

A photograph of the Town of Andover Town Hall, a large red brick building with a prominent gabled roof. The building features arched windows and doorways. A sign above the central entrance reads "TOWN HALL" with "REGISTER" below it. To the right, another sign reads "TOWN HOUSE WELCOME CENTER". In the foreground, there are street lamps, a "NO PARKING" sign, and several mailboxes (yellow, blue, and red). An American flag is visible on a pole to the left of the building. The sky is clear and blue.

Town of Andover

This information booklet was created by the Northern Essex Registry of Deeds.



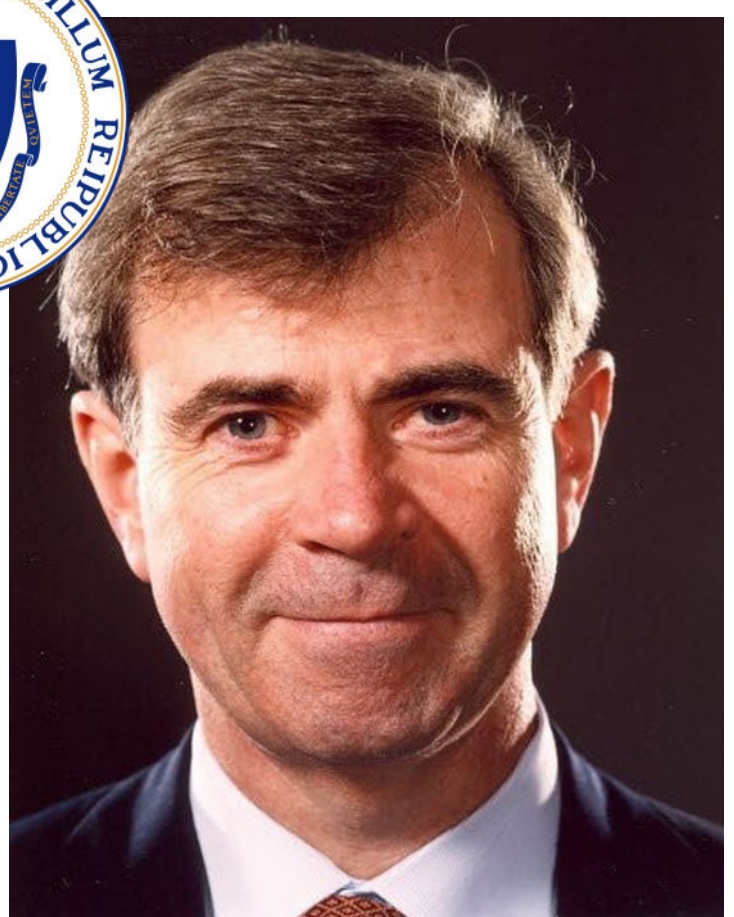
Northern Essex Registry of Deeds
M. Paul Iannuccillo, Register



William Francis Galvin
Secretary of the Commonwealth
of Massachusetts

COMMONWEALTH OF MASSACHUSETTS

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.

NORTHERN ESSEX REGISTRY OF DEEDS

1 Union Street, Suite 402
Lawrence, MA 01840



Corporate
Certificate Pickup



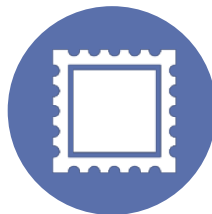
Notary Oath
Renewal



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



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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.

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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 [\(978\) 557-1900](tel:9785571900).



Register M. Paul Iannuccillo

Northern Essex Registry of Deeds

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.

