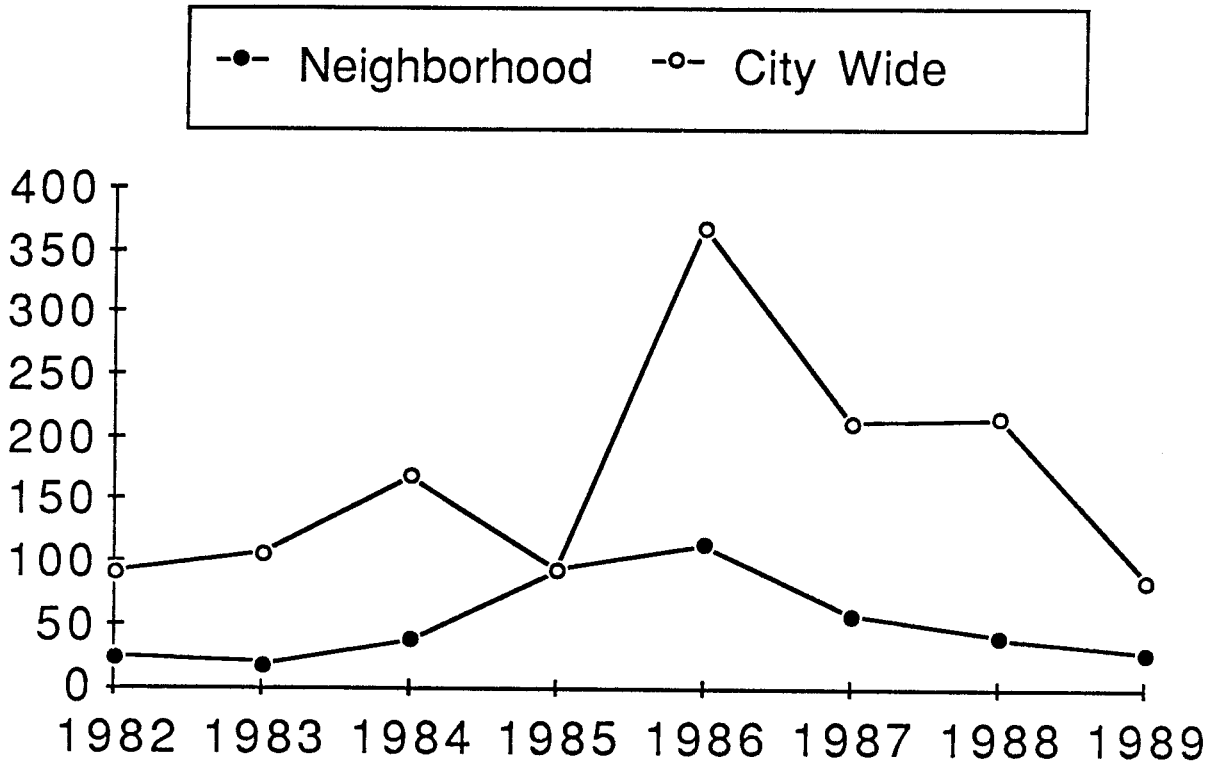
Old Stone Mtg Co Chart



Seller Chart



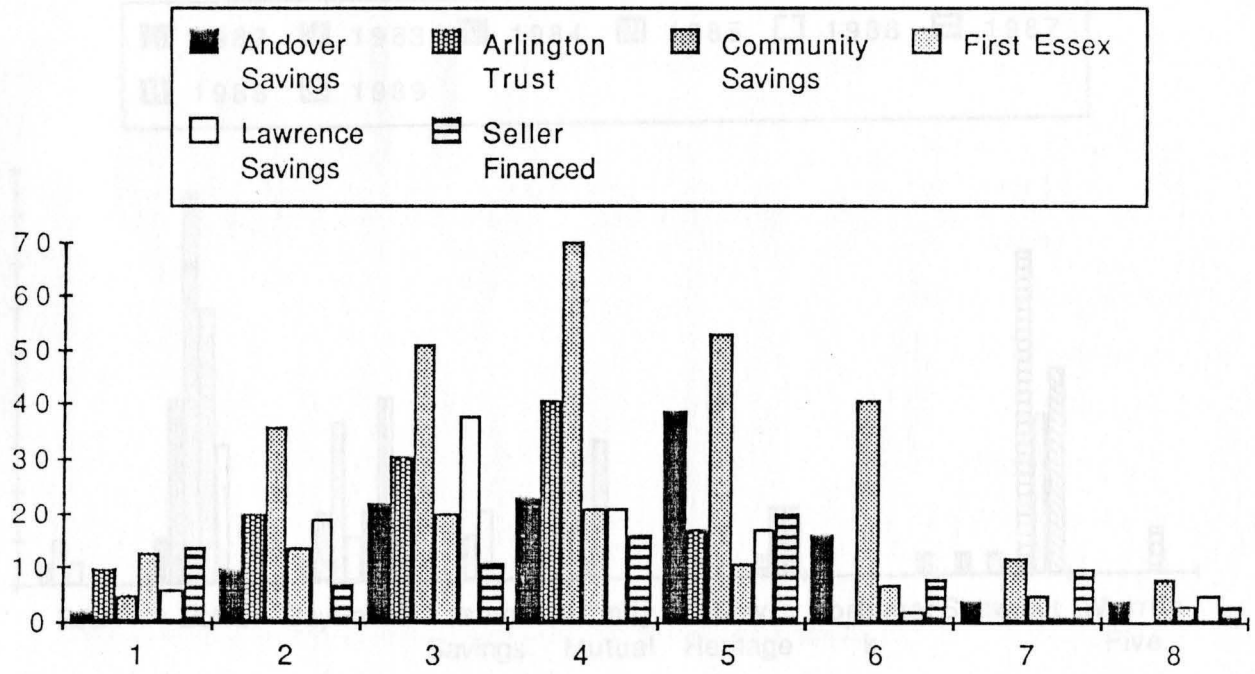
All Others Chart



Local Banks Chart

The Spirit Is Working.
Lawrence

COMMUNITY DEVELOPMENT DEPARTMENT
225 Essex Street, Lawrence, MA 01840



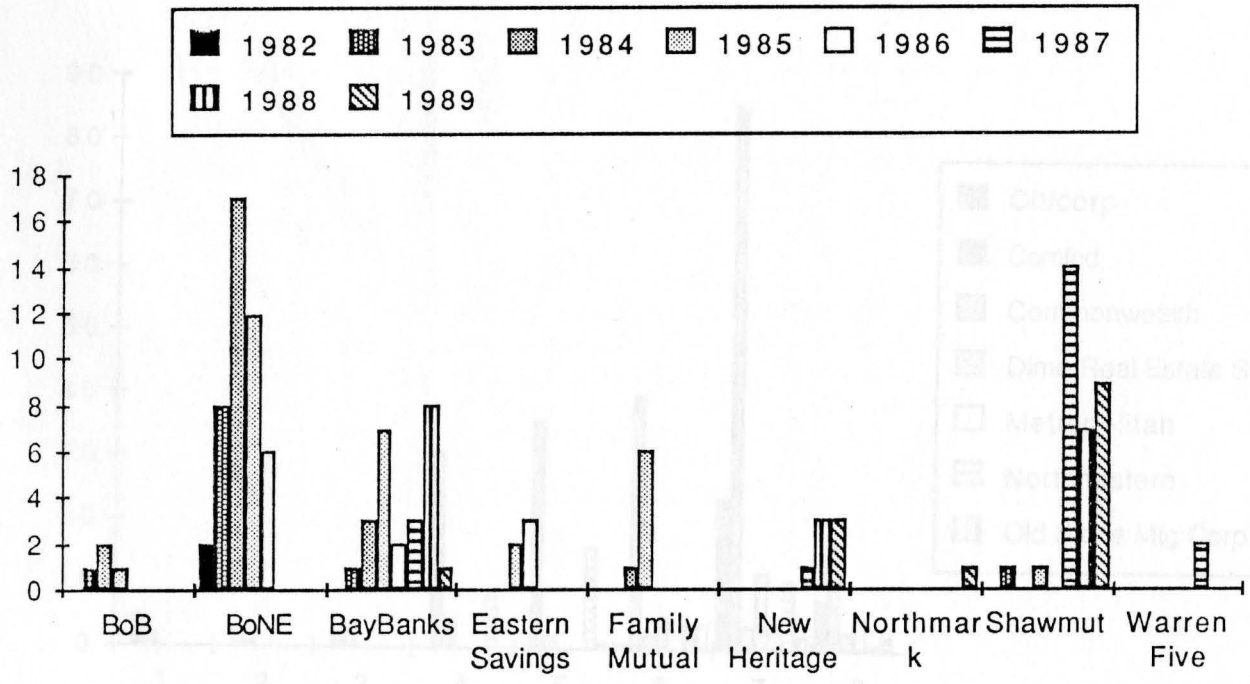
elephone (617) 686-7075

An Equal Opportunity Employer

Mass Banks Chart

The Spirit Is Working.
Lawrence

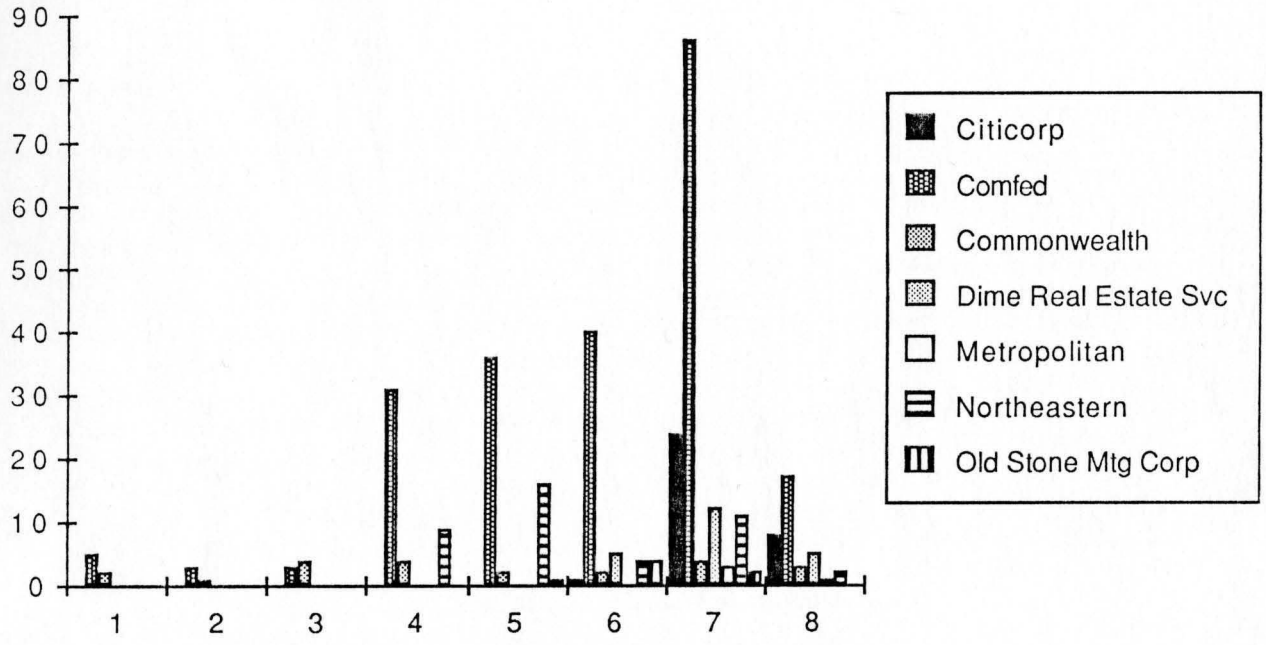
COMMUNITY DEVELOPMENT DEPARTMENT
225 Essex Street, Lawrence, MA 01840



Telephone (617) 686-7075

An Equal Opportunity Employer

Mortgage Company Chart



APPENDIX
2

APPENDIX #2

OWNER OCCUPANCY PATTERNS AND HOUSING CONDITIONS WITHIN TARGET NEIGHBORHOODS OF LAWRENCE

	ARLINGTON	LOWER TOWER HILL	NEWBURY STREET	PLAINS	WEST STREET	TOTAL
OWNER OCCUPANCY PATTERNS						
# OF HOUSING UNITS	2355	2006.5	967	968	836	7132.5
# OF OWNERS OCCUPANTS	531	365	115	127	158	1296
% OF OWNERS OCCUPANTS	22.55%	18.19%	11.89%	13.12%	18.90%	18.17%
# OF PUBLIC	4	1	1	5	1	12
# OF VACANT LOTS	9	15	4	0	9	37
# OF STRUCTURES	894	803	324	299	339	2659
# OWNER OCCUPANT	531	365	115	127	158	1296
% OWNER OCCUPANT/STRUCTURE	59.40%	45.45%	35.49%	42.47%	46.61%	48.74%
HOUSING CONDITION						
GOOD	431	473	140	146	186	1376
FAIR	335	224	108	123	95	885
DETERIORATED	85	61	31	18	23	218
DILAPIDATED	34	30	27	8	24	123
TOTALS	885	788	306	295	328	2602
HOUSING CONDITION by %						
GOOD	49%	60%	46%	49%	57%	53%
FAIR	38%	28%	35%	42%	29%	34%
DETERIORATED	10%	8%	10%	6%	7%	8%
DILAPIDATED	4%	4%	9%	3%	7%	5%
TOTALS	100%	100%	100%	100%	100%	100%
HOUSING CONDITION by %						
GOOD/FAIR	87%	88%	81%	91%	86%	87%
DETERIORATED/DETERIORATED	13%	12%	19%	9%	14%	13%
TOTALS	100%	100%	100%	100%	100%	100%

Lower Tower Hill Neighborhood - Housing Stock Survey

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
75	Bay State Rd.	1	1	C-P	1	OWN
85	Bay State Rd.	1	1	C-P	1	INV
55	Bay State Rd.	1	1	C-P	1	OWN
13-15	Bedford St.	1	1	C-P	3	OWN
10-12	Bedford St.	1	1	H	4	OWN
17	Bedford St.	1	1	H	1	OWN
6-8	Bedford St.	2	1	H	1	INV
8-10	Bennett St.	2	1	H	3	INV
20	Bennett St.	2	1	C-P	4	OWN
19	Bennett St.	1	1	C-P	1	OWN
24	Bennett St.	1	1	C-P	1	INV
31-37	Bevel St.	1	1	H	6	INV
27	Bevel St.	4	1	H	1	VAC
9	Bevel St.	1	1	H	1	OWN
29	Bevel St.	1	1	H	3	INV
28-30	Blackmore Ct.	2	1	H	3	OWN
22	Blackmore Ct.	1	1	H	1	OWN
57	Bodwell St.	2	1	H	1	INV
49	Bodwell St.	1	1	H	1	INV
5	Bodwell St.	1	1	H	2	INV
93	Bodwell St.	1	1	H	2	OWN
32	Bodwell St.	1	1	H	1	OWN
67	Bodwell St.	1	1	H	2	OWN
61-63	Bodwell St.	1	1	H	4	INV
26-28	Bodwell St.	1	1	H	3	OWN
1-3	Bodwell St.	1	1	H	2	OWN
55	Bodwell St.	1	1	H	1	INV
37	Bodwell St.	1	1	H	2	OWN
45-47	Bodwell St.	1	1	H	2	INV
101-103	Bodwell St.	1	1	H	2	OWN
50-52	Bodwell St.	2	1	H	2	OWN
54	Bodwell St.	1	1	H	6	INV
51-53	Bodwell St.	1	1	H	2	INV
34	Bodwell St.	1	1	H	1	OWN
23	Bodwell St.	1	1	H	2	OWN
71	Bodwell S(1 Warren	1	1	H	1	INV
9-11	Bodwell St.	1	1	H	6	INV
97	Bodwell St.	1	1	H	1	OWN
109	Bodwell St.	1	1	H	1	OWN
33	Bodwell St.	1	1	H	1	OWN
79	Bodwell St.	2	1	H	1	OWN
7	Bodwell St.	2	1	H	2	INV
105	Bodwell St.	1	1	H	1	OWN
22	Bodwell St.	2	1	H	3	OWN
15	Bodwell St.	2	1	H	1	OWN
42	Bodwell St.	2	1	H	1	OWN
83	Bodwell St.	1	1	H	1	OWN
38-40	Bodwell St.	2	1	H	3	INV
14	Bodwell St.	1	1	H	3	OWN
35	Bodwell St.	1	1	H	2	OWN
10-12	Bradford Pl.	2	1	H	3	OWN
5	Bradford Pl.	1	1	H	2	INV

