



# Information Booklet

## *Town of Andover*

*This booklet was created by the Northern Essex Registry of Deeds*

COMMONWEALTH OF MASSACHUSETTS

### Northern Essex Registry of Deeds



**M. Paul Iannuccillo**  
*Register of Deeds*



**William F. Galvin**  
*Secretary of the Commonwealth*

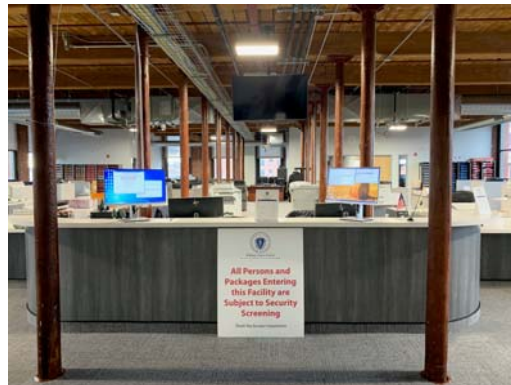
Proudly serving the people of Lawrence, Andover, North Andover and Methuen, Massachusetts

# ***Northern Essex Registry of Deeds***

***M. Paul Iannuccillo***

***Register of Deeds***

***We Are Here to Help You!***



## ***Here Are a Few of Our Expanded Services***

***Homestead Forms***

***Corporate Certificate Pick Up***

***Notary Services***

***Notary Oath Renewal***

***E-Recording***

***Copy of Homeowners' Deed***

***Registry Email Alerts***

***Customer Service Department***

***If you have a question please contact our Customer Service***

***Department [978-557-1900](tel:978-557-1900) or email***

***[northernsexcustomerservice@sec.state.ma.us](mailto:northernsexcustomerservice@sec.state.ma.us)***

***Northern Essex Registry of Deeds***

***1 Union Street, Suite 402***

***Lawrence MA 01840***



# *Commonwealth of Massachusetts*

## **Northern Essex Registry of Deeds**

### **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 visit our website @ [www.lawrencedeeds.com](http://www.lawrencedeeds.com) or contact our Customer Service Department for additional resources.

**Did you know?**

***As of 2021, the population of  
....Andover was 50,887..***

***We Look Forward To Seeing You!***

***NO APPOINTMENT NECESSARY***

***Register, M. Paul Iannuccillo, Esquire***

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**Northern Essex Registry of Deeds**

**1 Union Street, Suite 402**

**Lawrence, MA 01840**

# Northern Essex Registry of Deeds

*M. Paul Iannuccillo Register*

## **The Homestead Act Protects Your Home**



- ♦ \$500,000 protection by filing a Declaration of Homestead
- ♦ Automatic protection of \$125,000
- ♦ Existing homestead remains valid
- ♦ No need to refile after refinancing
- ♦ Coverage for homes held in Trust
- ♦ Covers mobile and manufactured homes
- ♦ \$35.00 recording fee

*For more information on the Homestead and a copy of the Homestead filing form  
contact our Customer Service Department.*

**We Are Here To Help You!**

**Customer Service Department**

**1 Union St, Suite 402**

**Lawrence, MA 01840**

**978-557-1900**

**[northernessexcustomerservice@sec.state.ma.us](mailto:northernessexcustomerservice@sec.state.ma.us)**

**Or visit our Website**

**[www.lawrencedeeds.com](http://www.lawrencedeeds.com)**



# ***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**

Regular Homestead for any homeowner (MGL Ch. 188)  
(Under 62 years of age)

Elderly or disabled persons (MGL Ch. 188 sec.1A)  
(62 years of age or older)

Trustee Homestead

**FILING FEES FOR HOMESTEADS is \$35.00**

*You can come to the Registry of Deeds and we will assist you in filling out the Homestead form and notarizing it... or if you prefer, we can mail a form to your home.*

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



## **Register M. Paul Iannuccillo**

### **Northern Essex Registry of Deeds**

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. In an effort to better serve the needs of the Northern Essex County residents, we offer you this **2023** update.

