

Northern Essex Registry of Deeds



M. Paul Iannuccillo Register of Deeds

William F. Galvin
Secretary of the Commonwealth

Proudly serving the people of Lawrence, Andover, North Andover, and Methuen, Massachusetts.

https://massrods.com/essexnorth/

NORTHERN ESSEX REGISTRY OF DEEDS

1 Union Street, Suite 402 Lawrence, MA 01840



Corporate
Certificate Pickup



Notary Oath Renewal



Copy of Homeowner's Deed



Homestead Forms



Notary Services



E-Recording



Registry Email Alerts



Customer Service

Please contact our Customer Service Department for additional information. P: 978-557-1900 E: northernessexcustomerservice@sec.state.ma.us



NORTHERN ESSEX REGISTRY OF DEEDS

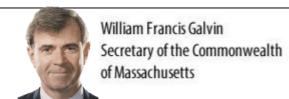
1 Union Street, Suite 402 Lawrence, MA 01840

Services Provided

- Order a copy of your current Deed, Declaration of Homestead and other Documents Recorded with the Registry
- One-Stop Resource Center for Homeowners and Businesses
- Information about the Massachusetts Homestead Act
- Massachusetts Declaration of Homestead Forms
- On-Site Public Computer Terminals to Access and Print Registry Records
- Updated Website
- Information Booklets regarding Your City or Town which includes Consumer Protection and Property Fraud Information
- Administer Notary Oath and Commission to Qualify Service
- Free Notary Public Service
- Monthly Recording Statistics
- Corporate Certificate Pick-Up
- "Registry on the Move" Community Outreach Deed and Homestead Seminars
- Ongoing Registry Educational Events for Real Estate Agents, Lawyers, Town and City Offices and all other interested parties

Please contact our Customer Service Department for additional information.

P: 978-557-1900 E: northernessexcustomerservice@sec.state.ma.us



NORTHERN ESSEX REGISTRY OF DEEDS

1 Union Street, Suite 402 Lawrence, MA 01840

The *Town of Andover Information Booklet* is updated annually by *M. Paul Iannuccillo, Northern Essex Register of Deeds*, containing information regarding contact information for local, state, and federal government officials; as well as background information on your Town. You will also find further information regarding various events and activities offered by the Town for all ages.

Each day our Registry staff receives numerous requests from the public for the information contained in this booklet. To better serve the needs of the Northern Essex County residents, we offer you this *2024* update.

If you notice any updates needed for this booklet, contact our office at



Office of the Secretary of State WILLIAM F. GALVIN

Registry of Deeds McCormack Building One Ashburton Place, Rm. 1612 Boston, MA 02108-1512 Phone: 617-727-9640

Toll Free: 1-800-392-6090 Email: cis@sec.state.ma.us Division Boston Office State House Executive Office, Room 337 Boston, MA 02133 Phone: 617-727-9180

Email: registry@sec.state.ma.us

The Office of the Secretary of State provides services inclusive of commissions of notaries public, nomination papers, information on elections, legislature, corporations, as well as many other areas of state and local government.