NO.	ADDRESS STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
11	Bradford Pl.	1	1	H	4	INV
135	Bradford Pl.	2	1	C-P	1	INV
6-8	Bradford Pl.	2	1	H	3	INV
7	Bradford Pl.	1	1	H	1	INV
116-122	Bradford St.	1	1	H	6	INV
140	Bradford St.	2	2	H	6	INV
106	Bradford St.	1	1	C-P	1	INV
180-182	Broadway St.	1	1	H/C-P	3	INV
190-198	Broadway St.	1	1	H/C-P	11	INV
224	Broadway St.	2	1	C-P	1	OWN
206-208	Broadway St.	1	1	C-P	2	INV
202-204	Broadway St.	3	1	C-P	3	OWN
218-220	Broadway St.	2	1	C-P	2	INV
190	Broadway St.	1	1	C-P	1	INV
210-216	Broadway St.	1	1	H/C-P	3	INV
41-47	Butler St.	2	1	H	4	INV
114	Butler St.	1	1	H	1	OWN
2	Butler St.	4	1	H	3	INV
73	Butler St.	1	1	H	1	OWN
84	Butler St.	2	1	H	1	OWN
66	Butler St.	1	1	H	1	OWN
25	Butler St.	2	1	H	3	OWN
4-6	Butler St.	2	1	H	3	OWN
115-117	Butler St.	2	1	H	4	INV
124	Butler St.	1	1	H	2	OWN
87	Butler St.	3	1	H	1	INV
120	Butler St.	1	1	H	2	OWN
36-40	Butler St.	3	1	H	2	INV
77	Butler St.	2	1	H	1	OWN
95	Butler St.	1	1	H	2	OWN
29-31	Butler St.	2	1	H	3	VAC
17-19	Butler St.	4	1	H	3	VAC
26-28	Butler St.	2	1	H	4	INV
21-23	Butler St.	1	1	H	2	OWN
109	Butler St.	1	1	H	2	INV
106	Butler St.	3	1	H	2	INV
30-32	Butler St.	2	1	H	4	INV
112	Butler St.	1	1	H	3	INV
13-15	Butler St.	2	1	H	3	OWN
111-113	Butler St.	1	1	H	2	OWN
34-36	Butler St.	1	1	H	4	INV
96	Butler St.	1	1	H	2	OWN
78	Butler St.	1	1	H	4	INV
58	Butler St.	1	1	H	3	OWN
37-39	Butler St.	2	1	H	3	INV
3	Butler St.	1	1	H	3	INV
9-11	Butler St.	1	1	H	3	OWN
57-59	Butler St.	2	1	H	2	OWN
46-48	Butler St.	3	1	H	4	INV
1-3	Butler St.	1	1	H	3	INV
83-85	Butler St.	3	1	H	2	INV
4-6	Butler St.	1	1	H	3	OWN
61-63	Butler St.	1	1	H	2	INV

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

Lower Tower Hill Neighborhood - Housing Stock Survey

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
16-18	Butler St.	1	1	H	2	OWN
90	Butler St.	1	1	H	2	OWN
70	Butler St.	1	1	H	1	OWN
74-76	Butler St.	2	1	H	9	INV
51	Butler St.	2	1	H	3	INV
8-10	Butler St.	1	1	H	3	OWN
12-14	Butler St.	2	1	H	3	INV
102-104	Butler St.	1	1	H	3	INV
8-10	Butler St.	2	1	H	3	OWN
121	Butler St.	2	1	H	3	OWN
101	Butler St.	2	1	H	1	INV
62-64	Butler St.	1	1	H	2	OWN
33-35	Butler St.	2	1	H	3	INV
111-113	Butler St(Rear)	2	1	H	2	INV
3	Caulkins Ct.	1	1	H	1	OWN
6	Caulkins Ct.	1	1	H	1	OWN
8	Caulkins Ct.	2	1	H	2	OWN
1	Caulkins Ct.	1	1	H	1	OWN
1.5	Caulkins Ct.	1	1	H	2.5	OWN
10	Caulkins Ct.	1	1	H	1	OWN
4	Caulkins Ct.	1	1	H	1	OWN
5	Caulkins Ct.	1	1	H	1	INV
7	Caulkins Ct.	1	1	H	1	OWN
11-13	Champlain Ave.	2	1	H	3	OWN
19-21	Champlain Ave.	2	1	H	4	INV
7-9	Champlain Ave.	1	1	H	3	INV
20	Champlain Ave.	1	1	H	2	OWN
28	Chandler St.	1	1	H	6	INV
22-26	Chandler St.	1	1	H	3	OWN
39	Chandler St.	1	1	C-P	1	INV
17-23	Chandler St.	1	1	H	12	INV
15	Chandler St.	2	1	H	3	INV
41	Doyle St.	2	1	H	2	OWN
11	Doyle St.	1	1	H	1	OWN
33	Doyle St.	1	1	H	1	OWN
19	Doyle St.	1	1	H	1	INV
17	Doyle St.	1	1	H	1	OWN
29	Doyle St.	2	1	H	1	OWN
49-51	Doyle St.	1	1	H	3	INV
23	Doyle St.	4	1	H	2	OWN
13	Doyle St.	2	1	H	1	OWN
16-18	Elizabeth St.	1	1	H	2	INV
9-11	Elizabeth St.	3	1	H	3	INV
15-17	Elizabeth St.	1	1	H	3	OWN
5-7	Elizabeth St.	3	1	H	2	INV
1-3	Elizabeth St.	1	1	H	2	OWN
20-20A	Embankment	2	1	C-P	1	OWN
10	Embankment	1	1	C-P	1	OWN
7	Essex Ave.	1	1	H	1	OWN
16-18	Essex Ave.	2	1	H	2	OWN
6	Essex Ave.	1	1	H	2	OWN
17	Essex Ave.	2	1	H	1	INV
10-12	Essex Ave.	1	1	H	2	VAC

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

NO.	ADDRESS STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
20-22	Essex Ave.	2	1	H	3	INV
883	Essex St.	3	1	H	3	INV
915	Essex St.	1	1	H	3	INV
903-905	Essex St.	1	1	H	3	OWN
925-923	Essex St.	1	1	H	4	OWN
899	Essex St.	1	1	H	3	INV
920-922	Essex St.	1	1	H	2	INV
800	Essex St.	1	1	C-P	1	OWN
892	Essex St.	1	1	H	2	OWN
896	Essex St.	1	1	H	1	OWN
931-933	Essex St.	1	1	H	2	OWN
616	Essex St.	1	1	C-P	1	OWN
840-850	Essex St.	1	1	C-P	1	OWN
803-805	Essex St.	3	1	H	6	INV
775	Essex St.	1	1	C-P	1	OWN
640	Essex St.	1	1	C-P	1	OWN
807-809	Essex St.	1	1	H	3	OWN
811-817	Essex St.	2	1	H	6	INV
853	Essex St.	1	1	C-P	1	INV
771	Essex St.	1	1	C-P	1	INV
644	Essex St.	2	1	C-P	1	OWN
631	Essex St.	2	1	C-P	1	OWN
912-918	Essex St.	1	1	H	8	INV
924-926	Essex St.	1	1	H	2	OWN
773	Essex St.	1	1	C-P	1	INV
919-921	Essex St.	1	1	H	3	INV
788	Essex St.	1	1	C-P	1	INV
779	Essex St.	1	1	H	3	OWN
855	Essex St.	1	1	C-P	1	INV
938-940	Essex St.	1	1	H	3	OWN
801-799	Essex St.	3	1	H	3	INV
932-934	Essex St.	1	1	H	2	OWN
888	Essex St.	1	1	H	1	OWN
778	Essex St.	1	1	C-P	1	OWN
887	Essex St.	2	1	H	3	INV
851	Essex St.	1	1	C-P	1	OWN
678	Essex St.	1	1	H/C-P	2	INV
906	Essex St.	1	1	H	2	INV
10	Freeman Ct.	1	1	H	1	OWN
3	Freeman Ct.	1	1	H	1	OWN
5	Freeman Ct.	1	1	H	1	INV
7	Freeman Ct.	1	1	H	1	OWN
9	Freeman Ct.	1	1	H	1	OWN
9-11	Gale St.	2	1	H	2	INV
1	Gale St.	2	1	H	1	INV
69-67	Greenwood St.	3	1	H	3	INV
95-97	Greenwood St.	3	1	H	3	OWN
34-36	Greenwood St.	2	1	H	3	INV
71-73	Greenwood St.	1	1	H	3	INV
59	Greenwood St.	1	1	H	1	OWN
38-40	Greenwood St.	1	1	H	3	OWN
50-56	Greenwood St.	4	1	H	6	INV
78-80	Greenwood St.	3	1	H	3	INV

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

Lower Tower Hill Neighborhood - Housing Stock Survey

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
2-8	Greenwood St.	1	1	H	4	OWN
81-83	Greenwood St.	2	1	H	3	INV
89-87	Greenwood St.	2	1	H	3	OWN
1	Greenwood St.	1	1	H	1	OWN
62-64	Greenwood St.	1	1	H	3	INV
82-88	Greenwood St.	2	1	H	4	INV
102	Greenwood St.	2	1	H	2	OWN
108	Greenwood St.	1	1	H	1	INV
91.5-91A	Greenwood St.	2	1	H	2	INV
90-92	Greenwood St.	2	1	H	3	OWN
93	Greenwood St.	2	1	H	2	INV
107	Greenwood St.	2	1	H	2	INV
7	Greenwood St.	1	1	H	1	OWN
105	Greenwood St.	2	1	H	2	INV
94-96	Greenwood St.	3	1	H	3	OWN
75-77	Greenwood St.	1	1	H	3	OWN
74-76	Greenwood St.	2	1	H	3	OWN
99-101	Greenwood St.	1	1	H	2	OWN
3	Greenwood St.	1	1	H	1	INV
63	Greenwood St.	1	1	H	1	OWN
20	Hampton St.	3	1	H	1	OWN
35	Hampton St.	1	1	H	1	OWN
22	Hampton St.	1	1	H	1	OWN
26-28	Hampton St.	2	1	H	3	OWN
33	Hampton St.	2	1	H	3	OWN
36-38	Hampton St.	4	1	H	4	INV
23	Hampton St.	2	1	H	3	INV
25	Hancock St.	2	1	H	3	INV
113	Hancock St.	2	1	H	1	OWN
105	Hancock St.	2	1	H	2	OWN
70	Hancock St.	3	1	H	1	VAC
1	Hancock St.	2	1	H	1	INV
93	Hancock St.	2	1	H	2	OWN
15	Hancock St.	2	1	H	2	INV
81-83	Hancock St.	2	1	H	3	OWN
26	Hancock St.	2	1	H	1	INV
96	Hancock St.	1	1	H	1	OWN
122	Hancock St.	1	1	C-P	1	PUB
130	Hancock St.	1	1	H	1	OWN
65	Hancock St.	2	1	H	195	INV
145	Hancock St.	1	1	H	3	OWN
75	Hancock St.	2	1	H	2	INV
18	Hancock St.	2	1	H	2	OWN
94	Hancock St.	1	1	H	1	INV
97	Hancock St.	1	1	H	1	OWN
22	Hancock St.	2	1	H	2	OWN
6-16	Hancock St.	1	1	H	6	INV
58	Hancock St.	2	1	H	1	OWN
141	Hancock St.	2	1	H	1	OWN
114	Hancock St.	2	1	H	1	INV
19-21	Hancock St.	4	1	H	2	INV
9-11	Hancock St.	1	1	H	3	OWN
34-36	Hancock St.	1	1	H	3	INV

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
3	Hancock St.	1	1	H	1	INV
62-64	Hancock St.	1	1	H	2	INV
28	Hancock St.	2	1	H	3	INV
66-68	Hancock St.	3	1	H	2	INV
76	Hancock St.	1	1	H	1	OWN
13	Hancock St.	2	1	H	2	OWN
95	Hancock St.	1	1	H	1	INV
77-79	Hancock St.	2	1	H	4	INV
110	Hancock St.	1	1	H	2	INV
140	Hancock St.	1	1	H	1	OWN
143	Hancock St.	1	1	H	2	OWN
125	Hancock St.	1	1	H	1	OWN
50	Hancock St.	4	1	H	2	INV
126-128	Hancock St.	1	1	H	3	INV
100	Hancock St.	1	1	H	1	INV
137-139	Hancock St.	1	1	H	2	INV
32	Hancock St.	1	1	H	3	OWN
116	Hancock St.	1	1	H	2	INV
102-104	Hancock St.	2	1	H	2	OWN
136	Hancock St.	1	1	H	1	OWN
446	Haverhill St.	1	1	C-P	1	INV
530	Haverhill St.	1	1	H	1	OWN
464-466	Haverhill St.	1	1	C-P	2	INV
504-506	Haverhill St.	4	1	H	3	VAC
540-542	Haverhill St.	1	1	H	3	OWN
524	Haverhill St.	2	1	H	1	OWN
436-438	Haverhill St.	1	1	H	3	INV
536-538	Haverhill St.	2	1	H	4	INV
500-502	Haverhill St.	1	1	H	3	INV
546-548	Haverhill St.	1	1	H	2	OWN
496-498	Haverhill St.	2	1	H	3	INV
460-462	Haverhill St.	1	1	H/C-P	3	OWN
468-470.5	Haverhill St.	1	1	H	6	INV
106	Haverhill St.	1	1	C-P	1	INV
486-492	Haverhill St.	2	1	H	4	INV
400	Haverhill St.	1	1	C-P	1	INV
532	Haverhill St.	1	1	H	1	OWN
440	Haverhill St.	1	1	H	2	INV
476	Haverhill St.	1	1	H	3	INV
454	Haverhill St.	1	1	H	6	INV
508	Haverhill St.	4	1	H	1	VAC
566-568	Haverhill St.	1	1	H	3	INV
556	Haverhill St.	2	1	H	6	INV
478	Haverhill St.	1	1	H	2	INV
554	Haverhill St.	1	1	H	2	INV
482	Haverhill St.	2	1	H	2	OWN
514	Haverhill St.	1	1	H	1	OWN
420	Haverhill St.	1	1	C-P	1	INV
510	Haverhill St.	2	1	H	1	OWN
456	Haverhill St.	1	1	H	2	INV
480	Haverhill St.	1	1	C-P	1	OWN
550-552	Haverhill St.	1	1	H	2	OWN
516	Haverhill St.	1	1	H	1	INV