Please contact our Customer Service Department at

(978) 557-1900 or

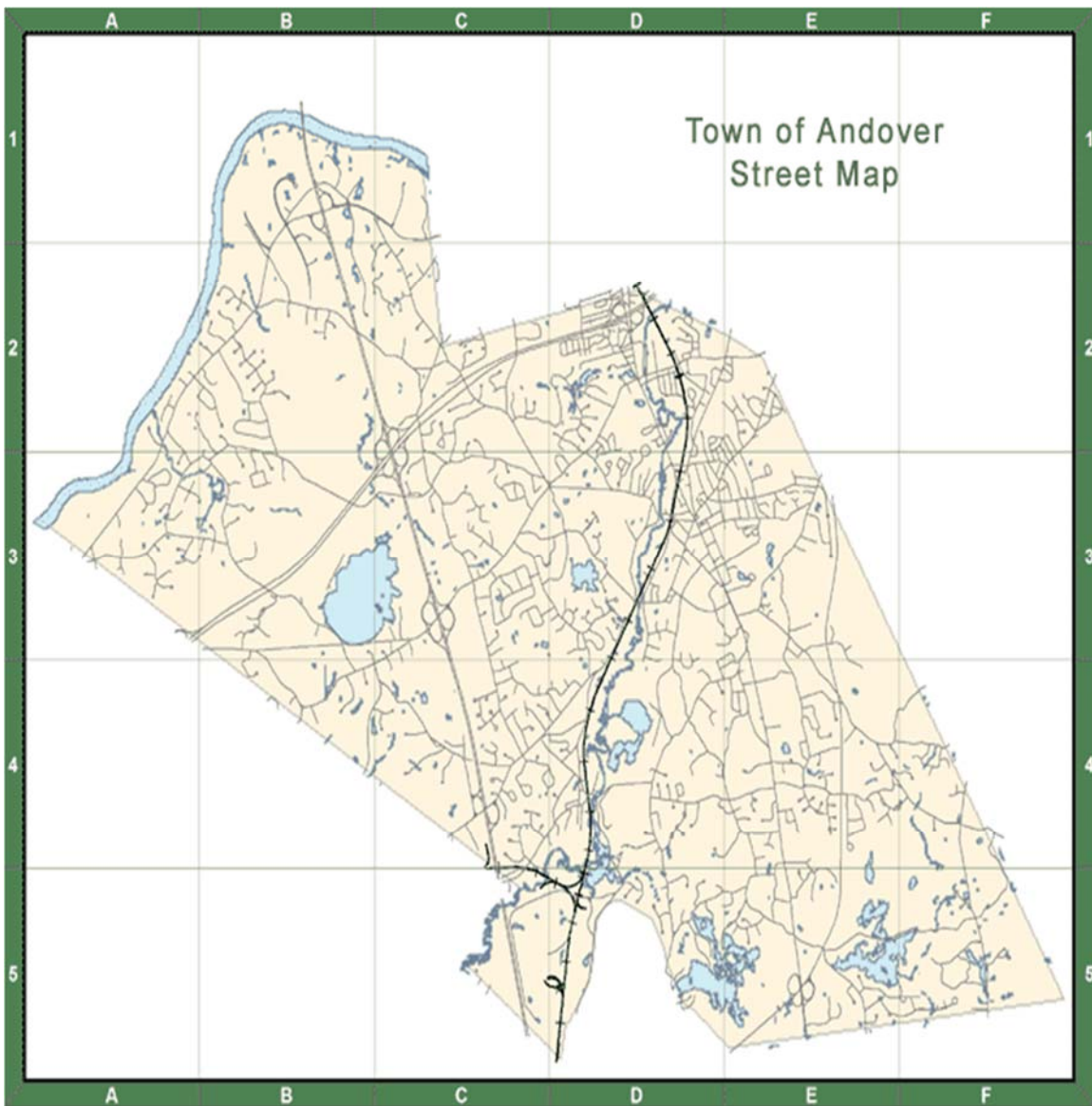
[northernessexcustomerservice@sec.state.ma.us](mailto:northernessexcustomerservice@sec.state.ma.us)

for further information.

