Top 10 residential growth markets in Massachusetts

BY LING-MEI WONG

Region | Q-o-Q | Yo-Yo | Median value
---|---|---|---
Boston Metro | 3.3% | 10.2% | $343,300
West Newton | 9.5% | 13.5% | $699,300
Roxbury | 9.0% | 0.4% | $328,400
Roxbury | 8.7% | 17.7% | $271,300
Newton | 8.7% | 10.3% | $874,200
Newton | 7.0% | 12.8% | $706,700
Framingham | 6.7% | 19.7% | $262,900
Boston | 6.5% | 18.1% | $394,800
Sharon | 6.4% | 17.0% | $443,800
Bedford | 6.4% | 11.3% | $186,800
Dorchester | 6.3% | 13.7% | $263,200

5. Newtonville, Newton, MA 02460
6. Coburnville, Framingham, MA 01702
7. Allston, Boston, MA 02215
8. Sharon, Town of Sharon, MA 02067
9. Campello, Brockton, MA 02301
10. South Dorchester, Boston, MA 02121

Thinking about buying a home? Mass. residential real estate prices are on the up, showing steady growth. If you’re considering a condo or single-family house, get ready to make an offer fast.

Property values are showing double-digit annual growth spurs throughout the state, as demand for housing outstrips supply.

Quarterly value growth was used to compare 175 ZIP codes in Massachusetts with data from Zillow.com, with all but one neighborhood showing growth. Metro Boston’s median property value for a condo or single-family home was $404,300 for September 2013, according to Zillow.com. The quarterly value increased 3.3 percent, while annual values went up 13.8 percent.

Chinatown’s ZIP code of 02121 was not in top 10 statewide, but saw growth. The median property value was $386,400; quarterly value up 3.4 percent and yearly value up 12.2 percent.

Top 10 neighborhoods by quarterly growth value

1. West Newton of Newton, MA 02465
2. Roxbury, Boston, MA 02120
3. Roxbury, Boston, MA 02119
4. Newton Center, Needham, MA 02459

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The CSC heard a presentation on installing rooftop antennas at 1 Nassau Street. The antennas would be placed into five chimneyns with a half-mile range to boost cell signal.

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Event Calendar

Transforms Asians cancer education conference Saturday, Nov. 16 8:30 a.m. to 3:30 p.m. Yawkey Center For Cancer Care 450 Brookline avenue Boston, MA 02215 Asian Women For Health will hold a free cancer education conference for Asian women and their caregivers at Dana Farber’s Yawkey Center. The conference will dispel myths and reduce health disparities by educating Asian women about their risks for cancer. To register, please call (617) 479-8880 or (617) 285-9638.

First-time homebuyer class Saturday, Nov. 16 9:30 a.m. to 3:30 p.m. Sunday, Nov. 17 9:30 a.m. to 1 p.m. 1509 Hancock Street Quincy, MA 02122 Asian Community Development Corporation will hold its first-time homebuyer class. The class will be given to pub- lic on both Nov. 16 and Nov. 17. With accomplishment of the two-day class, students will get their first house buyer certificate, which is issued by the government and will be valid for three years. Middle or low income residents can apply for affordable housing with this certificate, and enjoy benefits such as loans and low prepayments. Class fee is $40. To register please call (617) 482-2380 x 208 or email CHD@asiantdcdc.org.

Free home care info clinic Every Saturday 9 a.m. to noon 1 Billings Road, #828 North Quincy, MA 02171 Multicultural Home Care offers free advice and assistance to folks who have questions regarding home health services for their elders. If you have questions regarding how to get a visiting nurse, physical therapist, home health aide or homemaker, feel free to come to the Quincy office on Saturdays. For more information, please call (617) 479-8880 or (617) 285-9638.

Lecture on Chinese education Sunday, Nov. 17 6:30 p.m. to 9 p.m. Empire Garden 690 Washington Street Boston, MA 02111 This presentation, presented by Yong Zhao from the University of Oregon, will discuss the contradic- tory way in which China has the world’s best and worst education. Tickets are available at www.prima- nyresources.org/chinedinner.

Chinatown history talk Monday, Nov. 18 6 to 7:30 p.m. AACA 87 Tyler Street, 4th floor Boston, MA 02111 John Jung, author of Chinese Laundries: Ticks to Survival on Gold Mountain will give a talk and book signing at The Chinese Historical Society of New England. He has published four books on early Chinese immigrants overcoming societal prejudices and operating successful family businesses in laundries, grocery stores, and restaurants. The event is free and open to public.

Free health care service Every Tuesday 6 to 8 p.m. First Church in Malden 184 Pleasant Street Malden, MA 02148 The Shawrewood Project offers free, unscheduled health care to the medi- cally underserved popula- tions of the greater Boston area. Services include clinical, case manage- ment, laboratory, and other types of health care. All services are open to every- one, including the uninsured, and no appoint- ment is necessary. For more information please call (781) 324-8991 or email sharewood.direc- tor@gmail.com.