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NO.	ADDRESS STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
444	Haverhill St.	1	1	H	3	INV
390	Haverhill St.	3	1	H/C-P	1	INV
534	Haverhill St.	1	1	H	2	OWN
492	Haverhill St.	2	1	H	2	INV
5	Hazel Pl.	1	1	H	1	OWN
8	Hazel Pl.	1	1	H	1	INV
1	Hazel Pl.	1	1	H	1	INV
2	Hazel Pl.	1	1	H	1	INV
9	Hazel Pl.	1	1	H	1	OWN
13	Holt St.	3	1	H	4	INV
1-5	Holt St.	1	1	H	10	INV
13-19	Jordan St.	2	1	H	6	INV
11	Jordan St.	4	1	C-P	1	VAC
21-27	Jordan St.	4	1	H	6	INV
9	Jordan St.	1	1	H	2	INV
4	Kempton Ct.	1	1	H	1	INV
3	Kempton Ct.	1	1	H	2	INV
10	Kempton Ct.	1	1	H	6	INV
20-22	Lansdowne Ct.	1	1	H	2	OWN
2-14	Lansdowne Ct.	1	1	H	8	INV
30	Lansdowne Ct.	1	1	H	2	OWN
334	Lowell St.	2	1	H	2	INV
280-282	Lowell St.	4	1	H	1	VAC
265	Lowell St.	1	1	C-P	1	OWN
419	Lowell St.	1	1	H	2	OWN
427-429	Lowell St.	2	1	H	3	INV
400	Lowell St.	1	1	H	2	INV
377	Lowell St.	1	1	H	2	OWN
398	Lowell St.	2	1	H	1	INV
313-311	Lowell St.	1	1	H/C-P	6	INV
358-360	Lowell St.	1	1	H/C-P	4	INV
330	Lowell St.	2	1	C-P	3	INV
392	Lowell St.	1	1	H	1	INV
424-426	Lowell St.	1	1	H	3	INV
394-396	Lowell St.	1	1	H	2	OWN
328	Lowell St.	2	1	H	2	INV
15	Lowell St.	1	2	C-P	1	OWN
317-319	Lowell St.	2	1	H	4	INV
266	Lowell St.	3	1	C-P	1	INV
432	Lowell St.	2	1	H	1	OWN
379	Lowell St.	1	1	H/C-P	5	INV
416-414	Lowell St.	2	1	H/C-P	2	INV
268	Lowell St.	2	1	C-P	1	INV
295	Lowell St.	1	1	H	1	OWN
436	Lowell St.	2	1	H	1	OWN
340-342	Lowell St.	1	1	H	5	INV
284	Lowell St.	1	1	C-P	1	INV
308-310	Lowell St.	1	1	H	2	OWN
375	Lowell St.	2	1	H	3	OWN
343-343.5	Lowell St.	2	1	H	2	INV
376	Lowell St.	4	1	H	3	INV
326	Lowell St.	1	2	C-P	1	INV
373	Lowell St.	4	1	H	9	INV

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ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
347-349.5	Lowell St.	3	1	H	7	INV
428	Lowell St.	2	1	H	1	OWN
285	Lowell St.	2	1	H	2	OWN
361	Lowell St.	2	1	C-P	2	INV
350-352	Lowell St.	3	1	H	2	INV
386	Lowell St.	2	1	H	2	OWN
459	Lowell St.	4	1	H	2	OWN
344	Lowell St.	1	1	H	2	INV
353-351	Lowell St.	2	1	H	3	INV
388	Lowell St.	1	1	H	1	OWN
278	Lowell St.	3	1	H	1	OWN
303	Lowell St.	1	1	C-P	1	OWN
405-407	Lowell St.	2	1	H/C-P	3	INV
423	Lowell St.	1	1	H	1	OWN
324	Lowell St.	2	1	H	2	INV
472-474	Lowell St.	2	1	H	2	OWN
467	Lowell St.	1	1	H	1	OWN
468	Lowell St.	3	1	H	2	OWN
320A	Lowell St.	1	2	C-P	2	INV
402	Lowell St.	1	1	H	1	INV
393-391	Lowell St.	1	1	H/C-P	6	INV
450	Lowell St.	2	1	H	3	OWN
460	Lowell St.	1	1	H	3	OWN
283	Lowell St.	1	1	I	1	OWN
297	Lowell St.	2	1	H	2	INV
296	Lowell St.	3	1	H	1	OWN
452-454	Lowell St.	1	1	H	4	OWN
321	Lowell St.	4	1	H	1	OWN
359-357	Lowell St.	2	1		3	OWN
461	Lowell St.	1	1	H	1	INV
313	Lowell St(2 Morton	1	1	H	6	INV
456-458	Lowell St.	1	1	H	6	INV
354-356	Lowell St.	3	1	H/C-P	3	OWN
442-444	Lowell St.	3	1	H	4	INV
441	Lowell St.	1	1	H	1	OWN
433-435	Lowell St.	1	1	H	2	INV
312-314	Lowell St.	1	1	H	4	OWN
417	Lowell St.	1	1	H	2	INV
408	Lowell St.	1	1	H	1	INV
425	Lowell St.	1	1	H	1	INV
446-448	Lowell St.	2	1	H	2	OWN
291	Lowell St.	2	2	C-P	1	OWN
262-264	Lowell St.	1	1	C-P	1	OWN
348	Lowell St.	2	1	H	2	OWN
825	Lowell St.	1	1	C-P	1	OWN
478	Lowell St.	1	1	H	2	INV
305	Lowell St(3 Morton	1	1	H	2	OWN
300-302	Lowell St.	2	1	H	3	INV
451-449	Lowell St.	1	1	H	2	OWN
431	Lowell St.	1	1	H	5	INV
372-374	Lowell St.	2	1	H	3	OWN
293	Lowell St.	3	1	H	2	INV
455-453	Lowell St.	1	1	H	2	OWN

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ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
422	Lowell St.	1	1	H	1	INV
437-439	Lowell St.	2	1	H	2	INV
304	Lowell St.	1	1	H	1	OWN
323-325	Lowell St.	2	1	H	3	OWN
7-9	Lower Terrace	2	1	H	3	OWN
13-15	Lower Terrace	2	1	H	4	INV
6	Lower Terrace	1	1	H	1	INV
2-4	Lower Terrace	1	1	H	2	INV
3-5	Lower Terrace	1	1	H	2	OWN
16	Lower Terrace	2	1	H	1	OWN
11	Lower Terrace	1	1	H	2	OWN
5-7	Lynch Street	2	1	H	3	OWN
4	Lynch Street	2	1	H	1	INV
10	Lynch Street	1	1	H	1	OWN
62	Margin Street	1	1	H	2	INV
102-106	Margin Street	2	1	H	6	INV
78-80	Margin Street	2	1	H	3	OWN
149	Margin Street	1	1	H	6	INV
74-76	Margin Street	2	1	H	3	INV
17	Margin Street	1	1	H	1	OWN
10	Margin Street	2	1	H	2	INV
26	Margin Street	1	1	H	3	OWN
140	Margin Street	2	1	H	1	OWN
30	Margin Street	1	1	H	3	OWN
60	Margin Street	1	1	H	3	INV
94	Margin Street	1	1	H	1	OWN
108	Margin Street	4	1	H	3	INV
81	Margin Street	2	1	H	1	OWN
88	Margin Street	1	1	H	2	OWN
153	Margin Street	1	1	H	1	OWN
82-84	Margin Street	2	1	H	4	INV
138	Margin Street	2	1	H	3	INV
89-87	Margin Street	1	1	H	1	OWN
114	Margin Street	2	1	H	3	OWN
157	Margin Street	2	1	H	3	VAC
165	Margin Street	1	1	H	1	INV
154-158	Margin Street	2	1	H	4	INV
147	Margin Street	1	1	H	3	INV
167	Margin Street	1	1	H	1	INV
116-118	Margin Street	3	1	H	3	OWN
40-50	Margin Street	2	1	H	6	INV
133	Margin Street	1	1	H	1	OWN
110	Margin Street	1	1	H	6	INV
92	Margin Street	2	1	H	1	INV
52-54	Margin Street	1	1	H	4	INV
79	Margin Street	2	1	H	1	INV
142-144	Margin Street	2	1	H	3	INV
111-113	Margin Street	1	1	H	3	OWN
22	Margin Street	1	1	H	1	OWN
72	Margin Street	2	1	H	2	INV
162-162A	Margin Street	1	1	H	3	OWN
146	Margin Street	1	1	H	2	INV
164	Margin Street	1	1	H	2	INV

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ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
11	Margin Street	1	1	H	1	OWN
152	Margin Street	2	1	H	2	OWN
105-107	Margin Street	2	1	H	3	INV
15	Margin Street	1	1	H	1	OWN
137	Margin Street	2	1	H	3	OWN
129	Margin Street	1	1	H	1	INV
119-121	Margin Street	4	1	H	3	INV
159-161	Margin Street	1	1	H	3	INV
93-95	Margin Street	1	1	H	2	OWN
141-143	Margin Street	2	1	H	2	INV
122-124	Margin Street	2	1	H	3	INV
11	Mason Street	4	1	H	3	VAC
3-5	Mason Street	2	1	H	2	OWN
7	Mason Street	1	1	H	1	OWN
9	Mason Street	2	1	C-P	1	OWN
18-20	Mason Street	2	1	H	3	INV
22-24	Mason Street	2	1	H	3	INV
14-16	Mason Street	2	1	H	3	INV
146	McCabe Street	1	1	H	1	OWN
142	McCabe Street	1	1	H	1	OWN
148	McCabe Street	1	1	H	2	INV
30	McFarlin Ct.	1	1	C-P	1	INV
6-8	McFarlin Ct.	1	1	H	3	INV
20	Medford Street	1	1	H	3	OWN
11	Medford Street	1	1	C-P	1	INV
58	Medford Street	2	1	C-P	1	INV
4-4B	Medford Street	2	1	C-P	1	INV
26	Medford Street	1	1	C-P	1	INV
21	Medford Street	3	1	C-P	1	INV
9-11	Melrose Ct.	1	1	H	3	INV
5	Melrose Street	1	1	H	1	OWN
32	Melrose Street	1	1	H	3	INV
2	Melrose Street	1	1	H	1	INV
4	Melrose Street	1	1	H	1	OWN
38	Melrose Street	1	1	H	1	OWN
36	Melrose Street	1	1	H	1	INV
3	Melrose Street	1	1	H	1	INV
6	Melrose Street	1	1	H	1	OWN
26.5	Melrose Street	1	1	H	3	INV
8	Melrose Street	1	1	H	1	OWN
28	Melrose Street	1	1	H	3	INV
10	Melrose Street	1	1	H	1	OWN
12	Melrose Street	1	1	H	1	OWN
14-20	Melrose Street	1	1	H	6	INV
26	Melrose Street	1	1	H	3	INV
34	Melrose Street	1	1	H	1	OWN
46	Melrose Street	1	1	H	1	OWN
42	Melrose Street	1	1	H	2	OWN
73	Melvin Street	1	1	H	3	OWN
141-143	Melvin Street	3	1	H	6	INV
117	Melvin Street	2	1	H	3	INV
127-133	Melvin Street	3	1	H	4	INV
115	Melvin Street	1	1	H	4	INV

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ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
33	Melvin Street	1	1	H	1	OWN
12	Merrimack View Ct.	2	1	H	1	OWN
8-10	Merrimack View Ct.	2	1	H	2	INV
3	Merrimack View Ct.	1	1	H	1	OWN
1	Merrimack View Ct.	1	1	H	1	OWN
6	Merrimack View Ct.	2	1	H	1	OWN
9	Merrimack View Ct.	2	1	H	1	OWN
15-17	Merrimack View Ct.	4	1	H	3	VAC
5	Merrimack View Ct.	1	1	H	1	OWN
39-41	Milton Street	1	1	H	3	INV
29-31	Milton Street	1	1	H	2	INV
63	Milton Street	1	1	H	2	OWN
47	Milton Street	1	1	H	3	INV
57-59	Milton Street	1	1	H	4	OWN
45	Milton Street	1	1	H	1	OWN
67	Milton Street	3	1	H	2	OWN
17-19	Milton Street	1	1	H	2	OWN
13	Milton Street	1	1	H	1	OWN
33-35	Milton Street	1	2	H	2	INV
35-37	Milton Street	2	1	H	2	INV
51-53	Milton Street	1	1	H	2	OWN
26	Morton Street	2	1	H	2	INV
21-21.5	Morton Street	1	1	H	2	INV
29-31	Morton Street	3	1	H	6	INV
30.5	Morton Street	3	1	H	3	INV
13	Morton Street	2	1	H	4	OWN
46	Morton Street	1	1	H	2	OWN
17	Morton Street	1	1	H	1	OWN
19	Morton Street	1	1	H	2	INV
48	Morton Street	3	1	H	1	OWN
38	Morton Street	1	1	H	2	OWN
22	Morton Street	1	1	H	1	OWN
47-41	Morton Street	1	1	H	8	INV
6-8	Morton Street	2	1	H	2	OWN
14	Morton Street	1	1	H	1	OWN
44	Morton Street	1	1	H	2	OWN
32.5-34	Morton Street	4	1	H	3	INV
9	Morton Street	3	2	H	2	OWN
11	Morton Street	1	1	H	1	INV
18-20	Morton Street	2	1	H	3	INV
33-39	Morton Street	1	1	H	8	INV
28	Morton Street	1	1	H	3	INV
42	Morton Street	1	1	H	3	OWN
36	Morton Street	1	1	H	2	OWN
27	Morton Street	3	1	H	2	OWN
30	Morton Street	1	1	H	3	INV
6	Nightingale Ct.	2	1	H	2	OWN
2	Nightingale Ct.	1	1	H	1	OWN
3	Nightingale Ct.	1	1	H	2	OWN
21	Oxford Street	2	1	H	1	VAC
19	Oxford Street	1	1	C-P	1	VAC
106-108	Oxford Street	1	1	H	3	OWN
149	Oxford Street	1	1	H	2	OWN