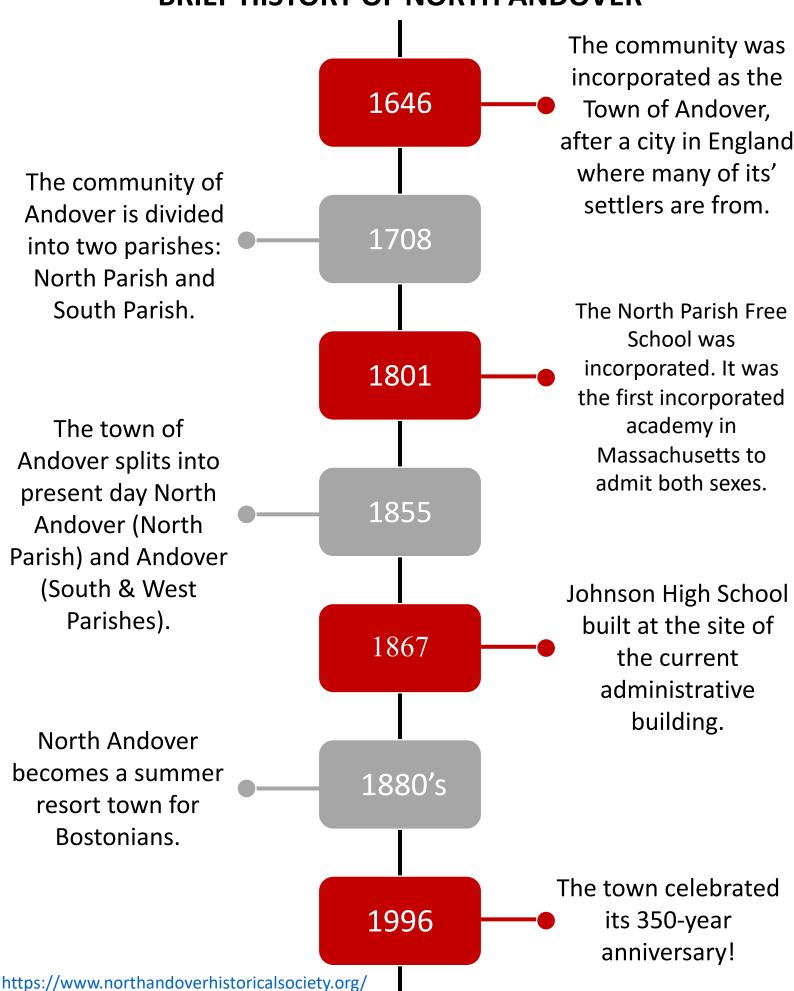
The Secretary's Office has scores of informational pamphlets on many different topics including voter registration, how to obtain a marriage license, filing articles of incorporation and mortgage refinancing.

Visit https://www.sec.state.ma.us/ for more information.



William Francis Galvin, Secretary of the Commonwealth of Massachusetts

BRIEF HISTORY OF NORTH ANDOVER



TOWN MEETING

for more information, visit:

https://www.northandoverma.gov/town-meeting

"The purest form of democratic governing is practiced in a Town Meeting...Here in this ancient American assembly, you can make your voice heard as you and your neighbors decide the course of the government closest to you"

-William F. Galvin





The Town Moderator is elected each year for a 1-year term and is responsible for facilitating Town Meeting proceedings and appointing the members of the Finance Committee.

TOWN MANAGER'S OFFICE

120 Main Street North Andover, MA 01845 P: (978) 688-9510

The Town Manager is appointed by the Select Board for a three-year term. The Town Manager serves as the Chief Executive Officer, Chief Fiscal Officer and Chief personnel Officer of the Town of Andover. The Town Manager appoints and supervises all employees and is responsible for overseeing all services and operations of the town.