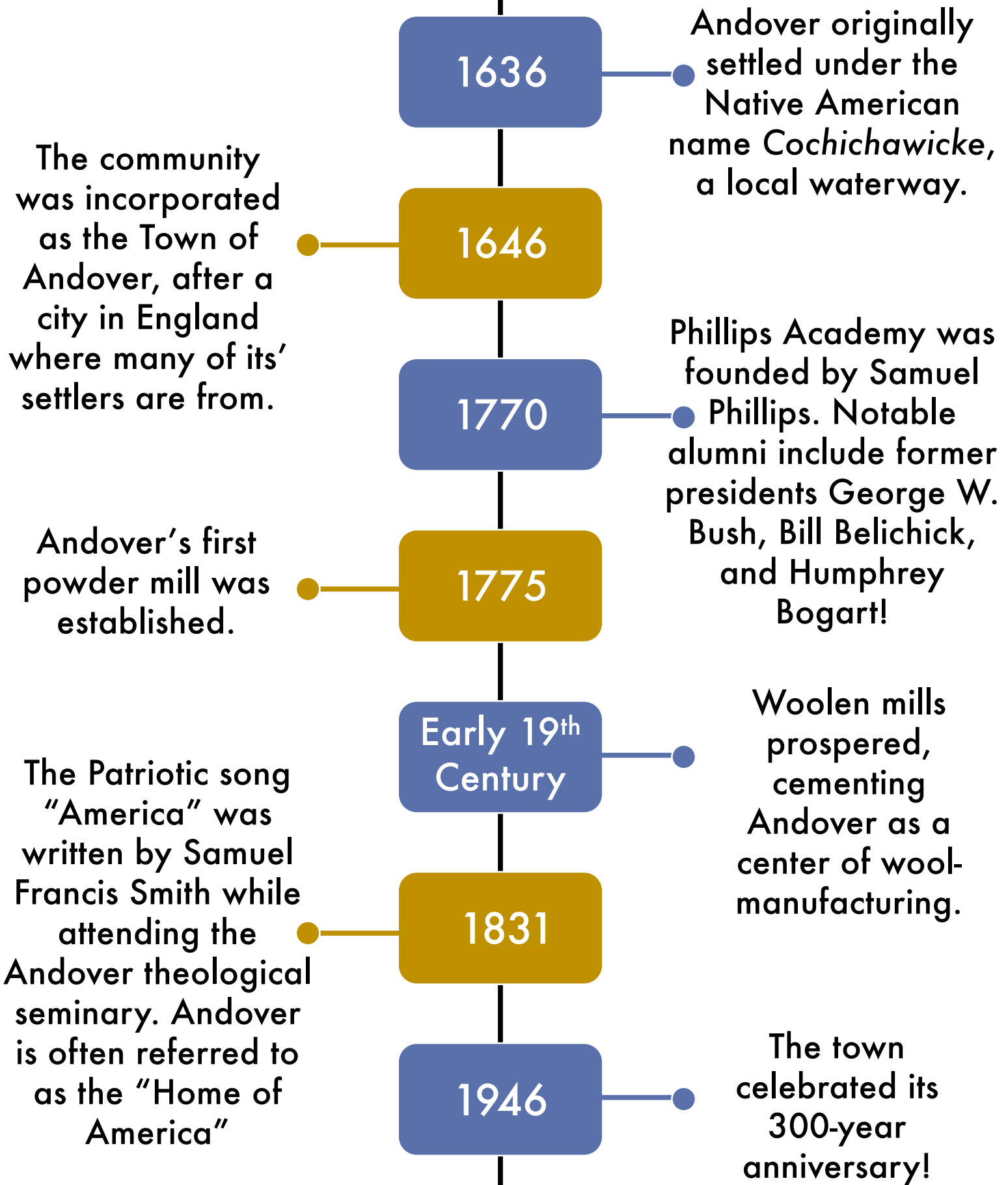
The Secretary's Office has scores of informational pamphlets on many different topics including voter registration, how to obtain a marriage license, filing articles of incorporation and mortgage refinancing.

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



William Francis Galvin,
*Secretary of the Commonwealth
of Massachusetts*

BRIEF HISTORY OF ANDOVER



TOWN MEETING

for more information, visit:

<https://andoverma.gov/398/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



Sheila Doherty

Town Moderator

Sheila.Doherty@andoverma.us



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

36 Bartlett Street
Andover, MA 01810
P: (978) 623-8210

The Town Manager is appointed by the Select Board for a five-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.