Free legal clinic Monday, Nov. 25 6 to 8 p.m. Quincy Asian Resources, Inc. 1509 Hancock Street Quincy, MA 02169 Quincy Asian Resources, Inc. will host a free monthly legal clinic ad- dressing individual concerns over immigration law, landlord/tenant law, family law, personal injury and criminal issues.

For more information, please call (617) 472-2200 or visit www.quin- cysuansresources.org.

Chinese chess club Thursday, Nov. 28 Sunday, Dec. 1 CCCA 90 Tyler Street Boston, MA 02111 Boston Chinese Chess Club will hold its 8th chess tournament at the Chinese Consolidated Benevolent Association of New England. To register, please contact Mr. Yu at (617) 838-0076 or Mr. Ma at (617) 331-2621.

Thanksgiving breakfast Friday, Nov. 29 10 a.m. 308 West Squantum Street North Quincy, MA 02171 The Good Neighbor Lutheran Church will host a Thanksgiving breakfast for seniors with Chinese food. Please call to re- serve a seat at (617) 653-3593.

SAMPAN is a bilingual Chinese-English weekly publication in New England. The paper is published in Boston by the Chinese Consolidated Benevolent Association. SAMPAN is distributed free in Chinatown and the Greater Boston area. All donations to the publication are tax deductible. Subscription: $60/ year (1st class mail); $30/ year (3rd class mail).

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**Asian Americans Advancing Justice addresses immigration reform**

BY SYLVANA CHAN

Immigration reform has stood at a standstill since the Senate’s landmark comprehensive immigration reform bill was sent to the House of Representatives in June. Although Republicans in the House promised to fight the bill tooth and nail, pundits predicted the House would embark on a piecemeal approach to immigration reform — if it decided to do anything at all.

Six months, one August recess and one government shutdown later, immigration reform lies stagnant. Rep. Mario Diaz-Balart, a Florida Republican, remarked grimly, “If we cannot get [immigration reform] done by early next year, then it’s clearly dead.”

Meanwhile, President Barack Obama has declared immigration reform his top legislative priority for the rest of his term. Realists, however, recognize the daunting — if not impossible — task of getting Congress to act. Pessimists add that his “mis-speaking” on Obama Care pledges may also have doomed any chance of immigration reform.

Yet advocates of immigration reform have been persistent in trying to jump-start debate on Capitol Hill with a year to go until the midterm elections. Mee Moua, president and executive director of Asian Americans Advancing Justice, addressed the significance of immigration reform for those in the Asian American community on Nov. 4 at the Asian American Civic Association.

“Asian Americans are disproportionately hurt by the current immigration system,” Moua said. Nearly 60 percent of Asian Americans are foreign-born. Of the 4.3 million people stuck in the worldwide backlog for family-based green cards, more than 1.8 million are from Asian countries.

With so many close loved ones overseas, Asian Americans rely on family sponsorship to keep their families intact. “Family unity is so important for our communities,” Moua said.

Republican leaders have not scheduled a vote on reform this year, but they haven’t ruled one out. Now is the time to put pressure on our Representatives. “To make immigration reform a reality, we have to keep up the fight and keep up the pressure,” Moua said.
Former IBM China executive gives talk on leadership

BY HAO LU

The Taiwan Youth Chamber of Commerce of New England held a “WeMeet” workshop on Nov. 4 at the MIT Media Lab. Victor Tang, former vice president of IBM China, gave a speech on how to build leadership skills. More than 40 college students and young professionals attended the workshop.

Tang is now the chairman at 13Insight, a high technology global management consulting firm. He shared his own experience in forging his career path from an engineer to an executive in IBM and now an advisor.

“Leadership is in our genes. Everyone can be a leader,” he said. “If you have enough self-confidence, you can talk to everybody else that ‘I look, what I’m saying is the truth and you have to follow me. Together we can achieve what we want.’”

Tang said that if one wants to be a good leader at work, he or she has to learn how to be a good follower. “If your boss told you to do A, B and C, you did what exactly he said, then you are just the same as anybody else,” he said. “A good follower must be able to think thoroughly, and go back to tell your boss: ‘You told me to do A, B and C. B is right, A and C are wrong, and have you ever thought of doing D and E?’”

Chinese artist donates painting to Marty Walsh

BY LING-MEI WONG

Boston mayor-elect Marty Walsh (right) received a Chinese painting of a horse from local artist Tianyuan Jiang (left) on August 19.

Walsh wrote a thank-you note expressing his appreciation to his “dear friend” Jiang on Oct. 27.

Jiang, TS, is a self-taught artist of Chinese calligraphy and painting for more than 40 years. His works have been presented to President Barack Obama, Gov. Deval Patrick and former Boston Mayor Thomas Menino. (Image courtesy of Tianyuan Jiang.)

Eastern Bank honors QARI with community award

SUBMITTED BY EASTERN BANK

Eastern Bank honored Quincy Asian Resources, Inc. and its executive director John Brothers with the bank’s 2013 Community Advocacy Award, which recognizes people who have given their time and talent to address a vital need in their community.

