

EXPANDING HOME OWNERSHIP OPPORTUNITIES

**Recommendations to Increase the
Number of Latino Home Buyers**

MASSACHUSETTS COMMUNITY & BANKING COUNCIL

**Mortgage Lending Committee
Task Force on Latino Mortgage Lending**

March, 1999

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EXECUTIVE SUMMARY

Latinos constituted 10.8% of the population in Boston in 1995 but received only 6.3% of all mortgage loans between 1992 and 1996. Mortgage lending data shows that the relatively low level of lending to Latinos is primarily the result of a low level of applications. To address this disparity, the Massachusetts Community & Banking Council's (MCBC) Mortgage Lending Committee established a Task Force on Latino Mortgage Lending to develop recommendations and strategies to increase the level of mortgage applications from Latinos and mortgage loans made to Latinos in the Greater Boston area.

The Task Force recommendations presented here focus on three areas that constitute the primary barriers to home ownership for many Latino home buyers:

- Fear of and alienation from the home buying process
- Inadequate access to information and assistance
- Difficulty in satisfying home buying qualifications

The recommendations address these concerns by encouraging financial institutions and community organizations to take steps to:

- Increase the number of Latino bank officers
- Increase the availability of Spanish-language information and assistance
- Expand awareness of and access to Spanish-language, community-based home counseling programs
- Provide pre-home buying programs on financial management, budgeting, savings and credit.
- Increase sensitivity to Latino cultural values and practices

BACKGROUND

Massachusetts Community & Banking Council

The Massachusetts Community & Banking Council (MCBC) was established in 1990 as a collaborative effort between community and banking representatives to encourage community investment in low and moderate income and minority neighborhoods. MCBC strives to promote a better understanding of the credit and financial needs in those neighborhoods and to provide assistance and direction to banks and community groups in addressing those needs. MCBC's Mortgage Lending Committee has focused its attention on ways in which banks and community-based organizations can work together to expand home ownership opportunities and to promote sustainable home ownership (see membership list, Appendix A, page 15).

The Issue

Latinos, who constituted 5.6% of the Massachusetts population in 1995¹, received just 2.6% of total mortgage loans between 1992 and 1996. In 1996, only 3.1% of all mortgage loans in the state went to Latino home buyers. In Boston, where Latinos represented 10.8% of the population, only 6.3% of all mortgage loans went to Latinos between 1992 and 1996, rising from 5.5% in 1992 to 7.2% in 1996. HMDA data shows that the relatively low level of lending to Latinos is primarily a result of a low level of applications. In some cities, Latinos have a disproportionately high denial rate.²

For financial institutions, Latinos represent a growing proportion of the Massachusetts market. From 1990 to 1995, the Latino population in Massachusetts grew nearly 20%, from 287,561 to 344,068 (in comparison, the non-Latino white population is estimated to have decreased by 0.5% during the same period). Estimates predict that by the year 2010, the state's Latino population will grow to 566,731, more than 8% of the state's total population. Three out of four Latinos live in 15 urban centers in Massachusetts. Boston has the largest number of Latinos, over 70,000 in 1995. In four cities -- Lynn, Waltham, Chelsea and Somerville -- the Latino population increased by more than 33% between 1990 and 1995.^{3 4} This growth presents an opportunity for financial institutions to

¹ Andres Torres and Lisa Chavez, *Latinos in Massachusetts: An Update*, Mauricio Gaston Institute for Latino Community Development and Public Policy, University of Massachusetts Boston, 1998.

² James T. Campen, *Trailing the Pack: Mortgage Lending in Sixteen Massachusetts Cities, 1992-1996*, Mauricio Gaston Institute for Latino Community Development and Public Policy, University of Massachusetts Boston, 1998.

³ *Latinos in Massachusetts: An Update*.

⁴ For additional information on the growth of the Latino market, see "The Growing Latino Market," *Massachusetts Banker*, Fourth Quarter, 1998. For information on the impact of international migration into

increase CRA lending performance in low and moderate income areas and to expand mortgage lending overall.

Task Force on Latino Mortgage Lending

In response to the disparities in mortgage lending, MCBC's Mortgage Lending Committee established a Task Force on Latino Mortgage Lending in 1997 to develop recommendations and strategies to increase the level of mortgage applications from Latinos and mortgage loans made to Latinos in the Greater Boston area. The Task Force, which included representatives from banks, home buyer counseling organizations, community-based organizations and others (see Appendix B, page 16), developed a list of draft recommendations that served as an agenda for Task Force action and deliberation. Two of those recommendations served as the principal focus of the Task Force's work during 1998: a survey of home buyer groups and other community-based organizations and focus groups of Latino residents.