Melissa Rodrigues, Town Manager mrodrigues@northandoverma.gov

Denise Casey,

Deputy Town Manager

dcasey@northandoverma.gov





Laurie Burzlaff,

Asst. Town Manager/Dir. of Operations lburzlaff@northandoverma.gov

https://www.northandoverma.gov/town-manager

NORTH ANDOVER SELECT BOARD

120 Main Street North Andover, MA 01845 P: (978) 688-9510



Laura Bates *Chair*

P: (978) 204-0451



Brian E. Roache *Member*

P: (617) 872-2801



Rosemary Smedile

Vice Chair

P: (978) 689-2949



Dave Kres *Member*

P: (978) 317-7685



Janice Phillips *Member*

P: (617) 794-7713

NORTH ANDOVER SCHOOL COMMITTEE

120 Main Street North Andover, MA 01845 P: (978) 688-9510



David Brown *Chair*



Joseph Hicks *Vice Chair*



Alissa Koenig *Member*



Kelly Cormier *Member*

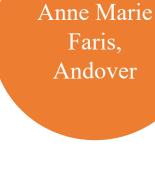


Ed Moscovitch *Member*



District Committee Members

Zoila Disla, Lawrence



Thomas Hatem, Methuen



Bradley Jones, Methuen

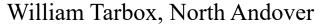


Julio Mejia, Lawrence





Endison Mercedes, Lawrence



BOARDS AND COMMITTEES

Richard M. Vaillancourt

400 Great Pond Road Steering Committee

Youth and Recreation Council

Zoning Board of Appeals

Affordable Housing Trust	Christopher Jee	978-688-9510
Board of Assessors	William Mitchell	978-688-9566
Board of Health	Michelle B. Davis	978-688-9540
Cable TV Advisory Committee	William DiAdamo	
Commission on Disability	Phyllis A. Jones	
Commission on Diversity, Equity, and Inclusion	Denise Casey	
Community Access and Media	Brian Fraser	978-687-6570
Community Preservation Committee	William Callahan	
Conservation Commission	Louis Napoli	978-688-9530
Council on Aging	Dani Vanarsdale	978-688-9560
Cultural Council	Stephanie Aude	
Emergency Management	Jeffrey J. Coco	978-688-9580
Festival Committee	Jeffrey J. Coco	
Finance Committee	Denevan P. O'Connell	
Historical Commission	Ron Rudis	
Library Trustee	Stanley Limpert	978-688-9505
Licensing Commissioners	Rosemary Smedile	978-688-9501
Master Plan Implementation Committee	Jonathan Strauss	978-688-9535
Old Center Historic District Commission	Ryan Schruender	
Patriotic Observance Committee	Dave Hruban	
Planning Board	Jean Enright	978-688-9535
Poet Laureate Committee	Karen M. Kline	
Stevens Estate Long Term Advisory Committee	James R. Lafond	
Sustainability Committee	Joanna E. O'Connell Andrew G. Mitchell	

Jonathan E. Hurtig

Alexandria A. Jacobs

978-682-9000

978-688-9541

DEPARTMENTS

Accounting and Budget

Planning

Police Chief

Public Works

Town Clerk

Town Counsel

Town Operations

Veterans Services

Water and Sewer

Water Treatment Plant

Treasurer/Collector

Senior Center/Elder Services

Stevens Memorial Library

Lyne M. Savage

978-688-9523

978-688-9535

978-683-3186

978-685-0950

978-688-9560

978-688-9505

978-688-9501

978-794-1709

978-685-0950

978-688-9550

978-688-9525

978-685-0950

978-688-9574

Assessor	William Mitchell	978-688-9566
Building Department	Paul Hutchins	978-688-9545
Community Support Services	Deanna Lima	978-794-1703
Conservation	Amy Maxner	978-688-9530
Emergency Management	Jeffrey J. Coco	978-688-9580
Engineering	John Borgesi	978-685-0950
Facilities	Stephen E. Foster	978-794-1503 x41306
Fire Chief	John Weir	978-688-9590
Health	Michelle B. Davis	978-688-9540
Human Resources	Kerry Meisinger	978-688-9526
Information Technology	John Hyland	978-688-9546

Jean Enright

Charles Gray

Jim Stanford

Kathy Shelp

Stanley Limpert

Dawne Warren

Timothy Willett

Kimberly Mackie

Joseph Leblanc

Timothy Willett

Glen Alt

Christine O'Connor

The North Andover Fire Department is an organization dedicated to the protection and preservation of life and property, through aggressive fire suppression, fire prevention, emergency medical services, public education, hazardous materials control and containment, the mitigation of other disasters, natural and manmade, and to be of assistance to the public.

For more information, contact: (978) 688-9590



The North Andover Senior Center is managed by the North Andover Council on Aging. The mission of the council is to advocate for older adults, to identify their needs, to meet their health, economic, social and cultural needs, to encourage maximum independence and to improve their quality of life.

ANDOVER

For more information, contact: (978) 688-9560

NORTH

The goal of the **North Andover Police Department** is to perform duties with the highest ethical standards, a compassionate respect for the dignity of the individual, and treating all with courtesy, self-control, human understanding, and tolerance.

For more information, contact the nonemergency number: (978) 683-3168



STATE LEGISLATORS



City of Amesbury; Town of Andover;
Town of Merrimac; Town of Tewksbury;
Town of Wilmington; City of Haverhill
Ward 1 Precincts 2A & 3A, Ward 2
Precincts 1 & 2, Ward 3 Precinct 2A, Ward 4
Precincts 1, 2, & 3, Ward 5 Precincts 1, 2, 3,
& 3A, Ward 6 Precincts 1, 2, & 3, Ward 7
Precincts 1, 2, 3, & 3A; Town of North
Andover Precincts 1-6