QARI and Brothers were recognized for their ongoing efforts in the area of workforce development training. “Eastern Bank is proud to honor QARI and John Brothers with the 2013 Community Advocacy Award,” said Bob Rivers, president and COO of Eastern Bank. “The South Shore has many worthy candidates for this honor, but QARI and John stood out for their continued efforts to help Asian Americans through the creation of adult education programs.”

Under the leadership of Brothers and the QARI board, the organization has met the challenges of improving the social, cultural, economic and civic lives of Asian Americans living in Quincy and its neighboring towns.

“A great person has been given a great honor,” said Brother. “We are happy and satisfied, forget about being a leader,” said Tang. “You must say ‘I can do better than anybody else who could under this condition.’ And you must have the ability to communicate, to tell everybody else that ‘Look, what I’m saying is the truth and you have to follow me. Together we can achieve what we want.’”

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Affordable Housing Available

Arborpoint at MarketStreet

Arborpoint at MarketStreet is a BRAND NEW smoke-free apartment community featuring professional on-site management, club room with demonstration kitchen, business center, fitness center, outdoor pool with patio and an 80% moderate-income affordable 40B housing program.

The community is NOW OPEN and accepting applications.

Application forms may be obtained by mail or in person at:

Lynnfield Public Library
18 Summer Street
Lynnfield, MA 01940
Phone: (781) 334-2869 TTY: 711
Email: Arborpointms@natdev.com

Applications may be submitted via mail or in person to:

Arborpoint at MarketStreet
150 King Rail Drive
Lynnfield, MA 01940
Office Hours:
Monday-Friday 9am-6pm; Saturday 10am-5pm; Sunday 12pm-5pm

Monthly Rents (80% Program)*

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<th>Type</th>
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<tr>
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<td>Two Bedrooms</td>
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Maximum Income Guidelines / Income Eligibility

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Arborpoint at MarketStreet Residents are responsible for gas, electric, water/sewer, phone, and cable utilities. Preference/priority for accessible units for households with at least one member with a disability requiring such accessible units.

For more information, applications or reasonable accommodation for persons with disabilities, please call (781) 334-2869 TTY: 711

32 Benjamin’s Landing Condominium Available

Franklin, MA

$114,240

2 Bedroom, 1 ½ Bath, Electric Heat, Finished Basement

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Maximum Household Asset Limit is $75,000.

You Must Be a 1st Time Home Buyer.

www.franklin.ma.us/

Administration/Affordable Housing or Contact Maxine at 508-520-4949 or mkinhart@franklin.ma.us
Boston Renaissance introduces Chinese to local students

BY LING-MEI WONG

Boston Renaissance Charter Public School is not your average school. Located in Hyde Park, classes include art, music and Mandarin. The goal is to develop a well-rounded Renaissance child.

Kindergarten students can sing the “Nihao Song” together, compare their heights and discuss the weather. “It’s raining! Dà yu le!” was repeated with gusto during a recent lesson.

The Mandarin program was launched in 2009 for 88 K1 and K2 students, taught by Jinhui Xu, the school’s director of global outreach. Today, 710 out of 944 students take Mandarin at Boston’s largest elementary school. The program will be expanded to every grade — from kindergarten to sixth — in 2015.

“I thought it was important to teach Mandarin for the role China plays in the world economy,” said Roger Harris, superintendent of Boston Renaissance. “It’s important to learn the culture and respect for Chinese culture and language. Students can learn the language and culture for an economic perspective. Too often, urban students are not exposed to Mandarin. We recognize the value of the language.”

As the students develop cultural awareness, the school plans to add a civics component to Chinese class. “In the future, we hope students understand the history of the Chinese in America,” Harris said. “There are not very many schools that discuss the role of the Chinese people in U.S. history and development.”

Boston Renaissance opened in 1995 at 250 Stuart Street, then moved to Hyde Park in 2010. Its student body is 66 percent African American, 28 percent Hispanic and 82 percent qualified for free or reduced lunch. In addition to arts, music and Mandarin classes, the school also provides on-site medical, dental and vision services, to remove barriers to learning.

“Renaissance focuses on a holistic philosophy, going beyond English language arts, math and science,” Harris said. “We believe in educating the whole child.”

Asian American women gather to embrace leadership

BY MARSHA MA

The 9th Asian America Women in Leadership Conference was hosted by Asian Sisters Participating In Reaching Excellence and Tufts Medical Center at Simmons College on Nov. 9. The conference theme was “Embracing the Leader You Are,” demonstrating that leadership comes in all forms and develops at all stages of one’s life: at home, in school, in the workplace and in personal life.

Ishita Gupta, entrepreneur and founder of fear. Less Magazine and Ishita Gupta Media, spoke at the conference about her life story as the keynote speaker.

Gupta urged women to get out of their comfort zone. “Leadership requires you to be uncomfortable,” she said.

Gupta also encouraged people to face failure directly. “Failing is not failure and is the warm up to success,” she said.

The ASPIRE conference and workshops were designed to be a safe space to discuss and share issues, support other women and build upon skills to develop confidence and leadership.

“Leadership is something you can train for students attending the Medford Public Schools After School Program, expanding emergency relief funds for Grafton community members who are in need of assistance, and replacing outdated recording equipment for ESI and citizenship classes in Chinatown.