The Mortgage Lending Committee is particularly grateful to the following Task Force members for their active participation in developing the final recommendations: Betsaida Gutierrez and Kathy Brown of City Life/Vida Urbana, Nader Acevedo of Fleet Bank, Tom Callahan and Evelyn DelValle of the Massachusetts Affordable Housing Alliance, Esther Schlorholtz and Carrie Carrizosa of Boston Private Bank & Trust Company, Robert Fichter of the Massachusetts Bankers Association, Bonnie Heudorfer and Cheryl Roberts of BankBoston, John Lozada of the Massachusetts Association of Hispanic Attorneys, Armando Tautiva of Citizens Mortgage Company and Madelline Vega of Nuestra Comunidad.

Community Survey

In February, 1998, the Task Force distributed a survey to home buyer groups that provide Spanish language counseling and to other community-based organizations serving Latino communities in Greater Boston asking them to identify issues and obstacles that prevent Latinos from applying and receiving mortgages. Two volunteer interns at City Life/Vida Urbana, Katie Minehan and Alicia Ferguson, provided significant assistance in the collection of the survey data. In total, 38 organizations were surveyed. A total of 15 responses were received from organizations in and around Boston.

Latino Focus Group Project

In April 1998, MCBC commissioned Argus Communications to organize and conduct a series of focus group interviews with Latino residents to learn more about the barriers to home ownership faced by Latino residents and how banks and community organizations can better meet their needs. The focus group project was sponsored by MCBC, with

Massachusetts, see *The Road Ahead: Emerging Threats to Workers, Families and the Massachusetts Economy*, a joint project of the Teresa and H. John Heinz III Foundations and MassINC, 1998.

additional funding support from BankBoston, Citizens Bank, Fleet Bank and The Boston Company. In June, Argus conducted five focus groups which included residents of Chelsea, Dorchester, East Boston, Hyde Park, Jamaica Plain, Lynn, Roslindale, Roxbury and the South End; a sixth group was comprised solely of residents of Lawrence who had applied for and received home mortgage loans. Focus group participants were asked to respond to and discuss a series of questions about their perceptions of banks and mortgage lenders and, for those who had applied for mortgage loans, their experiences throughout the application process. A copy of the Executive Summary of the Argus report is included here in Appendix C (page 17).

Task Force Recommendations

The Task Force utilized the results of the community survey and the focus group project, and the insights of Task Force members and others in the mortgage field in developing the final recommendations presented here. The recommendations present a variety of ways in which financial institutions, community organizations and MCBC can work in partnership to help increase the number of home mortgage applications from Latinos.

In considering these recommendations, it is important to note two important points about the role of financial institutions. First, the term "financial institutions" is meant to include more than banks. There are a great number and variety of lenders in the mortgage lending market. In Boston, the biggest Boston banks made only 25.1% of all mortgage loans in 1997 while mortgage company lenders made 54.2% of all loans (other Massachusetts banks and credit unions made 20.7% of all mortgage loans that year): Second, some institutions have already made a significant effort to reach the Latino market. In Boston, for example, while the biggest Boston banks made just 25.1% of total loans, they accounted for 54.2% of total mortgage loans to Latinos in 1997. In contrast, mortgage companies, who made 54.2% of all home purchase loans in Boston in 1997, made only 31.1% of loans to Latinos.⁵

In this context, the Task Force understands that not all recommendations will be appropriate for all institutions. Some institutions have already adopted action steps similar to those proposed here. Some may not be feasible due to an institution's size or capacity. Several recommendations represent long-term commitments, some are short-term projects. However, it is hoped that all financial institutions as well as others who play a role in the mortgage lending process will use the recommendations as a guide to identify ways in which they, individually and in partnership with others, can increase mortgage lending activity by more effectively serving Latino residents in their community.

⁵ Jim Campen, *Changing Patterns V, Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods in Greater Boston, 1990-1997*, Department of Economics and Mauricio Gaston Institute for Latino Community Development and Public Policy, University of Massachusetts/Boston, for the Massachusetts Community & Banking Council, 1998.

Those recommendations were reviewed and endorsed by MCBC's Mortgage Lending Committee on January 26, 1999 and by MCBC's Board of Directors on January 27, 1999.

