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## MAHA's Homeowner University hits a milestone

By [Rochelle Ballin](#)

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On Saturday, the Massachusetts Affordable Housing Alliance graduated its 15,000th Homeownership University participant. The unsuspecting student was Damaris Padilla.

 **MAHA  
instructor  
Hilda  
Fernandez (l)  
with MAHA's  
15,000th**

<http://www.dotnews.com/new/files/images/newmaha.jpg>

**MAHA instructor  
Hilda Fernandez  
(l) with MAHA's  
15,000th graduate  
Damaris Padilla:**  
Photo by Rochelle  
Ballin. Click to  
enlarge.

"When I think about the 15,000, that number, it's definitely a great feeling," said Hilda Fernandez, one of MAHA's three home-buying counselors. "It means that we are doing what's needed."

Padilla, 29, is the mother of three boys and that's who she says she took the class for.

"I heard good things about the class from friends. I feel like I am borderline ready to buy a house, but I wanted to get it right," said Padilla. "I see all the foreclosure and people struggling with payments and I just wanted to do it right. I don't want to go in and then have to get right back out."

A Dorchester native, Padilla is currently working as an EMT and is planning on starting nursing school at Roxbury Community College in the spring. As the 15,000th graduate, she received a gift bag containing a \$25 certificate to Norfolk Hardware and a free one-year membership to the Boston Building Materials Cooperative among other things.

"It's funny, when I was going through the registration to find out who the 15,000th person was, it kind of was perfect," said Fernandez. "Here's this person who is working a job and a half and has three children and she lives in the community, she was very engaged, taking notes and so everything in me was like 'Yes, yes.' It just kind of fit."

"It's exciting," said Padilla. "I wasn't expecting it. I just signed up for the class. I guess it's just the luck of the draw."

Founded in 1985 by Lew Finfer, MAHA exists to help educate new home buyers about the dos and don'ts and the potential pitfalls of living the American dream. From the first meeting with the realtor to closing the deal to repairing the garbage disposal, MAHA covers every aspect of the process with both pre-purchase and post-purchase classes.

"I went through the process with my parents," said Fernandez. "They were getting older, immigrants to the United States and were able to purchase a home, but kind of got caught up in a lot of the same pitfalls that people get caught up in if they don't take the class."

When the US economy took a rapid downward spiral in late 2008, one of the major factors was predatory lending. Loan companies took advantage of people who weren't properly educated on the home-buying. With the economic crisis, they lost their hopes and dreams.

MAHA wants to change that so that it doesn't continue to happen to good people who just want to provide for their families.

"Education is the key [to this process] and feeling empowered and making them feel comfortable with waiting," said Fernandez. "It's teaching them how to put emotions aside and saying, 'Can I really do this. Is it feasible?'"

Tom Callahan, who has been with program almost since its inception, serves as its director. The changes he has seen in the housing market leads him to believe that the program and others like it are needed now more than ever.

"In the last six or seven years, the mortgage companies who were not regulated like banks, offered loans that were too good to be true, said Callahan. "We battled against that in the last seven years. We filed legislation to create the same type of community reinvestment law that applies to banks to apply to mortgage companies."

The program is also responsible for helping to pass regulations for the mortgage companies into law. In November 2007, the Mortgage Lender Community Investment Law was passed and took effect in late 2008. It extends regulations similar to those of the Community Reinvestment Act to mortgage lenders. Massachusetts is the first state to have a law of this kind.

"These next couple of months will be the first time that the state goes in and examines mortgage companies as well as banks for how responsibly they are meeting the community's credit needs," he said. "It's also another source of frustration because if that law had been on the books seven or eight years ago, we would be in the situation that we are in now."

Although a law is now in place to help stem predatory lending, the class is still needed. There are many ways one can go wrong in the home buying process, and that is what Hilda and the other counselors try to impart to their students. For Damaris, there is one big lesson that she has learned from the class.

"I can't really trust anybody," she said. "Yea, I can take opinions from people, but kind of lead it on my own. Just because people say 'Yea, this is the way it's gonna be,' doesn't mean they are being honest about it."

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