The Tufts Neighborhood Service Fund is a giving option for members of the Tufts community during the Tufts Community Appeal.

Interested organizations should contact the Community Relations office at Tufts University (617) 627-3780 to request an application. Application materials are also available online at the following web address: http://community-relations.tufts.edu/tufts-neighborhood-service-fund.

Individual grants will be made in amounts ranging from $250 to $2,000. Applications are due by Nov. 25 and awards will be announced before the New Year.
Affordable housing: Am I eligible?

BY VIVIEN WU, DIRECTOR OF PROGRAMS, ASIAN COMMUNITY DEVELOPMENT CORPORATION

Finding and renting an apartment can be a difficult process even if money is not a factor. What if you have a very limited budget, or are elderly or disabled? You may have an even harder time finding an appropriate apartment. Applying for affordable housing is an option you should learn about and consider.

What is affordable?

A standard benchmark that government housing agencies and the private mortgage industry have adopted for defining “affordable” is the following: A household should spend no more than 30 percent of its gross income on housing expenses. Generally, if individuals or families have to spend more than 30 percent of their income to meet basic housing costs (rent or mortgage plus utilities), they do not have enough income remaining to meet other basic needs or set aside emergency savings. In Massachusetts, many households would be paying much more than 30 percent of their income on rent if their only option were the private rental market.

What are the income guidelines for affordable housing?

How do you know if you qualify as “low-to-moderate-income”? Each year, the federal Department of Housing and Urban Development releases income guidelines that are used to determine eligibility for many affordable housing programs. The guidelines are based on a concept known as Area Median Income.

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Source: huduser.org

Is your home’s heating system ready for cool weather?

BY STATEPOINT

In cool weather, wise homeowners will take steps to ensure their homes are well-prepared. There are a number of ways you can keep your home comfortable and energy bills in check.

If your heating equipment working optimally or are you wasting energy and paying more than you should? It is estimated that nearly half of all heating and cooling equipment in U.S. homes never performs to its advertised capacity and efficiency due to incorrect installation, according to U.S. government statistics. And if you have an older system that was built before current efficiency standards, you could be spending more than needed on heating your home.

If you need to replace your system, be sure to have it properly installed by an HVACR professional, certified by North American Technician Excel- lence, the nation’s largest independent, nonprofit certification body. Beyond having an efficient heating system properly installed, there are several other steps you can take to make your home cool-weather friendly:

• Clean heating filters. Check them every couple of weeks and change them at least twice in the season, or as directed by the manufacturer.
• Check and maintain insulation. Improperly insulated walls, floors, attics, basements and crawlspaces drain away heat and can also lead to moisture imbalance. Adding weather stripping and caulking around windows and doors can also improve a home’s insulation.
• Turn down the thermostat or install a programmable thermostat to regulate temperature.
• Clean the furnace area. Don’t keep chemicals or cleaning products near a heater, and don’t store anything next to it that could impede ventilation.
• Keep vents and returns free of obstructions. Don’t lay carpet over vents, place furniture over or in front of them, or obstruct the flow of air.
• Dry air feels cooler than moist air, so install a humidifier. A simple humidifier may make the home feel five degrees warmer than a home with dry air.
• Look into geothermal heating systems. By using the earth’s natural heat, these systems are among the most efficient and energy-conserving heating and cooling technologies currently available.

By making sure your heating system is operating efficiently and by adopting a few energy-friendly habits, you can maintain a warm, comfortable home while keeping heating costs down.

CONTINUED ON PAGE 7

APPLICATION AVAILABLE ONLINE AT: www.mcohousingservices.com

ACTON AFFORDABLE HOUSING
The Meadows at Acton
263 Great Road
One 3 Bedroom Detached Single Family Home
Price: $181,600

For Application and Information
Email: lotteryinfo@mcohousingservices.com
Call MCO Housing Services:
(978) 456-8388
Pick Up:
Acton Town Hall, Town Clerk’s Office
Acton Public Library

1st Time Homebuyers/Assets to $75,000

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BY STATEPOINT

In cool weather, wise homeowners will take steps to ensure their homes are well-prepared. There are a number of ways you can keep your home comfortable and energy bills in check.

If your heating equipment working optimally or are you wasting energy and paying more than you should? It is estimated that nearly half of all heating and cooling equipment in U.S. homes never performs to its advertised capacity and efficiency due to incorrect installation, according to U.S. government statistics. And if you have an older system that was built before current efficiency standards, you could be spending more than needed on heating your home.

If you need to replace your system, be sure to have it properly installed by an HVACR professional, certified by North American Technician Excel- lence, the nation’s largest independent, nonprofit certification body. Beyond having an efficient heating system properly installed, there are several other steps you can take to make your home cool-weather friendly:

• Clean heating filters. Check them every couple of weeks and change them at least twice in the season, or as directed by the manufacturer.
• Check and maintain insulation. Improperly insulated walls, floors, attics, basements and crawlspaces drain away heat and can also lead to moisture imbalance. Adding weather stripping and caulking around windows and doors can also improve a home’s insulation.
• Turn down the thermostat or install a programmable thermostat to regulate temperature.
• Clean the furnace area. Don’t keep chemicals or cleaning products near a heater, and don’t store anything next to it that could impede ventilation.
• Keep vents and returns free of obstructions. Don’t lay carpet over vents, place furniture over or in front of them, or obstruct the flow of air.
• Dry air feels cooler than moist air, so install a humidifier. A simple humidifier may make the home feel five degrees warmer than a home with dry air.
• Look into geothermal heating systems. By using the earth’s natural heat, these systems are among the most efficient and energy-conserving heating and cooling technologies currently available.