TASK FORCE FINDINGS

The Task Force Recommendations are presented here in three categories that mirror the primary barriers to home ownership identified by focus group participants, community organizations and Task Force members:

- **Fear of and Alienation from the Home Buying Process**

For too many Latinos, the mortgage application process is characterized by alienation, fear and intimidation: alienation from a largely unknown and sometimes bewildering bureaucratic process; fear of refusal and rejection; intimidation by a mainly English-speaking infrastructure that, in some cases, is perceived as insensitive and, in others, as discriminatory. To overcome these concerns, banks and other lending institutions, community organizations and public agencies need to make special efforts to increase consumer confidence and comfort and to develop trust.

Language and cultural values are important factors to Latinos considering purchasing a home. Comprehension and retention of detailed information as well as overall client confidence are enhanced by the provision of Spanish-language services and materials.

- **Inadequate Access to Information and Assistance**

For many Latinos, ignorance of the proper application procedures is one of the major factors inhibiting their entry into the mortgage loan market. Community-based home buyer counseling programs presented by or in collaboration with Latino organizations are well positioned to provide information and assistance in a comfortable and trusting environment. However, in many neighborhoods in Greater Boston, neither local residents nor community organizations have adequate information about available resources, products or home buyer assistance programs. At the same time, some local programs are facing capacity problems, especially in their ability to provide adequate one-on-one counseling.

- **Difficulty in Satisfying Home Buying Qualifications**

For many Latinos, lower income levels, insufficient savings, and a poor or inadequate credit history serve as significant barriers to becoming a home owner. Latinos are sometimes confused about financial institutions' standards and expectations with regard to income, credit and immigration status.

TASK FORCE RECOMMENDATIONS

The following recommendations are intended to provide guidance to banks, community organizations and others who strive to increase mortgage lending to Latino residents. MCBC encourages banks to identify and adopt those action steps most appropriate to their institution's market area and capacity.

RECOMMENDATIONS TO FINANCIAL INSTITUTIONS

To Help Reduce Fear of and Alienation from the Home Buying Process

1. In 1993, the Federal Reserve Bank of Boston published *Closing the Gap: A Guide to Equal Opportunity Lending*. The report noted:

Hiring and promotion practices that foster racial and ethnic diversity can help a financial institution gain a competitive edge in cultivating business in underserved markets. A staff that encompasses a variety of viewpoints and experiences can create an environment in which minority applicants feel welcome, strengthen ties to minority communities, and design policies and products that more effectively meet the needs of minority customers.⁶

The Task Force endorses this recommendation as it relates to the hiring and promotion of Latino staff in all bank departments and at all levels of the organization.

To increase the comfort level of Latino home buyers, the Task Force recommends that **financial institutions make every effort to increase the number of Latino officers available to customers in all bank departments and at all levels of the organization**. In addition, financial institutions can:

- ◆ Hire, support and promote bi-lingual and bi-cultural officers
 - ◆ Offer language training to current staff
 - ◆ Identify language capabilities of current staff
2. To increase staff awareness of Latino cultural values and practices, the Task Force recommends that **financial institutions expand internal diversity and sensitivity training to include a greater emphasis on cultural issues and concerns**.
 3. To ensure fair and respectful service of all customers, the Task Force recommends that **financial institutions improve and expand internal customer service and fair lending training to include greater emphasis on Latino issues and concerns**.

⁶ *Closing the Gap: A Guide to Equal Opportunity Lending*, Federal Reserve Bank of Boston, 1993, p. 11.

In both cases, the Task Force encourages financial institutions to utilize the information included in MCBC's focus group project report and to revisit the recommendations included in the Federal Reserve Bank of Boston's report, *Closing the Gap*.

4. In October, 1998, the Massachusetts Bankers Association presented its Minority Career Development Program in Mortgage Banking at Roxbury Community College. In advance of that program, officials from the Massachusetts Bankers Association worked with members of the Task Force to expand publicity about the program in the Latino community. The Task Force commends the Massachusetts Bankers Association for this program and for their special efforts this year to increase Latino participation.

To help increase the number of Latinos involved in the mortgage lending process, the Task Force recommends that **MCBC and its member banks encourage the Massachusetts Bankers Association to continue to provide its Minority Career Development Program in Mortgage Banking on a regular basis and to promote this program in the Latino community through the use of a Spanish-language brochure and advertising in Latino media.** The Task Force suggests that the Massachusetts Bankers Association also consider how this program may be integrated into the curriculum at local community colleges and made available on an on-going basis.