Northern Essex Registry of Deeds

1 Union Street, Suite 402

Lawrence, MA 01840



## **Population Demographics U.S. Census Bureau 2010 Profile**

- Population as of 2021 is 50,887
- There were 13,235 housing units as of 2020
- For every 100 females, there are 92.9 males.
- The land area in square miles was 31.0 in 2010
- The zip code is 01810
- The population density was 1641 people per square mile..

# Brief History of Andover



A group of residents from Newbury and Ipswich came to Andover, Massachusetts and became the town's first permanent settlers in 1641. Since this time, we have seen steady progression and advancements made by those residing in the town.

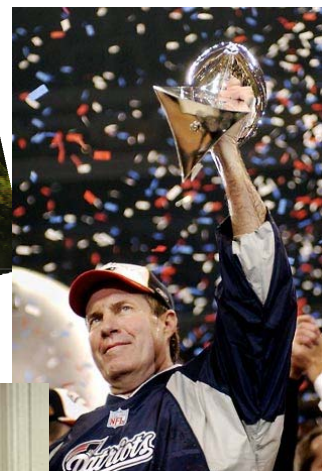
Andover's history is full of men and women who have left their mark on the town and are still remembered today.

Simon Bradstreet, one of Andover's earliest settlers was sent to England to receive official confirmation of the charter of the Massachusetts Bay Colony from King Charles II. Bradstreet later became governor of the colony. His wife, Anne Dudley Bradstreet is known as the first woman poet of the colonies.

Oliver Wendell Holmes, a student at Phillips Academy during the 1820s, commemorated Phillips Academy's Bulfinch Hall when he called it the "Classic Hall" in his poem "The School Boy". The building was designed by Charles Bulfinch, who also was chief architect of the National Capitol building in Washington, D.C.

While there have been many influential individuals who have attended and graduated from Phillips Academy, there are those who stand out the most to New Englanders. Most notably, former United States President George H.W. Bush attended and graduated in 1942. His two sons, former United States President George W. Bush and former Florida Governor Jeb Bush both graduated in 1964 and 1971, respectively.

William Stephen "Bill" Belichick is the head football coach for the New England Patriots and graduated from Phillips Academy in 1971.





# ***Town of Andover***

Town Clerk's Office  
(978) 623-8230

Town Manager's Office  
(978) 623-8210

36 Bartlet Street  
Andover, MA 01810



“The purest form of democratic governing is practiced in a Town Meeting. In use for over 300 years and still today, it has proven to be a valuable means for many Massachusetts taxpayers to voice their opinions and directly effect change in their communities. 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 job of the Town Moderator is one that proves to be essential during the Town Meeting. Specifically, the moderator declares the outcome of all voice votes. There are some towns in Massachusetts that have detailed by-laws which govern the Town Meeting procedure, while other towns in the state leave most of the discretion to the moderator.

Moderators are often times elected during the Town Election, which allows voters to go to their regular polling places. The term of office for this official ranges from one to three years. If the elected moderator is absent, a temporary moderator may be elected during the Town Meeting.



***Sheila Doherty***  
**Town Moderator**  
**E-mail: [Sheila.doherty@andoverma.us](mailto:Sheila.doherty@andoverma.us)**

# TOWN MANAGER'S OFFICE

36 Bartlett Street  
Andover, MA 01810

*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.*

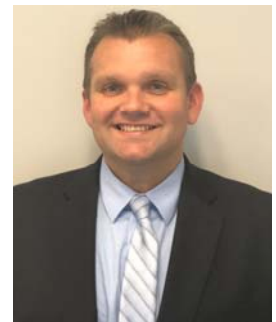


**Andrew P. Flanagan, Town Manager**

E-mail: [aflanagan@andoverma.us](mailto:aflanagan@andoverma.us)