Andrew P. Flanagan
Town Manager
AFlanagan@andoverma.us



Michael Lindstrom
Deputy Town Manager
Michael.Lindstrom@andoverma.us



Austin Simko
Asst. Town Manager/Town Clerk
Austin.Simko@andoverma.us

ANDOVER SELECTBOARD

36 Bartlett Street
Andover, MA 01810

E: SelectBoard@andoverma.us

P: (978) 623-8200



Laura M. Gregory
Chair



Alexander J. Vispoli
Vice Chair



Kevin Coffey
Member



Ellen Townson
Member



Melissa Danisch
Member

ANDOVER SCHOOL COMMITTEE

36 Bartlett Street
Andover, MA 01810

E: schoolcommittee@andoverma.us



Lauren Conoscenti
Chair



Sandis Wright
Vice Chair



Emily Dicesaro
Member



Lauren Diffenbach
Member



Shauna Murray
Member

Zoila Disla, Lawrence



Anne Marie
Faris,
Andover



Thomas Hatem, Methuen



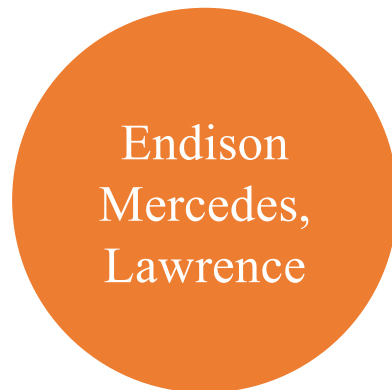
Bradley Jones, Methuen



Julio Mejia, Lawrence



Edison
Mercedes,
Lawrence



William Tarbox, North Andover

DEPARTMENTS

Administration and Finance	Patrick J. Lawlor	patrick.lawlor@andoverma.us
Building	Chris Clemente	building@andoverma.gov
Community Services	Michael A. Lindstrom	michael.lindstrom@andoverma.us
Conservation	Robert Douglas	cdpconservation@andoverma.us
Elder Services	Jane Burns	jane.burns@andoverma.us
Facilities	Janet Nicosia CEM	janet.nicosia@andoverma.us
Fire Rescue	Michael Mansfield	mmansfield@andoverps.net
Health	Thomas Carbone	health@andoverma.gov
Human Resources	Brittany Lavoie	brittney.lavoie@andoverma.us
Information Technology	Ryan Knowles	Ryan.Knowles@andoverma.gov
Legal Department	Kathryn L. Forina	legal@andoverma.us
Memorial Hall Library	Barbara Mcnamara	978-623-8400
Planning & Economic Development	Paul Materazzo	planning@andoverma.gov
Public Works	Christopher Cronin	dpw@andoverma.gov
Police	Patrick Keefe	pkee@andoverps.net
Recreation	Christopher Dempsey	christopher.dempsey@andoverma.us
Retirement Board	Elena M. Kothman	Elena.Kothman@andoverma.gov
Spring Grove Cemetery	Michael Ferris	cemetery@andoverma.gov
Sustainability	Joyce Losick Yang	joyce.losickyang@andoverma.us
Town Clerk	Austin Simko	austin.simko@andoverma.us
Treasurer / Collector	Michael Morse	michael.morse@andoverma.us
Veteran's Services	Mark Comeiro	mark.comeiro@andoverma.us
Water & Sewer		dpw-watersewer@andoverma.gov
Youth Services	Hayato Tsurumaki	Hayato.Tsurumaki@andoverma.gov

BOARDS AND COMMISSIONS

Andover Cultural Council	Peter Fenzel	
Andover Green Advisory Board	Harry VoorHees	978-623-8912
Andover High Building	Mark Johnson	Mark.Johnson@andoverma.us
Andover Housing Authority	Daniel T. Grams	978-475-2365
Andover Housing Partnership		
Andover Retirement Board	Hayley S. Green	Hayley.Green@andoverma.us
Andover Youth Services Steering	Ryan Murphy	Ryan.Murphy@andoverma.us
Audit Committee	Steven G. Caron	Stevenca
Ballardvale Historic District Commission	Joanna Reck	
Board of Assessors	Tristan Hoare	assessor@andoverma.gov
Board of Health	Dr. Pamela Linzer	health@andoverma.gov
Board of Registrars	Keith Saxon	
Commission on Disability	Justin Coppola, Sr.	Justin.coppola@andoverma.gov
Commission on Diversity, Equity and Inclusion	Kavita Goyal	
Conservation Commission	Ruby Brown	cdpconservation@andoverma.us
Council on Aging	Judith Agnes	seniorcenter@andoverma.gov
Design Review Board	Eric I. Daum	
Economic Development Council	Evan Belanski	Evan.Belanski@andoverma.us
Elderly and Disabled Tax Fund Committee	Jane Burns	Jane.burns@andoverma.us
Finance Committee	Paula Colby-Clements	fincom@andoverma.gov
Housing Trust Fund Board	Linda O'Connell	