By making sure your heating system is operating efficiently and by adopting a few energy-friendly habits, you can maintain a warm, comfortable home while keeping heating costs down.

CONTINUED ON PAGE 7

APPLICATION AVAILABLE ONLINE AT: www.mcohousingservices.com

Is your home’s heating system ready for cool weather?

BY STATEPOINT

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How to refinance a mortgage

BY MORTGAGE CALCULATOR

Getting a new mortgage to replace the original is called refinancing. Refinancing is done to allow a borrower to obtain a different, and better interest term and rate. The first loan is paid off, allowing the second loan to be created, instead of simply making a new mortgage and throwing out the original mortgage.

For borrowers with a perfect credit history, refinancing can be a good way to convert a variable loan rate to a fixed, and obtain a lower interest rate. Borrowers with less than perfect, or even bad credit, or too much debt, refinancing can be risky.

In any economic climate, it can be difficult to make the payments on a home mortgage. Between possible high interest rates and an unstable economy, making mortgage payments may become tougher than you ever expected. Should you find yourself in this situation, it might be time to consider refinancing.

What is refinancing?

Refinancing is the process of obtaining a new mortgage in an effort to reduce monthly payments, lower your interest rates, and preserve affordable housing in Greater Boston where Asian Americans live, work and play. ACDC’s comprehensive approach to homeownership includes rental counseling, homeowner- ship education, and financial education in English, Cantonese and Mandarin. For more information, please call Lee Lin at (617) 482-2380 x 208 or May Lui at (617) 482-2380 x 212 for Cantonese or refer to our website at www.asiancdc.org.

What are the advantages of refinancing?

One of the main advantages of refinancing regardless of equity is reducing an interest rate. Often, as people work through their careers and continue to make more money, they are able to pay all their bills on time and thus increase their credit score. With this increase in credit comes the ability to procure loans at lower rates, and therefore many people refinance with their mortgage companies for this reason. A lower interest rate can have a profound effect on monthly payments, potentially saving you hundreds a year.

Second, many people refinance to obtain money for large purchases such as cars or to reduce credit card debt. The way they do this is by refinancing for the purpose of taking equity out of the home.

What are the risks?

One of the risks of refinancing your home comes from possible penalties you may incur as a result of paying down your existing mortgage with your line of home equity credit. In most mortgage agreements there is a provision that allows the mortgage company to charge you a fee for doing this, and these fees can amount to thousands of dollars. Be forewarned, the fact that you can make mortgage payments on your home with lower rates is not the only reason to refi nance. Making mortgage payments on time may have a profound effect on monthly payments, lower your in terest rates, and preserve affordable housing in Greater Boston where Asian Americans live, work and play.

In many cases, it makes the most sense to refi nance with your current mortgage company, but it is not required. Many lenders will offer a lower price to borrowers looking to refinance.

When can I refinance my home?

Most banks and lenders will require borrowers to maintain their original mortgage for at least 12 months before they are able to refinance. Therefore, it is in the best interest of the borrower to check with the specific lender for all restrictions and details. In many cases, it makes the most sense to refinance with the original lender, but it is not required. Many lenders will offer a lower price to borrowers looking to refinance.

The cost of refinancing your house

In general, refinancing includes the following fees as outlined in the Refinance Fee section.

Application fee. Lenders impose this charge to cover the cost of checking a borrower’s credit report, and the initial cost to process the loan request.

Title insurance and title search. This charge covers the cost of a policy, which is usually issued by the title insurance company, and ensures the policy holder for a specific amount, covering any losses or damages found in the property’s title. It also covers the cost to review public records to verify owner- ship of the property.

Settlement and lender’s attorney review fees. The company or lawyer who conducts the closing will charge the lender for fees incurred, and in turn, the lender will charge those fees to the borrower. Settlements are conducted by attorneys representing the buyer and seller, real estate brokers, escrow companies, title insurance companies and lending institutions. In most situations, the individual conducting the settlement is providing their services to the lender. Borrowers may be required to pay for other legal fees and services related to their loan, which is then provided to the lender. They may want to retain their own attorney for representation in the settlement, and all other stages of the transaction.

Points and fees incurred in loan origination. Lenders charge an origina- tion fee for their work in preparing and evaluating a mortgage loan. Points are prepayment financial fees which are imposed by the lender at closing. This is to increase the lending institution’s yield beyond the interest rate on the mortgage note. One point is equal to one percent of the actual loan amount.