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

NO.	ADDRESS STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
116-118	Oxford Street	1	1	H	3	OWN
145	Oxford Street	1	1	H	1	OWN
101	Oxford Street	3	1	H	1	INV
137	Oxford Street	2	2	H	2	OWN
125	Oxford Street	2	1	H	1	INV
83	Oxford Street	2	1	H	1	INV
113	Oxford Street	1	1	H	2	OWN
134	Oxford Street	1	1	H	3	INV
85-87	Oxford Street	2	1	H	3	INV
73	Oxford Street	4	1	H	3	INV
109	Oxford Street	2	1	H	2	OWN
141	Oxford Street	1	1	H	1	INV
25	Oxford Street	3	1	H	6	INV
117-119	Oxford Street	1	1	H	2	INV
150	Oxford Street	1	1	H	2	OWN
129	Oxford Street	4	1	H	6	INV
84	Oxford Street	1	1	H	2	OWN
75	Oxford Street	2	1	H	3	INV
152-154	Oxford Street	1	1	H	6	OWN
96	Oxford Street	1	1	H	3	INV
77-79	Oxford Street	1	1	H	3	OWN
110-112	Oxford Street	1	1	H	3	INV
151	Oxford Street	1	1	H	3	OWN
103	Oxford Street	2	1	H	3	INV
70	Oxford Street	1	1	H	2	OWN
127	Oxford Street	2	1	H	1	INV
136	Oxford Street	1	1	H	3	INV
130	Oxford Street	2	1	H	2	INV
107	Oxford Street	2	1	H	3	INV
115	Oxford Street	3	1	H	1	INV
1	Richmond Ct.	2	1	H	1	OWN
3	Richmond Ct.	1	1	H	1	INV
7-9	Richmond Ct.	1	1	H	2	INV
2	Richmond Ct.	1	1	H	1	OWN
1	Riverview Pl.	1	1	H	1	OWN
4	Riverview Pl.	1	1	H	1	OWN
2	Riverview Pl.	1	1	H	1	OWN
10	Riverview Pl.	1	1	H	3	INV
9-15	Riverview Pl.	1	1	H	4	INV
10	School Street	1	1	H	1	INV
22	School Street	1	1	H	1	OWN
26	School Street	1	1	H	2	OWN
16-18	School Street	1	1	H	2	INV
30	School Street	1	1	H	2	OWN
6	School Street	1	1	H	1	OWN
12-14	School Street	1	1	H	2	OWN
5	School Street	1	1	H	2	INV
20	School Street	1	1	H	1	OWN
3	School Street	1	1	H	1	OWN
1-17	Thorton Ave.	1	3	H	18	INV
51	Warren Street	2	1	H	1	INV
47	Warren Street	1	1	H	1	OWN
63	Warren Street	2	1	H	1	INV

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
30-32	Warren Street	3	1	H	4	INV
52	Warren Street	2	1	H	3	INV
38-40	Warren Street	1	1	H	2	INV
37	Warren Street	1	1	H	1	INV
42-44	Warren Street	2	1	H	2	INV
31	Warren Street	1	1	H	1	INV
65-67	Warren Street	3	1	H	3	INV
3	Warren Street	1	1	H	1	INV
69-71	Warren Street	3	1	H	3	INV
48-50	Warren Street	2	1	H	1	OWN
46	Warren Street	1	1	H	1	OWN
84	Warren Street	1	1	H	1	OWN
62	Warren Street	1	1	H	3	INV
75	Warren Street	2	1	H	2	INV
5	Warren Street	1	1	H	2	OWN
2-4	Warren Street	2	1	H	2	INV
45	Warren Street	1	1	H	1	OWN
79	Warren Street	2	1	H	4	INV
43	Warren Street	1	1	H	1	OWN
59	Warren Street	2	1	H	2	INV
20	Warren Street	3	1	H	1	INV
33	Warren Street	1	1	H	1	INV
10	Warren Street	1	1	H	1	OWN
85	Warren Street	1	1	H	2	INV
41	Warren Street	1	1	H	1	OWN
16-18	Warren Street	1	1	H	3	INV
12	Warren Street	1	1	H	2	OWN
49	Warren Street	2	1	H	1	INV
39	Warren Street	1	1	H	1	OWN
22	Warren Street	1	1	C-P	1	INV
14	Warren Street	1	1	H	1	OWN
7-9	Warren Street	1	1	H	2	OWN
81-83	Warren Street	1	1	H	2	INV
27-29	Warren Street	2	1	H	3	INV
36	Warren Street	1	1	H	1	OWN
65	Warren Street	2	1	H	2	INV
55-55A	Warren Street	2	1	H	5	INV
28	Warren Street	1	1	H	1	INV
73	Warren Street	2	1	H	2	INV
61	Warren Street	4	1	H	2	INV
40.5	Warren Street	1	1	H	1	INV
80-82	Warren Street	2	1	H	2	OWN
24	Warren Street	1	1	H	1	OWN
61.5	Warren Street	1	1	C-P	1	OWN
34	Warren Street	1	1	H	1	OWN
8	Warren Street	1	1	H	1	INV
25	Warren Street	1	1	H	1	OWN
66	Warren Street	3	1	H	3	INV
35	Warren Street	1	1	H	1	INV
26	Warren Street	1	1	H	1	OWN
53	Warren Street	4	1	H	1	INV
198	Water Street	1	1	H	1	INV
72	Water Street	1	1	H	3	INV

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
85	Water Street	1	1	C-P	1	INV
145	Water Street	2	1	H	2	INV
88B	Water Street	2	1	H	3	INV
266	Water Street	2	1	H	2	INV
136	Water Street	1	1	C-P	1	OWN
144	Water Street	1	1	H	1	OWN
275-277	Water Street	2	1	H	3	INV
34	Water Street	1	1	H	3	INV
88-88B	Water Street	3	1	H	6	INV
38	Water Street	1	1	H/C-P	3	INV
302	Water Street	1	1	H	1	OWN
64	Water Street	2	1	H	3	INV
301	Water Street	1	1	H	1	OWN
30	Water Street	1	1	C-P	1	INV
36	Water Street	1	1	H	3	INV
206	Water Street	2	1	H	3	INV
297	Water Street	1	1	H	1	OWN
268	Water Street	1	1	H	1	INV
137	Water Street	1	1	H	1	INV
311	Water Street	1	1	H	8	INV
312	Water Street	2	1	H	12	OWN
140	Water Street	1	1	C-P	1	INV
212	Water Street	4	1	C-P	4	INV
149	Water Street	1	1	H	2	INV
240	Water Street	1	2	H	12	INV
210-212	Water Street	4	1	H	4	VAC
255	Water Street	3	1	H	1	INV
152	Water Street	1	1	H	2	INV
258	Water Street	2	1	H	3	INV
159	Water Street	1	1	H	1	INV
274	Water Street	2	1	H	2	INV
161	Water Street	1	1	H	1	INV
287	Water Street	1	1	H	1	OWN
163	Water Street	1	1	H	1	INV
267-269	Water Street	3	1	H	3	OWN
203	Water Street	3	1	H	2	INV
21	Water Street	1	1	C-P	1	OWN
165	Water Street	1	1	H	2	OWN
75	Water Street	2	1	H/C-P	3	OWN
209	Water Street	3	1	H	2	INV
224-226	Water Street	2	1	H	3	OWN
217	Water Street	3	1	H	1	INV
83	Water Street	1	1	C-P	1	OWN
252	Water Street	1	1	H	3	INV
133	Water Street	1	1	H	1	OWN
218	Water Street	3	1	H	1	OWN
239	Water Street	1	1	H	1	OWN
280	Water Street	1	1	H	1	INV
308	Water Street	1	1	H	2	OWN
305	Water Street	1	1	H	1	INV
129	Water Street	1	1	H	1	INV
310	Water Street	2	1	H	3	INV
221-223	Water Street	2	1	H	2	INV

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

ADDRESS NO.	STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
331	Water Street	1	1	H	1	INV
158	Water Street	1	1	H	6	INV
334	Water Street	2	1	C-P	1	INV
340	Water Street	4	1	H	2	INV
354	Water Street	2	1	C-P	2	INV
271-273	Water Street	2	1	H	3	OWN
67-69	Water Street	1	1	H	4	INV
57-55B	Water Street	3	1	H	5	INV
185	Water Street	3	1	H	1	OWN
1	Water Street	1	1	C-P	1	OWN
102-108	Water Street	4	1	H	8	INV
262	Water Street	4	1	H	1	OWN
102-114	Water Str(13-33 Jo	3	1	H	8	INV
100	Water Street	1	1	C-P	1	OWN
188-192	Water Street	1	1	C-P	1	INV
205	Water Street	2	1	H	1	OWN
105-107	Water Street	3	1	H	2	OWN
33	Water Street	1	1	C-P	1	INV
228-230	Water Street	2	1	H	3	INV
213	Water Street	3	1	H	1	INV
263-265	Water Street	2	1	H	3	INV
293	Water Street	1	1	H	1	OWN
323-325	Water Street	1	1	H	4	INV
25	Water Street	1	1	C-P	1	OWN
182-184	Water Street	3	1	H	2	OWN
243	Water Street	2	1	H	2	OWN
189	Water Street	3	1	H	1	OWN
76	Water Street	1	1	H	3	INV
179-181	Water Street	1	1	H	4	OWN
195-199	Water Street	2	1	H	3	INV
196	Water Street	1	1	H	1	OWN
282	Water Street	1	1	H	1	INV
82	Water Street	1	1	H	1	OWN
68	Water Street	1	1	H	3	INV
176-178	Water Street	1	1	H	3	OWN
5	Winslow Pl.	2	1	H	2	OWN
10	Winslow Pl.	3	1	H	3	OWN
12	Winslow Pl.	2	1	H	2	OWN
13-15	Winslow Pl.	2	1	H	2	OWN
8	Winslow Pl.	1	1	H	2	OWN
9	Winslow Pl.	2	1	H	2	INV
6	Winslow Pl.	1	1	H	3	INV
35-37A	Winter Street	1	1	C-P	1	INV
39	Winter Street	2	1	C-P	1	INV
30	Winter Street	1	1	I	1	INV
32-34	Winter Street	1	1	H	6	INV
38	Winter Street	1	1	C-P	1	OWN
24-26	Winter Street	1	1	C-P	1	INV
25	Winter Street	1	1	C-P	1	OWN
36	Winter Street	2	1	H	3	OWN
27	Winter Street	1	1	C-P	1	INV
TOTALS			803		2006.5	

1=Good; 2=Fair; 3=Dilapidated; 4=Deteriorated

Lower Tower Hill Neighborhood - Housing Stock Survey

NO.	ADDRESS STREET	CONDITION	# OF STRUC	STRUCTURE TYPE	NO. UNITS	OCC. STATUS
	AVERAGE	1.56			OWNERS	365
					%	18.19%
					INVEST	408
					PUBLIC	1
					VACANT	15

APPENDIX
#3-8

APPENDIX #3

Editorial

Home ownership plan makes hopeful sense

LAWRENCE EAGLE-TRIBUNE NOV 1, 1989

NOTHING MAKES BETTER sense than to take a house filled with drug dealers and users and sell it to someone who will fix it up, live in it, kick out the druggies and make it a part of the neighborhood.

That is the point of the housing program announced this week by the Lawrence Home Ownership Strategy.

The strategy has chosen five neighborhoods in North Lawrence where only 18 percent of the houses are lived in by the people who own them. The goal over the next 10 years is to convert 100 homes a year from investor-owned to owner-occupied.

The idea is to continue on a larger scale the kind of work that was done by Neighborhood Housing Services in the Arlington neighborhood until the program got overwhelmed by the drug problem in the area.

How to put people and houses together?

At the heart of the matter are 1) finding money so that potential homeowners can manage a down payment and 2) making mortgages possible.

Obviously the strategy depends on the cooperation — the key contribution — of local banks.

The city will lend money for down payments to people who qualify.

Banks will be asked to make money available and help people get mortgages through lower interest rates, lower down payments and more lenient requirements.

The home ownership organization will counsel potential homeowners in saving money, establishing a budget and improving credit. This should in effect screen candidates for mortgages and help minimize the banks' risk.

The idea is a sound one — a government-business-partnership can accomplish change that neither can do alone.

Our only concern is whether anyone realizes how many demands are made on local banks. Whenever there's a crunch, the banks are asked to step in. This program needs, thus, to be as attractive to the banks as it is to the people who will own homes through it. Indeed, some local banks have already expressed interest and a willingness to participate.

Many American families got into home ownership with the help of similar programs in the past — FHA mortgages and GI loans, for example.

We hope that the partnership can be made to work and that all avenues toward enabling home ownership are explored.

Berry's world

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Globe colum-

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BOSTON GLOBE 11/27/89

Brian Lies illustration

Combating the enemy within

ROLF GOETZE and DAN ROTHSTEIN

Conventional police tactics have failed to stem the flow of drugs into many urban neighborhoods, much as government housing initiatives have been ineffective in keeping up with the growing need for affordable housing. The time has come to act upon two truths: homeownership discourages drug dealing, and urban neighborhoods contain the biggest, untapped reservoir of housing that the working class can afford.

Ask homeowners in a neighborhood under siege by drug traffickers what they pray for when they see a "for sale" sign, and they will say, "Another homeowner." Then ask hardworking, urban families paying one-third or more of their wages in rent what prevents them from becoming homeowners, and they will answer, "Lack of a down payment."

Additionally, renters are confronted with rent increases and the threat of condo conversions. As many neighborhoods teeter between speculation and deterioration, drug dealers all too easily enter this no man's land.

This situation can be turned to the residents' advantage by adapting the approach of the Veterans Administration loan program, which guaranteed affordable homes to those who served in the armed services. For many urban families, drugs, crime and greed have become greater threats than any outside enemy. Restoring blocks of homeowners is the best defense against this "enemy within."

Resident ownership of existing triple-deckers is more cost-effective than assisted rental production. It also creates greater self-reliance for families, since it is not based on the Section 8 rent subsidies. Cutbacks in that federal assistance program have hobbled the fledgling Housing Partnership ventures aimed at producing rental housing. Planners and the business sector should join together in a fresh approach based on what working families earn and deserve. Such a collaboration is bound to be more generous and creative than philanthropy based on need.

Some employers, finding that sky-high housing prices are throttling their labor supply, are already considering ways of adding housing elements to the fringe benefits for employees. Such housing elements include mortgage co-insurance and partial buy-downs to help with down payments or mortgage interest charges. Workers are willing to make great sacrifices to gain homeownership, and they can achieve it with a little help from employers and government.

Many working-class families, often reluctantly, are already demonstrating their willingness to devote both breadwinners to creating a home. Nevertheless, too many are unable to escape the treadmill of rising rent payments. For the past eight years, scores of Hispanic families in Lawrence and other cities have been rebuilding triple-decker neighborhoods by following the community-public-private partnership concept called Neighborhood Housing Services, introduced in more than 130 cities by the Neighboorhood Reinvestment Corporation in Washington.

Under the NHS approach, the outlay of $9,000 to $12,000 per family is small, compared with recent public housing assistance, and it gets repaid. The typical family seeking homeownership can put 5 percent down. The gap between that and the conventional 20 percent must be covered through co-insurance. In Lawrence, this 15-percent gap amounts to $9,000 per $80,000 family unit in a triple-decker; in Boston, it amounts to about $12,000 per $80,000 unit.

Not surprising, crime has diminished substantially in areas touched by this NHS approach. As Jane Jacobs said in "The Life and Death of Cities," residents' eyes on a busy street were much more effective than police in deterring crime. Based on the eight-year NHS record within Lawrence, the city is joining private and public interests in creating home-buyer clubs to help more working-class families overcome the down-payment hurdle and take charge of their own neighborhoods.

Workers are willing to make great sacrifices to gain homeownership, and they can achieve it with a little help from employers and government.

This may just be the approach from Jack Kemp, secretary of the Department of Housing and Urban Development, as the Bush administration seeks a bipartisan approach to building an urban future. We need more collaboration between residents, business leaders and elected officials in expanding this virtually self-financing approach to providing affordable, working-class housing and buttressing our neighborhoods against crime. Targeted down-payment assistance is no panacea for either the drug crisis or the growing lack of affordable housing. It is, however, a low-cost approach that effectively begins to address two of our most pressing domestic problems.