State House 24 Beacon Street, Room 511-A Boston, MA 02133

P: (617) 722-1612

E: Barry.Finegold@masenate.gov



Town of Boxford; Town of Essex; Town of Georgetown; Town of Groveland; Town of Hamilton; Town of Ipswich; Town of Manchester-by-the-Sea; Town of Middleton, Town of Newbury; Town of North Andover Precincts 5-8; Town of North Reading; Town of Rockport; Town of Rowley; Town of Wenham; Town of West Newbury; Town of Wilmington, City of Gloucester

State House 24 Beacon Street, Room 308 Boston, MA 02133

P: (617) 722-1600

E: Bruce.Tarr@masenate.gov

STATE LEGISLATORS



Town of Amesbury Precinct 1 & 6; Town of Boxford Precincts 2 & 3; Town of Groveland; Town of West Newbury; Town of North Andover Precincts 1, 2, 3

State House 24 Beacon Street, Room 21 Boston, MA 02133

P: (617) 722-2140 E: Adrienne.Ramos@mahouse.gov



Town of North Andover Precincts 5A, 7, 8; Town of Tewksbury Precincts 3, 5A, and 7; Town of Andover Precincts 1, 4A, 5-10; Town of Boxford Precinct 1

> State House 24 Beacon Street, Room 127 Boston, MA 02133

P: (617) 722-2680 E: Tram.Nguyen@mahouse.gov



STATE OFFICIALS

Governor Maura Healey	(617) 725-4005	constituent.services@state.ma.us
Secretary William F. Galvin	(617) 727-9180	cis@sec.state.ma.us
Attorney General Andrea Campbell	(617) 727-2200	ago@state.ma.us
Treasurer Deborah B. Goldberg	(617) 367-6900	
Unclaimed Property Division	1-800-647-2300	abp@tre.state.ma.us
Auditor Diana DiZoglio	(617) 727-2075	auditor@sao.state.ma.us
Register Probate Court: Pamela Casey O'Brien	(978) 744-1020	Essexcorrespondences@jud.state.ma.us



FEDERAL OFFICIALS

Senator Elizabeth Warrren	(617) 565-3170	www.warren.senate.gov markey.senate.gov/contact	
Senator Ed Markey	(617) 565-8519		
Congresswoman Lori Trahan			
Lawrence Office	(978) 258-1138	15 Union Street, 4th Floor Lawrence, MA 01840	
Lowell Office	(978) 258-1138	126 John Street, Suite 12 Lowell, MA 01852	
Washington Office	(202) 225-3411	1607 Longworth House Office Building Washington, DC 20515	

USEFUL CONSUMER TELEPHONE NUMBERS

Affordable Homeownership	1-877-647-3863
Commission for the Blind	1-800-392-6450
Commission for the Deaf & Hard of Hearing	1-800-882-1155
Disability Determination	1-800-772-1213
Executive Office of Elder Affairs	1-800-243-4636
Federal Consumer Information Center	1-800-688-9889
Food Stamps	1-800-645-8333
Emergency Management Agency	1-800-982-6846
MassHealth	1-800-841-2900
Rehabilitation Commission	1-800-223-2559
Office of Medicare	1-800-633-4227
Office of Medicaid	617-573-1770
Registry of Motor Vehicles	1-800-858-3926
Department of Revenue	1-800-392-6089
Securities Division	1-800-269-5428
Social Security Administration	1-800-772-1213
Transitional Assistance (Welfare)	1-800-249-2007
Massachusetts Department of Public Health	1-800-445-1255

JUDICIAL CONTACTS

Essex Superior Court J. Michael Ruane Judicial Center

56 Federal Street Salem, MA 01970 Phone: (978) 744-5500

Lawrence District Court Fenton Judicial Center

2 Appleton Street Lawrence, MA 01840 Phone: (978) 687-7184

Lawrence Session is held at: 43 Appleton Way

Lawrence 01841 Phone: (978) 687-7463

Lawrence Probate Office Phone:

(978) 686-9692

Essex Probate and Family Court Pamela Casey O'Brien, Register

36 Federal Street Salem, MA 01970

Northeast Housing Court Department Fenton Judicial Center

2 Appleton Street Lawrence, MA 01840 Phone: (978) 689-7833

Lawrence Fenton Judicial Center

2 Appleton Street Lawrence, MA 01840 Phone: (978) 683-4300

District Attorney Paul F. Tucker Main Office

10 Federal Street, 5th Floor Salem, MA 01970 Phone: (978) 745-6610

Haverhill District Court

45 Ginty Boulevard Haverhill, MA 01831 Phone: (978) 521-7300

PROTECT Your Home!