How to qualify for affordable housing

CONTINUED FROM PAGE 6

Interest, dividends, other income from assets Special pay given to armed forces in war zones

www.mass.gov/hed

For more information, contact Asian Community Development Corporation. ACDC is a community-based nonprofit organization founded in 1987 to build and preserve affordable housing in Greater Boston where Asian Americans live, work and play. ACDC’s comprehensive approach to homeownership includes rental counseling, homeowner-ship education, and financial education in English, Cantonese and Mandarin. For more information, please call Lee Lin at (617) 482-2380 x 208 for Mandarin, May Lui at (617) 482-2380 x 212 for Cantonese or refer to our website at www.asiancdc.org.

Flanders Hill at Westborough Affordable Apartments

Flanders Hill at Westborough is in Metro West Boston, surrounded by shopping, dining and minutes from Routes 495, 90 and 9.

One & Two Bedroom Apartments now available

Apartment Rates:

One beds - $1,100
Two beds - $1,150

Includes water, sewer, and trash

Maximum Income Guidelines:

| 1 person | $45,100 |
| 2 persons | $51,550 |
| 3 persons | $58,000 |
| 4 persons | $64,400 |

www.flandershillatwestborough.com

Call for more information: 508-366-8001

MARSHFIELD HOUSING OPPORTUNITY PURCHASE PROGRAM ROUND 8-C

The Marshfield Housing Partnership is accepting additional applications from qualified applicants for grants to assist them in purchasing an existing market rate home or condominium in Marshfield. A deed restriction will be recorded on each unit purchased with a grant to secure affordability in perpetuity.

MAXIMUM GRANT AMOUNTS

| 1 Bedroom | $80,000 |
| 2 Bedroom | $80,000 |
| 3, 4, and 5 Bedrooms | $100,000 |

MAXIMUM HOUSE/CONDOMINIUM AMOUNTS

<table>
<thead>
<tr>
<th>Bedrooms / Sale Price</th>
<th>Maximum Grant</th>
<th>Net Price After Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BR Condo</td>
<td>$194,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>2 BR House</td>
<td>$235,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>2 BR House</td>
<td>$230,000</td>
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<td>$100,000</td>
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<tr>
<td>4 BR House</td>
<td>$322,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>5 BR House</td>
<td>$340,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

MAXIMUM ANNUAL HOUSEHOLD INCOME

| 1 Person | $47,150 |
| 2 Person | $53,900 |
| 3 Person | $60,650 |
| 4 Person | $67,350 |
| 5 Person | $72,750 |
| 6 Person | $78,150 |
| 7 Person | $83,550 |
| 8 Person | $89,950 |

Subject to periodic change by the U.S. Department of Housing and Urban Development.

Net family assets may not exceed $75,000.

Households interested in applying should attend one of the two informational sessions being provided.

Informational sessions will be held at the following locations:

Thursday, November 14, 2013, 7:00 PM Hearing Room # 2, Marshfield Town Hall, 870 Moraine Street, Marshfield

Friday, November 15, 2013, 1:00 PM Hearing Room # 2, Marshfield Town Hall, 870 Moraine Street, Marshfield

A lottery will be held on Thursday, December 19, 2013 at 7:00 PM at the Marshfield Town Hall, Hearing Room # 2, to select grant recipients. Successful grant recipients are required to have at least one family member attend and complete a Homebuyer Education Workshop.

For additional information or to receive an application please contact either the Marshfield Housing Authority (781-834-4333) or the Marshfield Housing Coordinator (781-834-1053). Applications are also available at the Marshfield Town Hall.

All applications must be received and date stamped by the Marshfield Housing Authority no later than 12:00 PM (noon) on Friday, December 6, 2013.

Marshfield Housing Authority
320 Teatick Gait Road
Marshfield, MA 02050

MIHOP Funding was made possible by the Toward the Adoption of the Community Preservation Act

HAPPY THANKSGIVING
Health advocate Chien-Chi Huang speaks for Asian women

BY KENNY SUI-FUNG YIM

Chien-Chi Huang lives by her own words. When speaking of Asian women, she said they “put other peoples’ needs above others.”

Huang grew up in Taiwan and understands how deeply ingrained certain attitudes can be, including the unwillingness to speak out about health issues such as breast cancer, illness and sexual-ity. The “model minority” affects Asian Americans, who feel the need to portray themselves as healthy, wealthy and wise. This is particularly insidious among adolescents and young adults aged 15 to 24, which has the highest rate of suicide thoughts among ethnic groups.

Adolescence is an important time period to deal with ethnicity and sexual-ity. Huang believes strongly in leadership development, talking to them about sexual and reproductive health, as well as sexual orientation, and working more with youth, when “they may have no selfhood yet.”

When Huang was diagnosed with breast cancer, she felt she had no resources or knowledge. She took it upon herself to be more educated and founded the Asian Breast Cancer Project for other Asian cancer survivors.

Patients of Asian descent often kowtow to the doctor and must advocate for themselves. As many face cultural and linguistic barriers, there needs to be more patient advocates and navigators. More needs to be done to cultivate community health workers, so they are not underpaid and overworked, and are better trained and have environmental support.