Rolf Goetze is a consultant on housing issues, and Dan Rothstein is Lawrence's director of neighborhood planning.

In Lawrence, doors open to home ownership 10/31/89

By Andrew J. Dabilis
GLOBE STAFF

LAWRENCE – The house was dirty. There was evidence of drug dealing. People in the area were scared.

It was perfect. Alvilda Martinez took it.

It has been a couple of years now since Martinez and her husband, Jose Rivera, decided to buy the house on Exchange Street. She had to persuade him to do it. "He said, 'Are you crazy?'" she said, laughing.

Martinez said it took home ownership to help her family make a difference in their mostly Hispanic neighborhood in one of the state's poorest cities. She said a program outlined yesterday could let as many as 1,000 more families have the same chance and help save Lawrence's low- and moderate-income areas from absentee landlords and drug dealers.

She is now head of the city's Neighborhood Housing Services program that will

LAWRENCE, Page 26

Housing plan lifts hopes in Lawrence

■ LAWRENCE
Continued from Page 19

work with banks to help prospective homeowners receive mortgage money. Martinez also has a master's degree. After she spent time on welfare, Neighborhood Housing Services helped her obtain financing to buy and fix up the house no one wanted.

"If people don't have a vested interest . . . and make decisions on who comes in their yard and who is in their building, you don't have a sense of community," she said after a news conference with city and Neighborhood Housing Services officials and area families.

Fourteen area banks have agreed to help provide as much as $1 million a year each over 10 years in mortgage money for homes in neighborhoods into which, Rep. Chester Atkins said, some banks had been reluctant to venture before.

Atkins, who was at the news conference, said some banks had been negligent in helping poor and moderate-income families. The banks were paying the price, however, by lending money instead to condominium developers who are defaulting on loans and to "yuppies to make payments on their BMWs."

"Had they been making loans in these neighborhoods, their rates of return for depositors could have been far higher," he said. Atkins said the program will offer support and guarantees to homeowners. And for banks, lessen the chances of defaults.

While the program is voluntary, Atkins said the banks will be held accountable if they do not come through. Several top bank executives attended the news conference outside the housing services offices in one of the city's poorer neighborhoods.

"If they are not coming in through NHS, they'd better come in on their own or they will feel the lash of federal regulation," said Atkins.

Owen Cardwell, Lawrence's deputy director for housing services, said five neighborhoods with 7,164 units of housing are the target areas. He said banks, some of which have been cooperating for years, have shown a new interest. "They told me, 'Just tell us what you need,'" he said.

Mayor Kevin Sullivan said Lawrence, which has suffered through difficult racial incidents, fires and financial problems, could be revitalized if more people own their own homes. And, he added, home ownership could help stop drug and crime problems and get people off welfare.

"If you're in the banking industry, put your money in Lawrence," he implored. "There is no greater gift government can give someone than to make them independent."

He said the major problems in the North Lawrence neighborhoods where the program is aimed are drugs and related crimes. Owner occupancy rates are estimated at only 18 percent there, compared to 33 percent for the rest of the city and 66 percent for the Merrimack Valley.

Martinez said she took a chance on buying a rundown building because she wanted to make a home for her family after coming to Lawrence from Puerto Rico. "They said there was a lot of drug dealing . . . but it was in that house and to please buy it." She did.

11/22/87

Study: Loan practices hike housing problems

'y John Gill
agle-Tribune Writer

LAWRENCE — The city's redominantly Hispanic neighorhoods have a low home own-ership rate, and a new report ays that lending practices by ea banks are one reason.

The report comes at a time hen city housing officials are essing banks to contribute illions of dollars to a mortage pool to help first-time omebuyers in the city's poort neighborhoods. In fact, the ty tried to keep the report unr wraps because some banks e cooperating with the plan.

The report, which rates lending practices of 21 banks doing business in Lawrence from 1982-89, concludes that "lending patterns and practices are as potent a roadblock as affordability to first-time home buyers."

The report was prepared by city housing planner Owen Cardwell, Lawrence Neighborhood Housing Services director Brian Kasprzyk and Nancy Knox, director of the regional office of the Neighborhood Reinvestment Corp.

They are prime movers in the Lawrence Home Ownership Strategy, designed to boost

Please see HOUSING, Page 2

Local banks rate highly

Here is how a city report rated area banks for home mortgage lending in Lawrence.

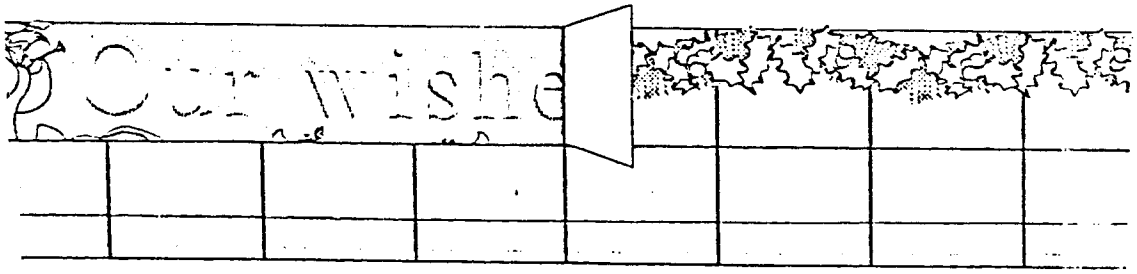
SUPERIOR: Andover Savings Bank, Arlington Trust, ComFed, Community Savings Bank, Lawrence Savings Bank

ABOVE AVERAGE: First Essex Savings Bank.

AVERAGE: Citicorp, Dime Real Estate, Northeastern Mortgage Co.

BELOW AVERAGE: Bank of New England, BayBanks, Commonwealth Mortgage Co.

MINIMAL: Bank of Boston, Eastern Savings Bank, Family Mutual Savings Bank, Metropolitan Bank, New Heritage Bank, Northmark Bank, Old Stone Mortgage Co., Warren Five Cent Savings Bank.



Lawrence banks lend more money

Housing From page 1

home-ownership in five neighborhoods: Arlington District, West Street, Lower Tower Hill, Newbury Street and the Plains.

Officials say there is no proof these lending practices are deliberate, and say they are only one of several factors creating the low home ownership rates. The report also notes that banks chartered in Greater Lawrence have lent more mortgage money in the city than bigger banks that do business here.

Here are some of the report's findings:

FIVE TARGET NEIGHBORHOODS contain 30 percent of the city's housing stock, one-third of all residents and 95 percent of its Hispanic residents.

HOME OWNERSHIP there is only 17 percent, half the citywide rate of 33 percent and one-fourth the national average of 64 percent. Home ownership in these districts declined two percent in the past five years.

MORTGAGE LENDING in these neighborhoods has been as high as 33 percent of all city mortgages in some years, matching population totals. But it has been less than that most years. In 1986, at the height of the housing boom, only 20 percent of the [redacted] mortgages is[redacted]en w[redacted]eigh[redacted]oods.[redacted]

sued in Lawrence went to the target neighborhoods.

LOCALLY OWNED BANKS have provided more home mortgages in the city and five targeted neighborhoods than larger banks doing business in Lawrence. Arlington Trust has continued lending money in the city since its takeover by Shawmut, mostly through a state-guaranteed first-time buyers program.

MORTGAGE COMPANIES have issued the most home loans in Lawrence since the housing market slackened in 1987. Mortgage lending throughout the city has dropped in the past two years.

"Clearly, were it not for the mortgage companies moving in, mortgage lending in the minority neighborhoods would have been drastically reduced within the past year and a half," the report says.

James P. Dowd, chairman of the City Council housing committee, said these lending practices may not be deliberate, but they are hurting the city.

He also criticized banks for lending money to investor-owners in these neighborhoods, instead of owner-occupants who would improve those neighborhoods.

Mr. Cardwell said the report's findings do not compare to the "bombshell" Federal Reserve Bank report that said lending practices in Boston led to far fewer mortgages in black neighborhoods

Appendix # 4-8

$65 million set aside for homes at 3 percent down

By John J. Phillips
Eagle-Tribune Writer

A precedent-setting loan program now allows people with low to moderate incomes to buy Lawrence homes with as little as 3 percent down.

The program, which sets aside $65 million for mortgages in five city neighborhoods until the year 2000, was unveiled yesterday by elected officials, bankers and Lawrence Neighborhood Housing Services, which organized it.

A director of Neighborhood Reinvestment Corp., which oversees more than 200 neighborhood agencies around the country, said the city's plans are the most ambitious in the United States.

Brian Kaspryzk, executive director of Lawrence Neighborhood Housing, said the goal of the program — which has been on the drawing board for two years — is to get on-premises owners for 1,000 homes in five neighborhoods:

Arlington,
West Street,
Plains,
Newbury Street, and
Lower Tower Hill

He said owners who live in their homes, unlike some absentee landlords, take pride in their neighborhoods and help stamp out crime, drugs and street violence there.

"The real objective we have is to revitalize and stabilize these neighborhoods," he said.

There is no maximum limit for a loan, but requirements include:

CREDIT HISTORY: Only applicants with good credit records will be considered for the 30-year mortgages.

INCOME: An annual income between $21,000 and $39,000. For traditional loans, most banks require income of at least $43,000.

DOWN PAYMENT: At least 3 percent down. Neighborhood Housing Services will use a $400,000 federal grant to loan the homebuyer another 7 percent, so that participating banks will receive a 10-percent downpayment.

Congressman Chester Atkins, D-5th District, promised to fight to increase the $400,000 grant to $800,000 this year so Neighborhhod Housing Services can expand the program to all of Lawrence.

Ken Wade, the New England director of Neighborhood Reinvestment Corp., called the program the country's most aggressive tool to promote home ownership, and said it is a model for urban centers like Chicago and Los Angeles.

Here are the 7 banks lending the money

Seven area banks have agreed to make $6.5 million available in each of the next 10 years for the Lawrence mortgage program.

[redacted]e b[redacted]s, a[redacted] the [redacted] Fi[redacted] sex [redacted]gs E

amounts they will contribute annually, are:

Andover Savings Bank, $1.5 million

$1.5 million

Lawrence Savings Bank, $1 million

Warren Five Cents Sav-[redacted]**Bank** $1[redacted]illio[redacted]

Community Savings Bank, $500,000

Eastern Bank, $500,000

New [redacted]**ritage Bank,** $500,000

Editorial

Loan pool is just what city needs

SUMMARY: A $65 million, 10-year loan pool for home purchases in Lawrence is just what the city needs to improve life in some of its neighborhoods.

ANOTHER ABSOLUTELY POSITIVE step has been taken toward improving life in the city of Lawrence.

Over the next 10 years, $65 million will be pumped into the city's most problem-ridden neighborhoods. And most of that money will be private, not government, investment.

Here is how it works: Seven local banks have agreed to earmark $6.5 million a year in loan money to help people with low and moderate incomes buy homes in Lawrence neighborhoods desperately in need of owner-occupied houses. The buyers need only a 3 percent downpayment, steady income and good credit histories. Lawrence Neighborhbood Housing Services, which has a $400,000 federal grant, will provide 7 percent of the purchase price which, added to the buyers' 3 percent, will provide bankers with the 10 percent downpayment generally needed to buy property.

The program, which will be a model for others in cities like Chicago and Los Angeles, is a sound one for several reasons.

First, it gives many who are just starting out a leg up in attaining the American dream without much of a government handout. The downpayment money from Washington is a small investment compared to the dividends it will pay.

Second, the program will help repopulate the Arlington, West Street, Plains, Newbury Street and Lower Tower Hill neighborhoods with property owners who care.

Third, $6.5 million a year in Lawrence loan activity will help rejuvenate the sagging real estate market.

Fourth, other homeowners and businesses will benefit from the emergence of the long-awaited new middle class in Lawrence. Property ownership is one of the key building blocks for creating that middle class.

Finally, the seven banks involved will benefit by expanding their customer base not only with the home-buyers but with others who are attracted to the neighborhoods because they are in better condition. The institutions participating are Andover Savings Bank, Community Savings Bank, Eastern Bank, First Essex Savings, Lawrence Savings, New Heritage and Warren Five Cents Savings Bank.

And people keep saying the news is never very good.

THE BOSTON SUNDAY GLOBE • JANUARY 6, 1991

Seven banks commit funds to Lawrence housing effort

LAWRENCE – Seven NorthWest-area banks will contribute $65 million to a mortgage pool to assist low- to moderate-income families to purchase homes and rehabilitate neighborhoods in the north-central Lawrence area.

Andover Savings Bank, First Essex Savings Bank, Lawrence Savings Bank, New Heritage Bank and the Warren Five Cents Savings Bank, all of Lawrence, and the Community Savings Bank and the Eastern Bank of Andover will help finance a 10-year program initiated by the Lawrence Neighborhood Housing Services Inc. to increase north Lawrence's homeowner-occupancy rate.

The Lawrence Neighborhood Housing Service, started in 1980, is a nonprofit organization that, in partnership with neighborhood residents, the city and businesses and with mostly private funding, is trying to revitalize and stabilize North Lawrence.

The organization hopes to facilitate the purchase of 100 homes every year for the next 10 years.

According to Eddie Sanabria, the group's home ownership coordinator, mortgage eligibility rules were adjusted to help more people qualify for loans. The group helps to provide a second mortgage for rehabilitation and to complete the down payment for families "normally thought to be unbankable," Sanabria said.

"The organization works for the buyer," Sanabria said, "to the maximum."

Lawrence Neighborhood Housing Services provides various additional kinds of assistance, including an eight-week homebuyer course in Spanish and English covering purchase-and-sale agreements, looking at home ownership as a business, starting a neighborhood association and crime watch, city services and tenant-landlord relationships.

"One of the strengths in ensuring the success of this mortgage pool is its delivery process," Sanabria said. "The lenders are primarily small neighhborhood banks who have helped us in the past and are committed to the city of Lawrence and its neighborhoods." CATHY LIU

THE BOSTON SUNDAY GLOBE • JANUARY 6, 1991

Lawrence families realize home dreams

By Cathy Liu
SPECIAL TO THE GLOBE

LAWRENCE – Andres De La Rosa, a 32-year-old receptionist and part-time secretary at Lawrence General Hospital, says the feeling he has when he stands in the living room of his new home is indescribable.

"I can stand in it and say, finally, this is really mine," he said.

De La Rosa, his wife and young son and daughter were one of two families who qualified to take part in a program initiated by Lawrence Neighborhood Housing Service Inc. to assist low- to moderate-income families to purchase homes and rehabilitate neighborhoods in north-central Lawrence.

Seven area banks have committed to a $65 million mortgage pool as part of the plan. Andover Savings Bank, First Essex Savings Bank, Lawrence Savings Bank, New Heritage Bank and the Community Savings Bank, all in Lawrence, and the Warren Five Cents Savings Bank and the Eastern Bank in Andover will assist the program, which hopes to increase north Lawrence's homeowner-occupancy rate by facilitating the purchase of 100 houses every year for the next 10 years.

The Lawrence Neighborhood Housing Service, started in 1980, is a nonprofit organization that, in partnership with neighborhood residents, businesses and the city of Lawrence tries to revitalize and stabilize the neighborhoods of north Lawrence. Most of its efforts are made with private funding.