In support of this program, the Task Force recommends that, wherever possible, **financial institutions provide paid internship positions to program participants.**

5. The Task Force recommends that **financial institutions provide community-based counseling agencies with the names of Spanish-speaking loan officers.**
6. To help educate and inform Latino home buyers, the Task Force recommends that **financial institutions make Spanish-language informational materials and documents more widely available.**
7. The Task Force encourages **financial institutions to develop Spanish-language brochures and materials on bank products and services.** Financial institutions providing Spanish-language materials should make every effort to ensure that materials are well translated and that long words and technical language are avoided. Financial institutions should be aware that the use of Spanish-language advertising implies that Spanish-speaking staff will be available to serve prospective customers.
8. The Task Force recommends that **financial institutions expand advertising on mortgage products in Spanish-language media.** In particular, the Task Force suggests that financial institutions utilize popular Spanish-language radio and television programs. The Task Force recommends that **MCBC and financial**

institutions regularly include Spanish-language media in their distribution of information on mortgage programs and activities.

To Help Expand Access to Information and Assistance

9. To maintain the availability of Spanish-language, community-based home buyer counseling programs, the Task Force recommends that **financial institutions continue to provide financial support to current programs**. A list of home buyer counseling programs in Greater Boston that provide classes in Spanish are include here in Appendix C (page 16).
10. To help increase awareness of and access to community-based home buyer counseling, the Task Force recommends that **financial institutions provide information on counseling programs and targeted mortgage products and programs to staff at local branch offices**.
11. The Task Force recommends that **financial institutions provide home counseling agencies with detailed written information on their underwriting criteria regarding credit, including the use of alternative credit histories**. Financial institutions and community-based counseling agencies should continue to make every effort to foster on-going communication.

To Assist Home Buyers in Satisfying Home Buying Qualifications

12. To better serve the needs of low and moderate income home buyers, the Task Force recommends that **financial institutions ensure that all mortgage staff are well trained on the requirements and availability of special mortgage programs targeted to low and moderate income home buyers and are encouraged to promote these products and programs**. Mortgage staff should also be encouraged to provide home buyers with information on local, community-based home buyer counseling programs.

RECOMMENDATIONS TO COMMUNITY-BASED HOME COUNSELING AGENCIES

To Help Reduce Fear of and Alienation from the Home Buying Process

1. To help increase the comfort level of Latino home buyers, the Task Force recommends that **community-based counseling agencies identify and use local, reputable Spanish-speaking professionals in their home buying classes.**
2. To help increase the comfort level of Latino home buyers, the Task Force recommends that **community-based counseling agencies consider development of mentor programs, possibly in conjunction with post-purchase home counseling programs.**

To Help Expand Access to Information and Assistance

3. To increase support for Spanish-language home buyer counseling programs, the Task Force recommends that **community-based agencies seek to expand and diversify their funding support, particularly from other stakeholders in the mortgage process.**
4. To expand information on the availability of local programs, the Task Force recommends that **community-based agencies identify opportunities for collaboration with other local organizations to increase awareness, to publicize local programs and to expand outreach.**
5. To ensure the accuracy of information provided to low and moderate income home buyers on targeted mortgage programs, the Task Force recommends that **community-based organizations request one-page descriptions of mortgage programs targeted to low and moderate income home buyers from sponsoring organizations.** Financial institutions and community-based counseling agencies should continue to make every effort to foster on-going communication.
6. To increase familiarity with the home mortgage application process, the Task Force recommends that **community-based organizations expand distribution of written information on the mortgage application process and on required documentation.**

To Assist Home Buyers in Satisfying Home Buying Qualifications

7. To help prepare prospective home buyers for the financial responsibilities of home ownership, the Task Force recommends that **community-based counseling agencies provide pre-home buying programs on financial management, budgeting and**

7. **savings. The Task Force strongly encourages agencies to identify opportunities for collaboration with local churches, employers, other community-based agencies and educational centers, financial institutions and others to promote, sponsor and support such programs. The Task Force suggests that agencies explore the use of pilot individual development account (IDAs) programs as part of a savings program.**

8. **To better inform and prepare prospective home buyers, the Task Force recommends that community-based counseling agencies provide pre-home buying programs on credit and to identify opportunities for collaboration with local organizations and institutions to promote, sponsor and support such programs.**