Asians are also often lumped into large groups for data purposes, which need to be disaggregated so problems within subgroups can be identified. Understanding people’s circumstances, such as whether they had refugee and immigrant status, also needs to be factored in. In general, Asians are missing from the picture, literally when no women are in the public health campaigns in the United States, Huang said.

Huang is part of the change, as the executive director and founder of Asian Women for Health. Following the success of earlier events showcasing survivors, Huang wants to continue to elevate the power of social ties above mere words and facts.

Asian Women for Health will hold a free cancer education conference for Asian women and caregivers at Dana Farber’sYawkey Center on Nov. 16.

Clearing up smoking myths with facts you need to know

SUBMITTED BY THE ASIAN SMOKERS’ QUITLINE

Many people start smoking because they believed a myth about what smoking promises, while there are some who want to quit and falsely believe it’s near impossible to succeed. Despite efforts to educate the public about the dangers of smoking, there are still an estimated 43.9 million adult smokers in the U.S.

Here are some myths and facts that Joanna Lee, doctor and project manager of the Asian Smokers’ Quitline, thinks everyone needs to know about cigarettes and smoking:

**MYTH: Smoking can help you lose weight.**

**FACT:** Smoking can lead to weight gain because nicotine acts as an appetite suppressant. However, there are far worse effects to smoking, such as serious health consequences like cancer and other chronic diseases.

**MYTH: Smoking only harms the person who’s smoking.**

**FACT: Second-hand smoke causes about an estimated 50,000 deaths a year, according to the American Lung Association. A person who breathes in smoke from the end of a lit cigarette or breathes in smoke exhaled by a smoker inhales many of the same cancer-causing chemicals that smokers inhale.

**MYTH: Smoking only causes lung cancer.**

**FACT: Most people know that smoking is associated with lung cancer, but according to the American Cancer Society, few people realize it can cause or put people at risk for many other types of cancers, including cancer of the throat, bladder, esophagus, kidney, pancreas, stomach, colon, and acute myeloid leukemia. It can increase one’s risk of type 2 diabetes – regardless of what kind of diabetes you have, and makes it more difficult to control. Smoking also increases one’s risk for heart disease and stroke, which are leading causes of death for Asian Americans.

**MYTH: Women who smoke are not at risk as much as men.**

**FACT: There are unique risks linked to women and babies. The American Cancer Society says that women over 35 who smoke and use birth control pills are at higher risk of getting a heart attack, blood clots in the legs and stroke. Pregnant women who smoke have an increased risk for premature delivery, low birth weight and sudden infant death syndrome.

**MYTH: Smoking “light” cigarettes are safer than smoking regular cigarettes.**

**FACT: “Light” cigarettes are just as harmful to one’s health as regular brands. Sixty percent of smokers that the terms “light” and “ultra-light” translates to low-tar and low-nicotine, according to research published by the American Journal of Public Health. In fact, a standard definition does not exist, and tobacco companies admit that these terms actually refer to the cigarette’s perceived taste and flavor, and not what’s inside them.

**MYTH: Smoking makes young people more mature and sophisticated.**

**FACT: The media tends to glamorize smoking through movies, celebrities, commercials and paid advertisements. Images in the media attempt to show how smoking makes one look “grown up” or “sophisticated.” Truth is, smoking causes premature aging of the skin, wrinkles, yellowing of the teeth, stained fingers and attributes to the development of gum disease.

**MYTH: Cessation medications don’t work.**

**FACT: Smoking cessation medications, such as nicotine replacement therapies patches, gum, nasal spray, lozenges and bupropion, can actually double the likelihood that a person will successfully quit. Combination therapies, along with counseling, may be even more effective than a single cessation method.

To clear the myths and face the facts about smoking, call the Asian Smokers’ Quitline, a free nationwide telephone program for Chinese, Korean and Vietnamese speakers who want to quit. When you call, a friendly staff person will offer a choice of services: self-help materials, a referral list of other programs, one-on-one counseling over the phone, and a free two-week starter kit of nicotine patches. The Asian Smokers’ Quitline is available Monday through Friday from 8 a.m. to 9 p.m., Pacific Time:

- 1-800-838-8917 Mandarin and Cantonese
- 1-800-556-5564 Korean
- 1-800-778-8440 Vietnamese

Image courtesy of the Asian Smokers’ Quitline.
How to select a child care provider

SUBMITTED BY BERNADETTE DAVIDSON, DIRECTOR OF CHILD CARE SERVICES AT BOSTON CHINATOWN NEIGHBORHOOD CENTER

Since the early years are when the architecture of the brain lays down a foundation that will determine the learner, the environment is built upon, beginnings are important and the care and education you select for your infant, toddler or preschool child is essential to later success. The connections in the brain so essential to learning and development are established in the context of their daily care in the relationships with teachers and providers. Children need responsive, respectful and reciprocal care from parents and child care educators. It is important that they work from the start as partners in the care of the child.

So how do you as a parent make decisions about the care of your child? Here are a few suggestions.

1) Begin with a licensed family child care home or center. Licensed programs have specialists look at the program and provider of care to ensure the site is safe and healthy and the provider meets standards that promote quality care. The family child care provider and teachers in the center receive basic training in first aid, CPR and in the essentials of caring for children. They must have on hand the essentials for first aid and also be able to deal with fires.