BOARDS AND COMMISSIONS

Memorial hall Library Trustees

Patriotic Holiday Committee Mark Comeiro mark.comeiro@andoverma.us

Permanent Town Building Advisory Committee Ellen Keller ellen.keller@andoverma.us

Planning Board Zachary Bergeron planning@andoverma.gov

Poet Laureate Committee Jane Cairns andoverpoet@mhl.org

Preservation Commission James M. Batchelder

Revenue Expenditure Task Force Timothy Vaill

Select Board Laura M. Gregory selectboard@andoverma.us

Scholarship Committee Kate J. Allard

School Committee Lauren Conoscenti schoolcommittee@andoverma.us

Spring Grove Cemetery Trustees Kevin Connors

TRIAD Council Josef A. Gifun

Towle Fund Gloria Wager

Trustees of Cornell Fund Peter Witman

Trustees of Punchard Free School Dawn D. Gillette

West Elementary School Building Committee Joel Blumstein

Zoning Board of Appeals Elizabeth Oltman zoning@andoverma.gov

For more information on boards & commissions, visit:

<https://andoverma.gov/27/Governance>

The mission of **Andover Fire Rescue** is to protect the citizens of the community and its visitors by from the dangers created by man-made and natural emergencies. The organization provides professional services such as fire suppression, EMS, technical rescue, and hazardous material response. Andover Fire Rescue aggressively attempts to minimize the risks associated with these incidents through fire prevention and investigation, code enforcement, public education and injury prevention programs. For more information, contact: **(978) 475-1281**



The **Andover Senior Center** is a place of opportunities - a focal point in the community. The Senior Center specializes in services and programs designed especially for elders of the community, but everyone is welcome at the center, regardless of age. The focus of programming and services is on wellness, continuing education and advocacy, encouraging creativity, meeting special needs, and giving back to the community.

For more information, contact:
(978) 623-8200



The Mission of the **Andover Police Department** is to provide the highest level of public safety and service to the citizens and businesspeople within the community. Working together we can protect our future and enhance the quality of life for everyone within the town. For more information, contact:
(978) 475-0411



STATE LEGISLATORS



State Senator Barry Finegold
2nd Essex and Middlesex Districts

**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 511A
Boston, MA 02133

P: (617) 722-1612
E: Barry.Finegold@masenate.gov



State Representative Frank Moran
17th Essex District

City of Lawrence Ward C, Ward D, Ward E
Precinct 1; **Town of Andover** Precincts 2-4

State House
24 Beacon Street, Office 20
Boston, MA 02133

P: (617) 722-2410
E: Frank.Moran@mahouse.gov



State Representative Tram Nguyen
18th Essex District

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 33
Boston, MA 02133

P: (617) 722-2060
E: Tram.Nguyen@mahouse.gov



STATE OFFICIALS

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



FEDERAL OFFICIALS

Senator Elizabeth Warren	(617) 565-3170	<u>www.warren.senate.gov</u>
Senator Ed Markey	(617) 565-8519	<u>markey.senate.gov/contact</u>
Congresswoman Lori Trahan		
<i>Lawrence Office</i>	(978) 258-1138	15 Union Street, 4th Floor Lawrence, MA 01840
<i>Lowell Office</i>	(978) 258-1138	126 John Street, Suite 12 Lowell, MA 01852
<i>Washington Office</i>	(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: northernsexcustomerservice@sec.state.ma.us



Northern Essex Registry of Deeds
M. Paul Iannuccillo, Register



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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 [program's income limits](#) (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

This project is being supported, in whole or in part, by federal award number HAF0174 awarded to the Commonwealth of Massachusetts by the U.S. Department of the Treasury.





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>



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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

- Read the Contract
- 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



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Registry Consumer Alert **CUSTOMER BEWARE!**



CERTIFIED DEED SCAM

Companies are offering certified copies of deeds for up to \$118.00

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 northernsexcustomerservice@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 northernsexcustomerservice@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.



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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

ACT Lawrence, Inc.

530 Broadway
Lawrence, MA 01841

Phone: (978) 685-6274



Email: ehernandez@actlawrence.org

Website: www.actlawrence.org

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/>



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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.



OR

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.



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