RECOMMENDATIONS TO MCBC

To Help Reduce Fear of and Alienation from the Home Buying Process

1. To help increase the number of Latinos involved in the mortgage lending process, the Task Force recommends that **MCBC and its member banks encourage the Massachusetts Bankers Association to continue to provide its Minority Career Development Program in Mortgage Banking on a regular basis and to promote this program in the Latino community through the use of a Spanish-language brochure and advertising in Latino media.** The Task Force suggests that the Massachusetts Bankers Association also consider how this program may be integrated into the curriculum at local community colleges and made available on an on-going basis.
2. To help increase the comfort level of Latino home buyers, the Task Force recommends that **MCBC encourage trade organizations to make available the names of Spanish-speaking professionals.**
3. To expand assistance to Latino home buyers, the Task Force recommends that **MCBC encourage municipalities and public agencies to provide on-site Spanish-language staff and informational materials in areas with sizable Latino populations.**
4. To encourage home ownership among Latinos, the Task Force recommends that **MCBC consider sponsorship of an advertising campaign on home ownership, targeted to the Latino community.** MCBC should explore the possibility of collaborating with Fannie Mae and/or other public agencies to produce such a campaign.
5. The Task Force recommends that **MCBC and financial institutions regularly include Spanish-language media in their distribution of information on mortgage programs and activities.**

To Assist Home Buyers in Satisfying Home Buying Qualifications

6. To reduce confusion regarding lending standards, the Task Force recommends that **MCBC continue to work with Fannie Mae to clarify lending guidelines and to diminish perceived and actual barriers relative to immigration status.**

Appendix A

MCBC Mortgage Lending Committee

Sonia Alleyne, Massachusetts Affordable Housing Alliance
Kathy Brown, City Life/Vida Urbana
Thomas Callahan, Massachusetts Affordable Housing Alliance, Co-Chair
Jim Campen, UMass/Boston
Julie Connelly, Citizens Bank
Laura Dorfman, USTrust
Martha Garcia, Boston Private Bank & Trust Company
Betsaida Gutierrez, City Life/Vida Urbana
Margaret Harrison, The Boston Company, Co-Chair
Heather Hennessey, Massachusetts Housing Partnership Fund
Bonnie Heudorfer, BankBoston
Ann Houston, Massachusetts Housing Partnership Fund
Catherine Jones, PNC Bank
Lisa Lasch, Fleet Mortgage Corporation
Norma Moseley, Ecumenical Social Action Committee
Mary Moura, Wainwright Bank
Manuel Muelle, Metropolitan Boston Housing Partnership
Eva Osorio, Urban Edge
Penelope Pelton, Codman Square Neighborhood Development Corporation
Cheryl Roberts, BankBoston Mortgage Division
Gordon Sawyer, Hyde Park Savings Bank
Esther Schlorholtz, Boston Private Bank & Trust Company
Tanya Townsend, Metropolitan Boston Housing Partnership
Madelline Vega, Nuestra Comunidad Development Corporation
Michael Westgate, Chelsea Neighborhood Housing Services
Karen Wiener, Citizens Housing & Planning Association
Kenneth Willis, Federal Home Loan Bank of Boston
Clark Ziegler, Massachusetts Housing Partnership Fund

Appendix B

Mortgage Lending Committee
Task Force on Latino Mortgage Lending

Betsaida Gutierrez, City Life/Vida Urbana, Chair
Nader Acevedo, Fleet Bank
Edward Alcantara, Salem Harbor Community Development Corporation
Marie Audrade, Mujeres Unidas en Accion, Inc.
Kathy Brown, City Life/Vida Urbana
Thomas Callahan, Massachusetts Affordable Housing Alliance
Carrie Carrizosa, Boston Private Bank & Trust Company
Joseph Chavez, Neighborhood of Affordable Housing
Jenny Cintron, ABCD Hispanic Center
Evelyn DelValle, Massachusetts Affordable Housing Alliance
Manuel Duran, Casa Nueva Vida, Inc.
Robert Fichter, Massachusetts Bankers Association
Marilyn Garcia, Chelsea Restoration Corporation
Bonnie Heudorfer, BankBoston
John Lozada, Sessa, Glick & Quiroga
Eva Osorio, Urban Edge
Cheryl Roberts, BankBoston Mortgage
William Rodriguez, Crime & Justice Foundation
Esther Schlorholtz, Boston Private Bank & Trust Company
Carmen Soto, Harverhill Neighborhoods, Inc.
Armando Tautiva, Citizens Mortgage Company
Madelline Vega, Nuestra Comunidad Development Corporation
Felisa White, Mujeres Unidas en Accion, Inc.