Commonwealth of Massachusetts Homestead Act

Massachusetts General Laws Chapter 188 Sections 1-10

Massachusetts Automatic Homestead Exemption is \$125,000.00 Massachusetts Declared Homestead Exemption is \$500,000.00

There are three types of homesteads:

- 1. Regular Homestead for any homeowner (under 62 years of age)
 - 2. Elderly or disabled persons (62 years of age or older)
 - 3. Trustee homestead

Covers mobile and manufactured homes

Depending on your mortgage, you may have to refile after refinancing

Coverage for homes held in Trust

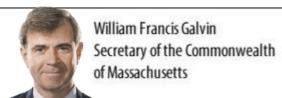
FILING FEES FOR HOMESTEADS is \$35.00

At the Registry of Deeds, and we will assist you in filling out the Homestead form and notarizing it. We can also mail a form to your home.

Please seek an attorney's advice for all legal questions regarding the Homestead.

Please contact our Customer Service Department with questions P: 978-557-1900 E: northernessexcustomerservice@sec.state.ma.us







NEED HELP WITH YOUR MORTGAGE?

Massachusetts Homeowner Assistance Fund is here.

ABOUT MASS HAF

The Massachusetts Homeowner Assistance Fund (Mass HAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. If approved, households are eligible for up to \$50,000 in assistance. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. Mass HAF is funded by the American Rescue Plan Act (ARPA).

You may qualify for Mass HAF if:

- √ You own and live in a condominium, single family-home, or a 2-, 3- or 4-family property in Massachusetts
- ✓ You are behind on your mortgage payments by at least 3 months
- ✓ You or someone in your household had their income go down, or living expenses go up, after January 21, 2020 because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- ✓ You meet the <u>program's income limits</u> (income limits are 150% of AMI - area median income)

WHAT IF I OWE MORE THAN \$50,000?

Mass HAF will pay up to \$50,000 and your servicer may offer a plan to help you get caught up on the remaining amount you owe. Your servicer is whoever you pay your mortgage to.

HOW CAN MASS HAF HELP ME?

If you are approved for Mass HAF, you would receive assistance to pay overdue mortgage payments. If you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY

No. If you are approved, money will go directly to your mortgage loan servicer (the company that receives your mortgage payments). You will be informed about how much assistance was provided and how it was used.

WILL I NEED TO PAY THE MONEY BACK?

No, the assistance is a grant, not a loan. You will not have to pay the money back.

HOW DO I APPLY?



The application is online. Learn more and apply at **massmortgagehelp.org**. You can also complete a short online screener to see if you qualify.



For general information about Mass HAF or updates on your application status, you can call the HAF Call Center at (833) 270 – 2953, Monday-Saturday, 8 a.m. – 7 p.m. (interpreter services are available). You can also work with a non-profit housing counseling agency who can help you apply. A list of housing counseling agencies can be found on massmortgagehelp.org.

massmortgagehelp.org







FREE LEGAL HELP

For Elderly & For Low-income Residents of Northeast MA

Northeast Legal Aid (NLA) is a non-profit law office, often referred to as "legal aid." NLA handles a wide range of civil cases for low income and for elderly clients in Essex and Northern Middlesex Counties. In some cases, we provide you with a lawyer to represent you. For other kinds of cases, we may provide you with information and help so that you can take care of the matter on your own.

NLA services are free. Because NLA has limited funding, it can only handle some kinds of legal problems and unfortunately, we do not have enough staff to accept all cases. For more information on your legal rights, please visit www.masslegalhelp.org.