Teachers must all receive criminal and sexual checks. In licensed programs, regular training is required for teachers and providers of care. This means your child is safer than in an unlicensed home or with a nanny.

Another advantage of licensing is that you can report the cost of care on your taxes and get money back.

2) Visit the family child care home or center and sit in the classroom or space where your child will be. Watch the teachers or family child care providers with the children. Are they loving, warm and responsive? Do they focus on the care of the child, learn and respond to them? Do the children seem relaxed, happy and play well together? If there are problems between children, do the teachers interrupt and resolve the situation gently and with respect and care?

3) Does the classroom look clean and safe? Check the diapering area and watch the provider change diapers. Does she stay by the table at all times and talk to the child as she diapers and explains what she is doing? Is the mat on the table clean and covered? Does she wash her hands and the child’s, the sink and the changing mat? Does she wash her hands after cleaning and going on to the next child? Hand washing is important for the health of your child.

4) Are the play materials in the classroom or home available to the children and safe? Are they organized in a manner that makes sense? Are there enough materials for all of the children and do they match their developmental level? Is there a safe backyard or playground nearby and do they go outside daily in good weather?

5) How are children comforted when upset? Does the teacher or family child care provider seem empathetic? When she sets limits, is she gentle and firm? Does she support children’s play and learning with a positive tone?

6) Research has shown education is important for the person who cares for your child. Has she been trained in early childhood education? Does she have supervision or support? How long has she cared for and educated children?

7) If you have definite ideas about how you want your child disciplined, talk-trained and fed, make sure you ask about these things and feel comfortable with the teacher who will address the care and education of your child. You will want your ideas about feeding, training and discipline understood and respected. Coordination between home and the program is critical in establishing consistency at this age.

The decision you make now about the care and education is more important than college. These are critical years for the development of your child. Spend the time making sure it is the right one. In the first year of life, your child will triple her weight and by 2 her brain will reach 75 percent of the weight of an adult brain. This is a sensitive time for language development and the establishment of self-esteem and confidence.

Make sure that the person who cares for your child is responsible, emotionally stable and trained and supported in the care of your child.
Amy Tan’s ‘Valley of Amazement’ explores Shanghai’s courtesan world

BY LING-MEI WONG

Amy Tan’s first novel in eight years, “The Valley of Amazement,” chronicles the lives of two women in Shanghai at the turn of the century. Set during turbulent times, the book shows how they emerge stronger from tragedy.

“In my family and much like the characters, the women are thrown into circumstances and forced to remake themselves,” Tan said at a Boston book signing on Nov. 7.

Violet Minturn is the half-Chinese, half-Caucasian daughter of a strong-willed American woman. As her mother runs Shanghai’s most opulent courtesan house, Violet wonders about her father. She lives an indulged life, surrounded by powerful men and the beauties who enchant them — for a price.

A cruel twist of fate separates Violet from her mother at 14, when she is sold as a virgin courtesan. She learns to make herself any man’s fantasy and leaves the courtesan world when she marries a kind American.

They settle down and have a baby girl, only to have their happiness dashed by his death from Spanish influenza. When their daughter is taken from Violet, she ends up turning tricks again.

Violet marries an abusive con artist and survives for a happy ending. While the strained mother-daughter relationship and cross-cultural dysfunction are Tan’s turf, the book’s wonderful sense of place redeems its histrionics.

Tan started the book after finding a photo of courtesans dressed exactly like her grandmother in Tan’s favorite portrait. While it is unknown why she had a professional photo taken at a Western studio, Tan did know her Shanghai grandmother was the fourth wife to a man who drove her to suicide in a year.

“The Valley of Amazement” weighs in at 613 pages, filled with breathless descriptions of lush Shanghai nightlife and the women who inhabit that world. While not Tan’s most unforgettable novel, she does her grandmother proud by revealing the deeply human face of the sex trade.

Asian CDC celebrates reclaiming of Hudson Street

BY LING-MEI WONG

A Hudson Street Reunion was the theme of Asian Community Development Corporation’s annual meeting and dinner on Nov. 12 at Hei La Moon Restaurant. It honored the One Greenway housing development and the restoration of Hudson Street from almost 50 years ago.

Tunney Lee, retired MIT professor in architecture, was the evening’s keynote speaker. “Now, Hudson Street will be rebuilt and there will be houses for the community,” he said. (Image courtesy of Ling-Mei Wong.)

Steward Medical Group and Quincy Medical Center are pleased to welcome Yan Tan, MD to our medical staff.

Dr. Tan is board certified in internal medicine and completed fellowships at both Beth Israel Deaconess Medical Center and Joslin Diabetes Center. Dr. Tan’s special interests are in primary care and endocrinology. In addition to English, Dr. Tan is fluent in Chinese-Mandarin.

Dr. Tan will provide exceptional primary care, and with Steward’s team approach and network of world-class specialists, we’ll help you get well, and stay well, right here in your own community and your own home. This is Steward. This is the New HealthCare.