Appendix C

Of Houses, Homes and Dreams: Perceptions and Experiences of the Home Mortgage Application Process Among Latinos in Eastern Massachusetts
A report prepared for the Massachusetts Community & Banking Council by Argus Communications, April-July, 1998

Executive Summary

As the Latino population of Eastern Massachusetts and the Greater Boston area grows, there is a simultaneous acceleration of Latino mortgage applications. Still, many potential customers do not pursue loans despite their desire to own a home. Banks and mortgage lending institutions seek ways to cultivate this consumer market and to meet its specific financial needs. In order to do so, preliminary research must be conducted that examines the unique characteristics of this demographic group and the values that Latino home buyers place on the concept of home ownership. Financial loan institutions have a responsibility to provide their Latino customers with the same service offered to other clients and to assist them in the often harrowing process of submitting a mortgage loan application.

In this study, three subsets of the Latino population were isolated and interviewed about their perceptions and experiences of the home mortgage applications process:

- Those who have never applied for home mortgage loans;
- Those who have applied for home mortgage loans and were denied;
- Those whose applications for home mortgage loans were approved.

The emergent themes are instructive, for they isolate and identify particular social factors that Latinos confront as a minority group in the U.S. Among the key themes that resonated throughout the study are:

- **Home purchase encompasses symbolic and material values**
Latino investment in the concept of the "home" involves a broad range of important cultural values. The goal and subsequent attainment of homeownership is cast as a family-oriented aim more than an individual objective.
- **Alienation, fear and intimidation**
Many Latinos feel alienated from the home buying process, experiencing considerable fear and intimidation at the prospect of submitting an application.

- **Household income and credit issues**
Lower income levels, insufficient savings, and a poor or inadequate credit history impose major constraints on Latino home mortgage applications. Latinos are often confused about financial institutions' standards and expectations with regard to income and credit.
- **Awareness of counseling services and homebuying workshops**
The fluctuating familiarity with available mortgage loan counseling options indicates that existing services are underutilized and insufficiently publicized.
- **General lack of familiarity with the mortgage loan application process**
Latinos identified their ignorance of the proper application procedures as one of the major factors inhibiting their entry into the mortgage loan market.
- **Fair treatment and respectful service**
Latinos expect fair and equal treatment from the loan institutions with which they interact. They commonly feel that they are being dismissed as clients and in response, place a high emphasis on respect and dignity in the process.
- **Immigration status**
The perception among Latinos is that banks and other financial institutions place considerable emphasis on their visa and immigration status. They are uninformed about the rationale fueling this extra attention.
- **The importance of Spanish language services and materials**
Language and cultural values are factors of importance to Latinos considering purchasing a home. Comprehension and retention of detailed information as well as overall client confidence are enhanced by the provision of Spanish language services and information materials.

These resonant themes emerge as a result of testimonial expression by Latinos in the region. They encompass the major issues of concern to Latinos with diverse national origins and socio-economic contexts. In articulating their perceptions and experiences of the home mortgage application process, Latino respondents have cast a new light on what home ownership means to them and how best to provide the information and services from which they will benefit most.

Appendix D

Home Buyer Counseling Agencies with
Spanish-Language Programs in Greater Boston

ABCD Housing Department
105 Chauncy Street, 3rd Floor
Boston MA 02111
Contact: Laura Beretsky
617 357-6000, ext. 334

Nuestra Comunidad Development Corp.
391 Dudley Street
Roxbury MA 02119
Contact: Madelline Vega
167 989-1203

Chelsea Restoration Corporation
154 Pearl Street, Office #2
Chelsea MA 02150
Contact: Marilyn Garcia
617 889-2277

Massachusetts Affordable
Housing Alliance
1803 Dorchester Avenue
Dorchester MA 02124
Contact: Evelyn DelValle
617 822-9100

City Life/Vida Urbana
20 Chestnut Avenue
Jamaica Plain MA 02130
Contact: Betsaida Gutierrez
617 524-3541

Waltham Alliance to Create Housing, Inc.
333 Moody Street
Waltham MA 02154
617 891-6689

Neighborhood of Affordable Housing
22 Paris Street
East Boston MA 02128
Contact: Joseph Chavez
617 569-3356, ext. 212