NLA provides civil legal services in the areas of:

Elder Law Consumer Law

Family Law Employment Law

Landlord/Tenant Law Small Business Assistance

Tax Controversies CORI sealing

SSI/SSDI denials Education Law

Racial Discrimination Public Benefits Law

To request our services: Call 800-336-2262 or 978-458-1465

Fill out an online request: visit www.northeastlegalaid.org

Visit one of our offices at:

181 Union Street, #201A Lynn, MA 01901 50 Island Street, #203A Lawrence, MA 01840 35 John St. #302 Lowell, MA 01852



It has come to our attention that National Grid customers are being contacted by telephone by individuals who claim to be from National Grid and demand payment on their utility bill. They also demand over the phone payment to replace your old meter with new smart meters and threaten customers with service termination within hours if phone payment is not made immediately.

CUSTOMER BEWARE!

Please follow this link if you would like more information on utility scams:

https://www.nationalgridus.com/Our-Company/Scam-Alert



Consumer Alert Regarding Residential Solar Panels



If you are considering installing solar panels on your home please take note: Some solar companies file a UCC at the Registry of Deeds. This UCC acts as notice to the world that a third party has rights to the panels "on your property."

PLEASE BE AWARE.

This UCC filing may complicate or even prevent your ability to refinance or sell your home. Please seek legal advice before entering into a contract.

If you have already installed solar panels and would like to know if your solar company has filed a UCC on your property contact the Northern Essex Registry of Deeds Customer Service Department

HOMEOWNER'S SOLAR PANEL CHECKLIST

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- ☐ Know your electrical use
- □ Consult your electric company
- □ Consult with multiple solar panel companies
- □ Schedule an energy audit
- □ Research the installer
- □ Obtain 3 quotes
- □ Research the warranties
- □ Contact an attorney
- □ Call Better Business Bureau

For additional information, contact the Massachusetts Department of Energy







Registry Consumer Alert CUSTOMER BEWARE!



CERTIFIED DEED SCAM

Companies are offering certified copies of deeds for up to \$113.00 You can get a copy of your deed *FREE OF CHARGE* from our website or by contacting our Customer Service Department at 978-557-1900 or northernessexcustomerservice@sec.state.ma.us

HOMESTEAD SCAM

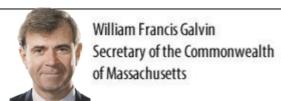
Companies are offering blank homestead forms for \$15.95. You can get a Homestead form *FREE OF CHARGE* on our website or by contacting our Customer Service Department at 978-557-1900 or northernessexcustomerservice@sec.state.ma.us

IRS SCAM

IRS warns consumers of telephone scams in which thieves pretend to be IRS officials in order to steal personal information and/or money. The IRS will never demand immediate payment over the telephone; reject certain forms of payment; or reject your questioning of the amount that is owed.

If you have been a victim of this scam or know someone who has, please contact the Treasury Inspector General for Tax Administration at (800) 366-4484 as well as to the Federal Trade Commission – FTCComplaintAssistant.gov. If you think you may owe taxes, call the IRS directly at (800) 829-1040.





Local HUD Approved Housing Counseling Agencies

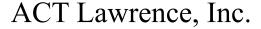
Lawrence Community Works

168 Newbury Street Lawrence, MA 01841

Phone: (978) 685-3115

Email: azorilla@lawrencecommunityworks.org

Website: www.lawrencecommunityworks.org



530 Broadway Lawrence, MA 01841

Phone: (978) 685-6274

Email: ehernandez@actlawrence.org

Website: www.actlawrence.org

* ACT Lawrence

NACA

261 Common Street Lawrence, MA 01840

Phone: (978) 687-3993 / (617) 250-6222

Website: www.naca.com



*For a complete list of HUD approved agencies in Massachusetts, please visit https://www.hud.gov/



SIGN UP FOR OUR NEW CONSUMER NOTIFICATION SERVICE TODAY!

The Northern Essex Registry of Deeds is proud to offer a **FREE** consumer notification service for residents of *Andover, Lawrence, Methuen, and North Andover.*

This service provides name driven notifications for ANY documents that are put on record that share your name. The documents may or may not be relevant to you. Because signing up for this service requires personal information, we are unable to sign up on your behalf.

Scan the QR code below and follow the instructions provided.



- 1. Visit https://massrods.com/essexnorth/
- 2. Scroll down to consumer notification service
 - 3. Click the green "sign up here."
 - 4. Follow the instructions provided

**Please be advised, if you have difficulty signing up or do not receive a passcode, please contact Rita at 978-543-0211 at our IT Provider, Browntech.