Currently, the area's homeowner-occupancy rate is 18 percent, according to Eddie Sanabria, homeownership coordinator at the housing service. The organization's goal is to double the rate over the next decade.

Brian Kasprzyk, executive director of the organization, said that the banks' committment allowed the mortgage qualifications to be adjusted to meet the needs of the north Lawrence area. It had been required that a family have an income of $43,000 and make a down payment of 5-10 percent. That was lowered so a family must now have an income between $21,000 39,000 and make a 3 percent down payment.

Hispanic candidates gearing up to run

By Brad Goldstein
Eagle-Tribune Writer

A wave of Latino candidates could rearrange the city's political landscape this fall.

Hispanics are gearing up to run for several offices, including City Council, School Committee and a seat on the Greater Lawrence Regional Vocational School Board in Andover.

The group of candidates started meeting informally after the last election when no Hispanics ran for city office.

The candidates are upset over the lack of political representation in a city that has a Spanish-speaking population estimated between 25 to 60 percent. Census figures will not be available until later this month.

No more than two Hispanic candidates have ever appeared on the ballot before. None has won.

Now, three candidates are running for City Council; two candidates may run for School Committee and another candidate wants to run for a seat on the regional vocational school board. Three have never run for office before.

"Our needs are not represented on the City Council and the School Committee," said Eddie Sanabria, who wants to run against City Councilor Paul Iannuccillo.

"As a result, policy is being set by this group that doesn't represent the population," he added.

Although the mayoral seat not [illegible] il 19[illegible]

Clemente Abascal has also told a Boston-based Spanish newspaper he will run for the city's highest office.

Mr. Abascal has declined to comment on the upcoming mayoral race. He is renting office space in Lawrence to the newspaper, El Mundo, which continually refers to him as a candidate for mayor.

But Alvilda Martinez, community relations coordinator for the Lawrence Youth Services, said obtaining a seat on the City Council and School Committee are the first hurdles.

"I'm very optimistic," Ms. Martinez said. "I'm hoping we can get one of each. It will be interesting to see what types of things happen."

She said the YWCA will be holding a series of lectures in English next month on how to run a political campaign.

"We're looking for people that want to run a campaign," Ms. Martinez said. "We'll discuss legal issues, fund-raising, research-polling, precinct operations and scheduling."

Lawrence City Clerk James McGravey said the city had 1,300 new Hispanic residents register to vote in the fall election.

This fall, City Councilor Paul Iannuccillo, District B, could be facing two Hispanic challengers — Mr. Sanabria and Guilmo Barrio.

Mr. Sanabria works as a community organizer for Neighborhood Housing Services. He said he has already started raising campaign money.

"I'll get some money from the National Puerto Rican Coalition and the Latino Democratic Party," Mr. Sanabria said. "I've been doing some behind-the-scene things since July."

"I'm also looking at the long-term," he said. "If I lose two years down the road, I'll run again."

Ms. Martinez said former Human Rights Director Guilmo Barrio is still deciding if he wants to run against Mr. Iannuccillo.

Mr. Barrio lost his city job after he failed to fulfill the residency requirement. He now lives in the Heritage Common housing development off Jackson Street.

And Lawrence Housing Authority Chairman Jose Zaiter has also expressed an interest in running against City Council President John Corliss. Mr. Corliss represents District C, which has a high concentration of Hispanic residents.

> **"I'll get some money from the National Puerto Rican Coalition and Latino Democratic Party."**
>
> **Eddie Sanabria**

Two Latino candidates are thinking of running for three open seats on the six-member School Committee.

School Committee members Rita Falco, Carol Bannon and Daniel Ford are all up for re-election next year. Mrs. Bannon is the only one who has announced she will seek re-election.

Rafael Carrero, assistant director of the bilingual program at the Regional Vocational School in Andover, said he may run for the six-member board.

"I have given it some thought," Mr. Carrero said. "The product that the School Committee is turning out is not of any quality. As a result, young people's lives are being lost."

Mr. Carrero said he will make a final decision in the spring after he has discussed the matter with more people.

He will be joined by Samaria Ortega, a Salem, N.H. school teacher who lives in Lawrence.

Mrs. Ortega said she will be running this fall for one of the three seats.

And the Rev. Daniel O'Neill, the former director of the city's Equal Opportunity Office, has said he is thinking of running for a seat on the Greater Lawrence Regional Vocational School board.

APPENDIX
9-11

APPENDIX #9

A CUSTOMER HANDBOOK

OF THE

LAWRENCE NEIGHBORHOOD HOUSING

SERVICES

1991

"Dedicated to Homeownership"

154 OXFORD STREET, LAWRENCE, MA, (508) 682-9010

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LAWRENCE NHS AND THE HOMEOWNERSHIP STRATEGY

Lawrence Neighborhood Housing Services(NHS) was established as a non-profit corporation in 1980. It has helped almost 200 families to purchase and/or rehabilitate their home. Its purpose is to revitalize the neighborhoods of North Lawrence by improving housing, generating investment and making homeownership affordable.

It does this through a "working partnership" of neighborhood residents, the business community and the City of Lawrence. The residents provide program leadership and invest in their property. Area businesses support the operating budget. Lending institutions make financing available through a special mortgage pool designed to meet the credit needs of the service neighborhoods. The City of Lawrence provides municipal improvements and support for operations and the Revolving Loan Fund.

In 1990, Lawrence NHS expanded its service boundaries and established a new revitalization strategy - the LAWRENCE HOMEOWNERSHIP STRATEGY. This new approach is a ten year plan to double the owner occupancy rate within the 5 service neighborhoods. This will mean about 1000 new homeowners.

The Strategy is based upon the observation that persons who own their own home usually take better care of it than persons who don't (tenants and investor owners). Homeownership gets people involved in their community, its government and its schools. Homeowners with an economic and emotional stake in their community will fight to prevent drugs and violence from taking control of their neighborhood.

The ten year mission is the following: to revitalize and stabilize the five service neighborhoods of North Lawrence by 1) significantly changing the neighborhood ownership pattern from investor owned to owner occupied, 2) providing affordable ownership opportunities to neighborhood renters and others and 3) creating a sense of community through a strong and active network of neighbors and associations.

THE PROFESSIONAL SERVICES OF THE LAWRENCE NEIGHBORHOOD HOUSING SERVICES

SERVICES

1. HOMEBUYERS COURSE

   The course covers two basic items – 1) the requirements and difficulties of buying a home and 2) the management and maintenance responsibilities of owning a home. Participants must obtain a completion certificate in order to receive financing.

2. PRE-QUALIFICATION

   Determines if customer can afford to purchase and at what price range.

3. HOMES SOLD LISTING

   Computer listing of homes sold within immediate area during the recent past. Allows buyer to estimate the fair market value of residential property. Available upon request as many times as needed.

4. HOMEOWNERSHIP AND FINANCIAL COUNSELING

   Includes assistance in negotiating the sale price and preparing an offer to purchase, advice on what to look for in assessing the physical and mechanical aspects of the home, and advice on how to relate to a realtor. Available upon request as often as needed.

5. MORTGAGE POOL FINANCING

   Financing is special because 1) it allows persons with incomes as low as $21,000 to afford homeownership, 2) the borrowers downpayment requirement is only 3% of the sale price, 3) closing costs are reduced. The interest rate is comparable or slightly less than for similar mortgage programs.

6. SECOND MORTGAGE FINANCING

   For downpayments, closing costs and/or rehabilitation with low interest rates (1% is the lowest rate with a maximum term of 30 years) based upon the borrowers ability to pay.

7. HOME INSPECTIONS

   Includes all systems within the house, a written description of all items that need repair or replacement, a cost estimate for each item and an opportunity to discuss these matters with a person experienced in construction.

8. PROPERTY MANAGEMENT PLAN AND BUDGET

A written plan which includes a maintenance schedule and an explanation of various property expenses which are often unanticipated by the first time homebuyer. For two and three family homes only.

9. LOAN PACKAGING

Includes preparing all documentation needed to obtain financing.

10. CREDIT REPORT

A verbal summary and discussion of family's overall credit standing.

11. SPECIFICATIONS AND BIDDING

Detailed work description which is mailed out to bid to building contractors. At least 3 bids are required for each project.

12. CONSTRUCTION MONITORING

Insures that the work is done according to the specifications, local building standards and manufacturers recommendations. Funds are held in escrow and payments are made only upon satisfactory completion of the work and approval of the homeowner.

ELIGIBILITY AND RESTRICTIONS

Persons must be willing to purchase a home within the service neighborhoods and to "get involved" in neighborhood improvement efforts. Services only apply to 1 to 3 family homes. Some income restrictions apply – must be high enough to afford a home (at least $21,000 annual income) and low enough to meet government requirements for financial assistance.

Financing is only available to persons who successfully complete homebuyers course.

FEES

There is a single fee of $3,150 that is based upon 126 hours of service($25 per hour). However, if staff provide less hours of service, the fee will be reduced accordingly. For example, if staff work 100 hours, the fee will be $2,500(100 x $25). Also, the fee may be paid through the second mortgage low interest financing.

A COMPARISON OF COSTS FOR BUYING A HOME

(Based on a 3-family home selling for $140,000 with a 90% mortgage)

ITEM	LAWRENCE NHS FROM	TO	CONVENTIONAL FROM	TO
BANK FEES				
POINTS	$665	$665	$2,660	$3,990
APPRAISEL FEE	$400	$400	$425	$475
CREDIT REPORT FEE	$35	$80	$35	$80
LENDERS INSPECTION FEE	$0	$0	$100	$665
MORTGAGE INSURANCE	$0	$0	$466	$466
	$1,100	$1,145	$3,686	$5,676
FEES AT CLOSING				
CERTIFICATE OF LIEN	$25	$25	$25	$25
RECORD CERTIFICATE OF LEIN	$10	$10	$10	$10
HAZZARD INSURANCE	$532	$599	$532	$865
ATTORNEY'S FEE	$500	$500	$800	$1,330
TITLE INSURANCE	$166	$200	$166	$200
RECORDING FEES	$60	$60	$50	$50
CERTIFIED PLOT PLAN	$125	$125	$125	$125
REAL ESTATE TAXES	$100	$602	$100	$602
	$1,519	$2,120	$1,809	$3,206
NHS AND OTHER FEES				
HOME INSPECTION	$0	$0	$175	$350
PRE LEAD PAINT INSPECTION	$255	$450	$255	$450
POST LEAD INSPECTION	$150	$150	$150	$180
HOMEBUYERS COURSE	$100	$100	$0	$0
ESCROW	2000	4000	3000	3000
SERVICE FEE	$1,093	$3,150	NA	NA
	$3,598	$7,850	$3,580	$3,980
TOTAL	$6,217	$11,115	$9,075	$12,862

SERVICE NEIGHBORHOODS

MAP OF THE CITY
OF
LAWRENCE MASS.
1981

SERVICE BOUNDARIES BY NEIGHBORHOOD OF THE LAWRENCE NHS

ARLINGTON

Alder 23–95
Alma 14–35
Arlington 61–192
Basswood 3–87
Bennington 15–125
Broadway 427–651
Bromfield 8–98
Bunkerhill 1–25
Camden 1–22
Center 15–79
Chelmsford 7–57
Chelmsford Ct. All
Dempsey Ct. 14 Only
Division All
Erving Ave. 237–305
Exchange 5–202
Hampshire 341–570
Hemlock 3–10
Highland
Huse 13–19
Juniper 12–66
Lawrence 174–364
Lea 1–21
Lexington 2–14
Myrtle 39–163
Myrtle Ct. 9–27
Park 150–410
Poplar 9–42
Rhine 2–35
Robinson Ct. 19–33
Saratoga 2–78
Silverstein Ct. 1–7
Spruce 5–93
Tenney 8–65
Walnut 6–324
Wells 7–34
Whitman 1–48
Willow 1–211
Wyman 2–24

LOWER TOWER HILL

Bay State Rd. 49–85
Bedford 6–17
Bennett 8–24
Bevel 9–37
Blakemore Ct. 22–30
Bodwell 5–109
Bradford 106–140
Bradford Place 5–135
Broadway 168–250
Butler 2–124
Caulkins Ct. 1–10
Chandler 15–39
Champlain Ave. 9–20
Doyle 11–49
Elizabeth 1–18
Embankment 10–20
Essex Ave. 6–22
Essex St 616–940
Freeman 3–10
Gale 1–11
Greenwood 1–108
Hampton 20–38
Hancock 1–145
Haverhill 386–570
Hazel Place 1–9
Holt 1–13
Jordan 9–27
Kempton Ct. 3–10
Lansdowne Ct. 2–30
Lowell 250–483
Lowell Terrace 6–16
Lynch 4–10
Margin 10–167
Mason 3–24
Merrimack View Ct. 1–17
Medford 11–58
Melvin 33–143
Melrose 2–46
Melrose Ct. 9–11
McCabe Ct. 142–148
McFarlin 6–30
Milton 17–67
Morton 9–48
Nightingale Ct. 2–6
Oxford 19–154
Riverview Place 1–15
Richmond Ct. 1–9
School 3–5
Showell Ct. All
Thornton Ave 1–17
Water 1–354
Warren 3–85
Winter 25–39
Winslow Place 5–15

NEWBURY STREET

Allen All
Arrow Terrace All
Brook 2–75
East Haverhill 2–58
Elm 4–73
Flynn Lane All
Garden 107–171
Haverhill 37–127
Jackson 45–171
Jackson Ct. 5–8
Jackson Terrace 3–11
Lincoln Ct. 6A–6B
Mechanic 9–56
Milford 21–30
Newbury 47–227
Newbury Place All
Oak 6–88
Orchard 2–37
Summer 23–114
Union 44–198

PLAINS

Amesbury 122–145
Auburn 81–106
Auburn All
Bennington 0–14
Bradford 53–124
Bradford 5–15
Broadway 165–405
Cedar 9–57
Chardon 23–26
Chestnut 291–393
Clinton Ct. 7–25
Concord
Concord All
County All
Cross 15–103
Daisy 7–15
Elm 80–382
Fairmont 2–49
Franklin 88–154
Green 3–16
Hampshire 125–337
Haverhill 223–383
Holly 9–83
Lawrence 54–172
Lebanon 4–5
Lowell 7–245
Lowell 7–245
Maple 189–193
Marion Ave All
Marion Ave No #s
Tremont 6–82
White 21 Only

WEST STREET

Acton 2–28
Alden Ct. 2–10
Archer 7–27
Blakelin 2–24
Broadway Ave 11–24
Broadway 252–662
Broadway Ct. 1–4
Cross 110–130
Florence 1–28
Florence Ct. 1–18
Florence Place 9–11 Only
Hanlon Ct. 3–15
Lake 6–36
Manchester 31–76
May All
Railroad 2–101
Stafford 9–36
Tremont 90–108
Washington 2–41
Wendell 6–13
West 6–207
Willoughby 3–20

A FEW QUESTIONS ABOUT BUYING A HOME

1. HOW DO I FIND A HOME?

   Newspaper ads, realtors, the Lawrence NHS homes for sale list, for sale signs. Look at a number of homes and compare. No one wants to buy the first home they see.

2. HOW CAN I BE SURE THAT THE HOUSE I AM LOOKING AT IS NOT OVERPRICED?

   First, use your own judgement based upon camparisons with similar homes. Second, ask the realtor and Lawrence NHS for an opinion. Third, check the Lawerence NHS Homes Sold List. Fourth, you can feel protected by the bank who will not approve you mortgage if they feel it is more than the house is worth, unless you have a very large downpayment.

3. HOW DO I QUALIFY FOR A MORTGAGE?

   Banks evaluate these factors: 1) what you can afford, 2) your credit history, 3) the market value of the house. Use our qualification worksheet(enclosed) to determine what you can afford through our special mortgage financing program.

4. WHICH BANK SHOULD I APPLY TO?

   If you want to use our special mortgage program, apply to us. Our mortgage program uses funds from a consortium of 7 local banks. Otherwise, shop around for the best interest rate and terms.

5. WHAT IS SO SPECIAL ABOUT THE LAWRENCE NHS MORTGAGE PROGRAM?

   The main difference is that the underwriting is more flexible and more families will be able to qualify. The minimum income limit has been lowered to $21,000 as opposed to $40,000 for conventional financing. The interest rate and closing costs are slightly less and the downpayment requirement is only 3%.

6. WHAT FEES ARE INVOLVED IN BUYING A HOME?

   Many, including 1) attorney's fee, 2) application fee, 3) plot plan, 4) recording fees, 5) certificate of lien from the City and 6) others. But these are just "fees". There are other costs that realtors and bankers sometimes forget to mention such as tax adjustments, fuel adjustments, one full year of insurance premium and others. See the enclosed, "A Comparison of Costs For Buying a Home".

7. THINGS TO WATCH OUT FOR

   1) Don't make an offer on a house without an inspection clause allowing you sufficiant time to hire a qualified inspector, 2) Realtors represent the sellers – not the buyers. So, don't tell them everything. 3) Don't agree to buy a house until it is inspected for lead paint and then determine if you or the seller should pay to have it removed. 4) Make sure that the seller is reponsible for vacating any units which you may need for yourself and relatives or friends. 5) Ask questions – this is the biggest investment of your life.

NEGOTIATING TIPS FOR BUYING A HOME

1. THE OFFERING PRICE:

Usually, the offering price is based upon inadequate information (right after you look at the house for the first time) and emotion (after you fall in love with it).

Ask for our Homes Sold List to determine the most recent sale prices for the most comparable homes. Also, ask us if we have conducted an inspection on that particular house. Usually, but not always, the Seller will be willing to accept an offer that is less than his/her asking price.

2. SETTING PERFORMANCE DATES:

Acceptance – One day is acceptable. More time will give the Seller an opportunity to get additional offers which might be higher than yours.

Inspection – Allow 10 to 20 days from the date you sign the Offer. Allow 2 more days to terminate the agreement if you are not satisfied with the inspection results.

Purchase & Sale Agreement – Allow 3 to 5 days after the inspection.

Financing – Allow 4 to 6 weeks from inspection date. Allow 3 more days to notify the Seller of your financing results.

Closing – Allow 3 to 5 weeks from the financing date.

3. ADDITIONAL TERMS & CONDITIONS:

That the Purchase & Sale Agreement be prepared by the Lawrence Neighborhood Housing Services (LNHS).

That the agreement is subject to the Buyer obtaining secondary financing from LNHS for downpayment and rehabilitation assistance.

That the Seller provide Occupancy Permits for all units at closing.

If you buy a multi-family home, one unit must be vacant for you, and additional units must be vacant if you want to rent to friends or relatives. Make it the Seller's responsibility to have as many units as you need vacant by the date of closing.

If tenants are to remain in the property, the Seller must provide verification of the tenants' income at the signing of the Purchase & Sale Agreement. This is a requirement of financing.

That the Seller to perform a lead inspection at his/her expense prior to signing the Purchase & Sale Agreement.

That the Seller upgrade the electrical service and/or heating systems or any other item. (or ask for a credit at closing).

4. A FEW OTHER THOUGHTS:

Do not get discouraged if a counter offer is made by the Seller and some of your terms are unacceptable. The staff at LNHS will assist you in negotiating the Offer.

The Real Estate Broker works for the Seller (not for you), and therefore may be opposed to many of the items listed above.

OFFER TO PURCHASE REAL ESTATE

TO: _____ DATE: _____
Seller(s)

The property herein referred to is identified as follows:
Address: _____ Town/City: Lawrence State: MA
Approximate Lot Size _____ Book _____ Page _____ Registry of Deeds: Northern Essex
I hereby offer to buy said property, which has been offered to me by _____
_____ as your Broker(s) under the following terms and conditions:

1. I will pay therefore $ _____, of which
   (a)$ _____ is paid herewith as a deposit to bind this Offer.
   (b)$ _____ is to be paid as an additional deposit upon the execution of the Purchase and Sale Agreement provided for below;
   (c) $_____ is to be paid at a time of delivery of the deed in cash, or by certified, cashier's treasurer's or bank check.
   (d)$ _____
   _____
   (e)$ _____ Total Purchase Price

2. ACCEPTANCE:
This Offer is good until _____ p.m. on _____, 19 _____ at or before which time a copy shall be signed by you, the Seller(s) signifying acceptance of this Offer, and returned to the Buyer otherwise this Offer shall be considered rejected and the deposit will be returned to the buyer.

3. INSPECTION:
This Offer is subject to the Buyer obtaining, at Buyer's expense, home and real property inspections by consultants of the Buyer's choosing by _____, 19 _____. If the Buyer is not satisfied with the results of such inspection(s), this Offer may be terminated by the Buyer by notifying the Seller(s) or Broker(s) in writing on or before _____, 19 _____, and the deposit will be returned to the Buyer.

4. PURCHASE AND SALE AGREEMENT:
The parties will, on or before _____ p.m. on _____, 19 _____ execute standard Purchase and Sale Agreement prepared by the Lawrence Neighborhood Housing Services and this agreement when executed shall be the agreement between the parties.

5. FINANCING:
This Offer is subject to the buyer obtaining a Lawrence Mortgage Pool mortgage of 90% at current interest rates, points, and terms by _____, 19 _____. If the buyer is unable to obtain the above mentioned mortgage, he will notify the Seller(s) or Broker(s) in writing on or before _____, 19____ and the deposit will be returned immediately to the Buyer and all parties discharged. The Buyer agrees to use due care and diligence to obtain said mortgage.

6. CLOSING:

A good and sufficient Deed, conveying a good and clear record and marketable title shall be delivered at _____ a.m./p.m on _____, 19 _____ at the appropriate Registry of Deeds, unless some other time and place are mutually agreed upon in writing.

7. ADDITIONAL TERMS AND CONDITIONS:

a) Subject to Buyer obtaining secondary financing from Lawrence Neighborhood Housing Services for downpayment and rehabilitation assistance.
b) Seller agrees to provide Occupancy Permits from the City of Lawrence Inspectional Services Department at time of closing as well as smoke detector certificates from fire department.
c) Seller agrees to have _____ floor unit vacated prior to date of closing.
d) Seller agrees to perform a lead inspection prior to signing the Purchase and Sale Agreement and agrees to remove all lead per State requirements prior to closing.
e) Seller agrees to upgrade electrical service in each unit to 100 AMPS prior to closing.
f) The Purchase and Sale Agreement will be prepared by Lawrence Neighborhood Housing Services.
g)
h)
i)

8. TIME IS OF THE ESSENCE OF THIS AGREEMENT:

THIS IS A LEGAL DOCUMENT THAT CREATES CERTAIN BINDING OBLIGATIONS, IF NOT UNDERSTOOD, CONSULT AN ATTORNEY.

_____ _____
(SIGNATURE OF BUYER) (SIGNATURE OF BUYER)

THIS OFFER is hereby accepted and is acknowledged at _____: _____ on _____

Signed _____ _____
(SIGNATURE OF SELLER) (SIGNATURE OF SELLER)

==========

RECEIPT FOR DEPOSIT

Received from _____ the sum of $ _____
(PRINT BUYER(S) NAME(S) IN FULL)

Check one: _____ Cash _____ Check, subject to collection.
Broker/Salesperson _____ Agent for _____

LAWRENCE NEIGHBORHOOD HOUSING SERVICES (LNHS)

QUALIFICATION WORKSHEET

	Borrower	Borrower	TOTAL	ONE FAMILY	TWO FAMILY	THREE FAMILY
Gross Monthly Income						
Maximum allowed for monthly housing payments (33% of A)						
Maximum allowed for all monthly debts(38% of A)						
Maximum allowed for monthly bills with full mortgage payments(C – B)						
Customer's actual monthly installment bills(over 10 months)						
Amount in excess of allowable monthly bills (E – D). If negative, enter 0						
Maximum allowed for monthly housing payments(B – F)						
Gross Rent from all units						
Rent allowance (H x 70%)						
Maximum allowed for monthly housing payments(Add G + I)						
Estimated Taxes and Insurance						
Maximum allowed for monthly mortgage payments(Subtract, J–K)						
Interest rate(ask for current rate)						
Factor for current rate(See reverse or next page)						
Amount of mortgage customer qualifies for (Divide L by N x 1000)						
Minimum Cash Needed For Downpayment						

NAME(S): _____ _____ DATE: _____

MONTHLY PAYMENT PER $1000

% RATE	FACTOR	% RATE	FACTOR
7.00%	6.66	12.00%	10.29
7.25%	6.83	12.25%	10.48
7.50%	7.00	12.50%	10.68
7.75%	7.17	12.75%	10.87
8.00%	7.34	13.00%	11.07
8.25%	7.52	13.25%	11.26
8.50%	7.69	13.50%	11.46
8.75%	7.87	13.75%	11.66
9.00%	8.05	14.00%	11.85
9.25%	8.23	14.25%	12.05
9.50%	8.41	14.50%	12.25
9.75%	8.60	14.75%	12.45
10.00%	8.78	15.00%	12.65
10.25%	8.97	15.25%	12.85
10.50%	9.15	15.50%	13.05
10.75%	9.34	15.75%	13.25
11.00%	9.53	16.00%	13.45
11.25%	9.72	16.25%	13.65
11.50%	9.91	16.50%	13.86
11.75%	10.10	16.75%	14.06

SAMPLE

PROPERTY MANAGEMENT PLAN

BUSINESS OWNERS: DATE:

PROPERTY DESCRIPTION

	1ST FL RIGHT	1ST FL LEFT	2ND FLOOR	3RD FLOOR	TOTAL
UNITS	1	1	1	N/A	3
ROOMS	3	4	7	4	18
BEDROOMS	1	2	2	2	7
TYPE HEAT	Oil/FHW	Oil/FHW	Oil/FHW	N/A	1 System
HOT WATER	Oil	Oil	Oil	N/A	1 System
ELECTRICAL	100 AMP	100 AMP	100 AMP	N/A	3 Systems

EXTERIOR:	Wood shingles	FOUNDATION:	Stone
ROOF:	Pitched Slate	ZONING:	R4 Residential
STRUCTURES:	Two Car Garage	PARKING:	2 spaces
LOT SIZE:	2800 square feet		

MAINTENANCE PLAN

SPRING

1. Lower all window screens.
2. Check gutters and flashing for ice damage(cracks, holes, etc.).
3. Inspect steps and walkways for damage and rot.
4. Spring cleaning of common areas and basement.
5. Inspect driveway for holes.
6. Inspect exterior paint for bubbling and peeling.

SUMMER

This is the best time to do any major and minor repairs to your building. Get at least three estimates for major repairs. Make sure that the contractor has a license, insurance and a building permit. Never pay for the work before it is completed although a small deposit for material may be necessary. However, this should never exceed 30% of the total and should never be given without a written contract.

FALL

1. Clean out all gutters of leaves and debris.
2. Call service man for oil heating system maintenance.
3. Lower all storm windows.
4. Chaulk all holes around windows and sills.
5. Inspect all weather stripping around doors.(Replace, if necessary).
6. Clean yard and store any materials for the winter.

WINTER

1. Keep all walks clear of snow and ice.
2. Do not pile snow against building.
3. Inspect heating system once a month for leaks.
4. Look for ice build-up around the foundation and roof.

OPERATING AND CAPITAL RESERVE BUDGET

REVENUE	ANNUAL	MONTHLY	EXPLANATION
Unit 1 Rent	$4,500	$375	Fair market rent for similar size/type unit
Unit 2 Rent	$5,100	$425	Fair market rent for similar size/type unit
Unit 3 Rent	Owner Occupies		
POTENTIAL REVENUE	$9,600	$800	
LESS: Vacancy 10%	$960	$80	One unit vacant for 2 to 3 months
NET REVENUE	$8,640	$720	
EXPENSES			
Maintenance:			
Cleaning	$100	$8	Based upon carpet cleaning service cost for 3 rooms
Pest Control	$300	$25	One roach and mice extermination for entire building
Regular Repairs	$450	$38	General repairs to building, broken windows, leaky faucets, e
Snow Removal	$0	$0	Owner keeps walkways and driveway clear of snow
Marketing	$50	$4	Two three day For Rent Ads in Lawrence Eagle Tribune
Supplies	$50	$4	Paper supplies for accounting and rent recipts.
Taxes	$1,412	$118	This is included in 1st mortgage payment and is escrowed b
Legal	$120	$10	Constable fees($30 x2 deliveries) & court costs($60) for evicting one tenant
Insurance	$696	$58	$115,000 on dwelling & $100,000 for liability
Utilities:			
Electric	$0	$0	Tenants pay for their own electricity
Oil	$2,688	$224	Calculated @ $1.12 per gallon X 2400 gallons.
Water/Sewer	$800	$67	Rough estimate(get last years bills from prevous owner)
Capital Reserves	$1,531	$128	Capital Improvements:
			Roof (slate should last a lifetime)
			Exterior Painting ($4,500 @ 10 years)
TOTAL EXPENSES	$8,197	$683	Water Heaters ($1275 @ 25 years)
			Heating Systems ($6,900 @ 25 years)
			Roof on Garage ($550 @ 1 year)
			Total:

SUMMARY		
REVENUE	$8,640	$720
EXPENSES	$8,197	$683
NET REVENUE	$443	$37

APPENDIX #10

PARTNERSHIP WORKSHOP
PLYMOUTH, MA.
MARCH 23 - 24, 1990

PURPOSE

THE PARTNERSHIP WORKSHOP IS THE START OF THE EXPANSION PROCESS FOR THE LAWRENCE NEIGHBORHOOD HOUSING SERVICES. AFTER 1 YEAR OF DEVELOPING THE EXPANSION OF THE LNHS (FROM 2 NEIGHBORHOODS INTO 3 ADDITIONAL ONES) ALL THE DIFFERENT SECTORS (PARTNERS) WILL BE BROUGHT TOGETHER TO DISCUSS WHAT NEEDS TO HAPPEN NEXT IN ORDER FOR THE EXPANSION TO BE IMPLEMENTED.

PARTNERS

RESIDENTS - 40 RESIDENTS. 29 HISPANIC, 8 ANGLO, 3 BLACK. I HAVE BEEN WORKING WITH THE RESIDENTS FOR FIVE MONTHS GOING OVER THE MORTGAGE POOL, ORGANIZATIONAL STRUCTURE OF THE LNHS, AND THE DEVELOPMENT PROCESS.

GOVERNMENT - 15 CITY, STATE, AND FEDERAL OFFICIALS.

LENDERS/BUSINESSES - CEO'S OF FOUR BANKS, VP'S OF OF 6 OTHERS, REPRESENTATIVES OF VARIOUS INDUSTRY IN THE LAWRENCE AREA.

OUTCOME

TO HAVE PEOPLE COMMITTED TO WORK ON FIVE AD HOC COMMITTEES IN ORDER TO FURTHER DEVELOP THE EXPANSION AND "FINE TUNE" ALL THE COMPONENTS.

ORGANIZATIONAL STRUCTURE OF THE LNHS:

<u>EXISTING</u>

BUSINESS COMMITTEE
LOAN COMMITTEE

<u>DEVELOPMENT PHASE</u>
STRUCTURE COMMITTEE - BY-LAWS
RESOURCE DEVELOPMENT - MORTGAGE POOL
HOMEOWNERSHIP UNIONS - CURRICULUM
NEIGHBORHOOD ISSUES - DRUGS, ORGANIZING
BUSINESS/ LOAN - EXISTING COMMITTEE

<u>IMPLEMENTATION PHASE</u>
FUNDRAISING/BUSINESS COMMITTEE
NEIGHBORHOOD ISSUES COMMITTEE
HOMEOWNERSHIP COMMITTEE
LOAN COMMITTEE

The following item is included in the hard copy of this project. It is available in the Shapiro Library, Southern New Hampshire University.

Lawrence Partnership Workshop – Participants List : March 23 and 24, 1990

NEIGHBORHOOD REINVESTMENT STAFF

Nancy E. Knox

Margo Kelly

Bill Neukomm

Claudia Stewart

Carlos Carrero

Eddie Sanabria

Jane Ford

Charles B. Tarver, IV

Mayra Canetti

LAWRENCE NHS STAFF

Brian Kasprcyk

Willy Persley

Jim Daley

Ellen Britto

Wayne Mailly

FACILITATORS

Sarah Garcia

James Span

Alvis Allen

Chris Gibbons

RESIDENT CAUCUS

QUESTIONS

1. Will the banks make the same level of commitment we will make to the Initiative?

2. How will we insure police protection and commitment to address community needs?

3. Who will insure code enforcement?

4. Will the underwriting criteria that Banks currently use be adapted to the needs of the community?

5. Will the banks stay involved with the whole 10 year program -from beginning to end?

6. Will the banks be involved with the committee work?

7. How will the First Essex/Andover Bank merger affect the Park Street Branch?

8. Will the State government stay committed to this project also?

9. What will be the impact of the First Essex/Andover Bank merger on the community?

10. Is the NHS expansion going to open up more staff positions on the management administrative level for minorities?

11. Due to the merger of First Essex/Andover Bank, can there be a clause that they will have to reinvest in the community?

12. Can we make an effort to contact all banks?

13. How many (which) banks are going to be involved in this program?

14. How can we stop speculators from taking advantage of this program?

15. Can we get a commitment from the Police Dept. to help with crime watches?

16. In North Lawrence, of the 18% that are homeowners, how many are in the target areas?

17. How are we going to get the answers to these questions? Another workshop, meetings, reports?

18. Can the grant money LNHS received from the City be used as collateral for mortgages?

19. Will the banks simplify the mortgage process?

20. How can we work as allies of the banks to relieve some of the pressure from regulators?

21. How do we deal with tenants that are in the properties that we are going to buy?

22. Component to educate tenants?

23. Support network for the committee and technical assistance?

Structure Committee

The first meeting of the Structure Committee is Monday, May 7, 1990 at Lawrence Neighborhood Housing Services 154 Oxford Street, Lawrence, MA. The meeting will start promptly at 6:30 pm and adjourn at 7:30 pm. Jane Ford and Nancy E. Knox will be the Neighborhood Reinvestment staff for this committee. If you have any questions please call Jane or Nancy at 617-565-8447.

Committee Members

Jeff Leeds	Lender
Cathy DiDomenico	Resident
Joe DiDomenico	Resident
Ed Lee	Business
Modesto Maldonado	Resident
Marta Cuevas	Resident
Bill Harrison	Business
Bobby Hodges	Resident
LEN WILSON	

Resource Committee

The first meeting of the Resources Committee is April 10, 1990 at First Essex Savings Bank in the Conference Room (296 Essex Street, Lawrence, MA). The meeting will start promptly at 5:30 pm and adjourn at 6:30 pm. Bill Neukomm and Nancy E. Knox are the Neighborhood Reinvestment staff for this committee. If you have any questions, please call Bill or Nancy at 617-565-8447.

Committee Members

Bob Szarek	Lender
Bob Bernier	Lender
Jay O'Neil	Lender
Ed Sheehan	Lender
Dennis Donohoe	Resident
Felecia Elias	Lender
Carol Axelrod	Lender
Patricia Degan	Business
Joe Degan	Business
Joe Mottola	Lender
Barbara Griffin	Lender
Jaime Mera	Resident
Matilda Mera	Resident
Edita Domenech	Resident
Lina Diaz	Resident

Homeownership Committee

The first meeting of the Homeownership Committee is Monday, April 9th at Lawrence Neighborhood Housing Services, 154 Oxford Street, Lawrence, MA. The meeting will start promptly at 7:00 pm and adjourn at 8:00 pm. Charles Tarver and Eddie Sanabria will be the Neighborhood Reinvestment staff for this committee. If you have any questions please call Nancy E. Knox or Charles Tarver at 617-565-8447 or Eddie Sanabria at 508-682-9010.

Committee Members

Owen Cardwell	City
Andres De La Rosa	Resident
Susan Carty	Resident
Bruce Carty	Resident
Ruben Paulino	Resident
Maxima Mane	Resident
Ben Wales	Resident
Ana Awabuhinga	Resident
Robert Henderson	Lender
Maria Nunez	Resident
Edward Sheehan	Lender
Jayne Hamm	Resident
Richard Guselli	Business

9 Res
3 Bus
1 City

Neighborhood Issues

The first meeting of the Neighborhood Issues Committee has not yet been established. There are four dates under consideration. April 11, 12, 18 and 19. Eddie Sanabria and Nancy E. Knox are the Neighborhood Reinvestment staff for that committee. Either Eddie or Nancy will contact you by April 5, 1990 to set a date.

Committee Members

Bill Caffrey	Business
Bob Asadorian	Business
Donna Donohoe	Resident
Ana Awabuhinga	Resident
Jose Jimenez	Business
Juanita Adames	Resident
Felipe Torres	Resdient
Celia Espaillat	Resident
Dick Consoli	City
Alvilda Martinez	Resident/City
Marcos Devers	Business
Don Minor	Business
Kevin Citschier	Resident
Mike Harty	Resident
Peter Louie	Resident
Domingo Navoa	Resident
Joe Levis	Business
Nelson Quintero	Resident
Sonia Diaz	Resident
Domingo Melendez	Resident
Kathy McGurren	Business

12 Res.
7 Bus.
2 City

LAWRENCE NEIGHBORHOOD HOUSING SERVICES

PRESS CONFERENCE AGENDA

FRIDAY JANUARY 4, 1991
LAWRENCE PUBLIC LIBRARY 10:00 AM

Eddie Sanabria.....Opening Remarks
Homeownership Coordinator, LHNS

Brian Kaspryzk.....History of the Expansion
Executive Director, LNHS

Mike Harty.....ANNOUNCEMENT OF THE MORTGAGE POOL
President, LNHS

Mayor Kevin Sullivan.....COMMITMENT OF THE CITY OF LAWRENCE
City of Lawrence

Robert M. Henderson.....COMMITMENT OF LENDING INSTITUTIONS
Chairman, Andover Savings Bank

Maxima Mane & Andres De La Rosa.. THE MORTGAGE POOL IN ACTION
New Homeowners

Congressman Chester Atkins.....FEDERAL COMMITMENT

Senator Patricia McGovern.....SUPPORT FROM THE STATE

Councilor Jack Corless.....SUPPORT FROM LOCAL GOVERNMENT
President, City Council

Ken Wade.....CONTINUING SUPPORT
District Director, Neighborhood Reinvestment

LAWRENCE
NEIGHBORHOOD
HOUSING
SERVICES

154 Oxford Street, Lawrence, MA 01841 (508) 682-9010

PRESS RELEASE

FOR IMMEDIATE RELEASE

THE LAWRENCE NEIGHBORHOOD HOUSING SERVICES, INC, A NON-PROFIT COMMUNITY DRIVEN ORGANIZATION ASSISTING LOW TO MODERATE INCOME FAMILIES BUY AND REHABILITATE PROPERTIES IN NORTH CENTRAL LAWRENCE WILL BE HAVING A PRESS CONFERENCE TO ANNOUNCE:

THE LAWRENCE HOMEOWNERSHIP STRATEGY'S

$65,000,000 MORTGAGE POOL

WHICH WILL ASSIST LOW TO MODERATE INCOME FAMILIES BECOME HOMEOWNERS.

THIS MORTGAGE POOL INCORPORATES COMMUNITY SENSITIVE UNDERWRITING CRITERIA AND WILL SPAN A TEN YEAR PERIOD. CONTRIBUTING LENDERS ARE:

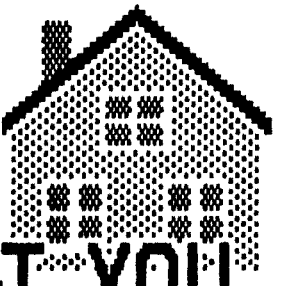
ANDOVER SAVINGS BANK
FIRST ESSEX SAVINGS BANK
LAWRENCE SAVINGS BANK
COMMUNITY SAVINGS BANK
NEW HERITAGE BANK
EASTERN BANK
WARREN FIVE CENTS SAVINGS BANK

FRIDAY JANUARY 4TH AT 10:00 AM
LAWRENCE PUBLIC LIBRARY
51 LAWRENCE ST.

CONTACT PERSON: EDDIE SANABRIA 508-682-9010
LAWRENCE NEIGHBORHOOD HOUSING SERVICES
154 OXFORD ST. LAWRENCE, MA. 01841

APPENDIX # 11

1990



CAN BE THE YEAR THAT YOU BUY YOUR OWN HOME THROUGH THE

LAWRENCE HOMEOWNERSHIP STRATEGY

FOR MORE INFORMATION CALL
EDDIE SANABRIA OR
ELLEN BRITO AT 682-9010
LAWRENCE NEIGHBORHOOD
HOUSING SERVICES, INC.

ESTAMOS BUSCANDO

100 PERSONAS
QUE DESEAN COMPRAR PROPIEDADES EN

1990

ATRAVEZ DE EL
"LAWRENCE HOMEOWNERSHIP STRATEGY"

VAMOS A PRESENTAR UN SEMINARIO
EL 9 DE ENERO TITULADO:
JANUARY 9, 1990

"METAS PARA COMPRAR SU CASA
EN EL 1990"

AUDITORIO DE LA ESCUELA ARLINGTON
A LAS 6:30 P.M.

PARA MAS INFORMACION:
EDDIE SANABRIA
LAWRENCE NEIGHBORHOOD HOUSING SERVICES
154 OXFORD STREET
LAWRENCE, MA 01841
508-682-9010

HOW TO BUY YOUR OWN HOME

A Presentation By The

Lawrence Homeownership

Strategy

Tuesday February 6, 1990

At. 7:00 P. M.

At The Offices of

International Management

103 Union Street

Sponsored By The

Lawrence Neighborhood

Housing Services

For More Information Call:

Ellen Or Eddie At: 682-9010

RIFA, COMIDA Y GOZO

BARBECU DE LA VECINDAD

JULIO 13 DE 6 A 8 PM
EN MULLANY PARK

ESQ. WARREN Y
BODWELL

AUSPICIADO POR:
FIRST ESSEX SAVINGS BANK
LAWRENCE SAVINGS BANK
GUSELLI AGENCY

ESTAMOS EN BUSCA DE
100 PERSONAS PARA
COMPRAR SU PROPIA
CASA EN 1990

RAFFLE, FOOD & FUN

NEIGHBORHOOD PARTNERSHIP BARBECUE

JULY 13, 1990 6:00 PM

MULLANY PARK

CORNER OF WARREN &
BODWELL STS.

SPONSORED BY:

FIRST ESSEX SAVINGS BANK
LAWRENCE SAVINGS BANK
GUSELLI AGENCY

WE ARE LOOKING FOR
100 PEOPLE TO BUY
HOMES IN 1990

FOR MORE INFORMATION CALL: 682-9010

1991

CAN BE THE YEAR YOU BUY YOUR OWN HOME THROUGH THE LAWRENCE NEIGHBORHOOD HOUSING SERVICES

WE OFFER:

FINANCING WITH 3% DOWN PAYMENT

HOMEBUYERS COURSES

HOMEOWNERSHIP & FINANCIAL COUNSELING

HOME INSPECTIONS

IF YOUR FAMILY INCOME IS BETWEEN

$21,000 AND $39,000

CALL FOR MORE INFORMATION

EDDIE SANABRIA 682-9010

LAWRENCE NEIGHBORHOOD HOUSING SERVICES

154 OXFORD ST., LAWRENCE, MA. 01841

THE

AMERICAN DREAM

IS

HOME OWNERSHIP

* MOST PEOPLE DREAM ABOUT OWNING THEIR OWN HOMES.

* SOME PEOPLE MAKE THEIR DREAM A REALITY BY BECOMING A HOMEOWNER.

- IF YOU HAVE A STEADY JOB

- IF YOU ARE INTERESTED IN BUYING A HOME IN LAWRENCE

YOU MAY BE ELIGIBLE TO PARTICIPATE IN A NEW PROGRAM WHICH LEADS TO OWNING YOUR OWN HOME.

FOR MORE INFORMATION:

EDDIE SANABRIA
LAWRENCE NEIGHBORHOOD HOUSING SERVICES
154 Oxford Street
Lawrence, MA
Tel: 682-9010

Bankers believe housing program can work

By John Gill
Eagle-Tribune Writer

LAWRENCE — The challenge of increasing home ownership in the city went out to bankers, and at least some believe they are up to it.

City officials, community housing organizations and Congressman Chester Atkins made it clear yesterday when they announced that the Lawrence Home Ownership Strategy will fail unless banks become more willing to lend money to people who want to buy Lawrence homes.

Key points of the program are:

TRAINING for potential homebuyers.

LOANS to help people raise enough money for down payments.

A MORTGAGE POOL, financed by banks, with $10 million-$14 million a year to lend to first-time buyers at lower interest rates and easier credit terms.

Karen Carpenter, president of Baybanks Merrimack Valley, said her bank is eager to be involved, but would lend money "carefully," one homeowner at a time. She said assistance for down payments will solve a lot of problems banks have in lending money in the city.

A mortage pool still entails some risk for banks, but it spreads risk around. And bankers say they are confident because Lawrence Neighborhood Housing Services clients have shown a lower default rate on mortgages than the general public.

Still, Eugene R. Amiss, vice president of Eastern Bank in Andover, called "ambitious" the goal of converting 100 investor-owned apartments in Lawrence to owner-occupied homes a year for the next 10 years.

Avilda Martinez, head of the development committee for the program, said this effort is for "people like me trying to make it in this city."

A former welfare mother, she said buying a home has made her more involved in politics, more concerned about fighting drug dealers and making the schools better for her children.

Mr. Atkins said banks face tighter federal regulation unless they get more involved in urban communities, especially at a time when taxpayers are bailing out the scandal-ridden thrift industry.

"It's a new day dawning for banking," he said. "Banks that are not part of the solution will be clearly identified as part of the problem."