**Michael Lindstrom, Deputy Town Manager**

Email: [Michael.Lindstrom@andoverma.us](mailto:Michael.Lindstrom@andoverma.us)



**Austin Simko, Assistant Town Manager/ Town Clerk**

Email: [austin.simko@andoverma.us](mailto:austin.simko@andoverma.us)

## **Did You Know?**

**Andover was one of the 10 cities in the world with the fastest internet speed, according to Pando networks in 2011.**

## Andover Selectboard

Town Offices  
36 Bartlet Street  
Andover, MA 01810



**Melissa Danisch, Chairperson**

Email: Melis-



**Laura Gergory, Vice Chair**

Email: [laura.gregory@andoverma.us](mailto:laura.gregory@andoverma.us)

**Annie Gilbert, *Member***

Email: [annie.gilbert@andoverma.us](mailto:annie.gilbert@andoverma.us)



**Chris Huntress, Clerk**

Email: [chris.huntress@andoverma.us](mailto:chris.huntress@andoverma.us)

**Alexander J. Vispoli, *Member***

Email: [avispoli@andoverma.gov](mailto:avispoli@andoverma.gov)



# ***Andover School Committee***

36R Bartlet Street

Andover, MA 01810



**Tracey E. Spruce, Esq., Chairperson**

**E-mail: [tracey.spruce@andoverma.us](mailto:tracey.spruce@andoverma.us)**



**Lauren M. Conoscenti, Ph D, Vice Chair**

**E-mail: [lauren.conoscenti@andoverma.us](mailto:lauren.conoscenti@andoverma.us)**



**Susan K. McCready, Member**

**Email: [susan.mccready@andoverma.us](mailto:susan.mccready@andoverma.us)**



**Emily DiCesaro, Member**

**E-mail: [Emily.dicesaro@andoverma.us](mailto:Emily.dicesaro@andoverma.us)**



**Sandis Wright, Member**

**E-mail: [sandis.wright@andoverma.us](mailto:sandis.wright@andoverma.us)**

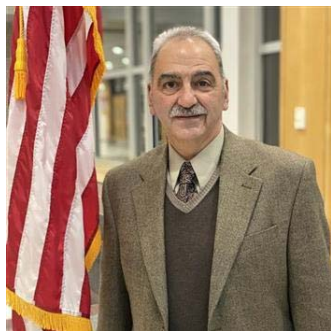




**ZOILA DISLA** Lawrence



**MARILYN FIZGERALD** Andover



**THOMAS HATEM** Methuen



**LEO LAMONTAGNE** Lawrence



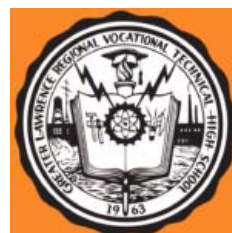
**VIVIAN MARMOL** Lawrence



**FRANCISCO SURILLO** Lawrence



**FRANK A. ROSSI** N. Andover



***GREATER  
LAWRENCE  
TECHNICAL  
SCHOOL  
COMMITTEE***

**As of 12/15/23**

## DEPARTMENT HEADS

Andover Housing Authority	978-475-2365 Ext 100	Emily LaMacchia
Andover Senior Center	978-623-8320	Jane Burns
Fire Chief	978-475-1281	Chief Michael B. Mansfield
Inspector of Buildings	978-623-8620	Raymond Costello
Memorial Hall Library	978-623-8415	Barbara McNamara
Merrimack Valley Chamber of Commerce	978-688-0900	Joseph J. Bevilacqua
National Grid Outage	1-800-465-1212	
Planning	978-623-8650	Paul Materazzo
Police Chief	978-475-0411	Chief Patrick Keefe
Public Health	978-623-8640	Thomas Carbone
Public Works	978-623-8700	Christopher Cronin
Superintendent of Schools	978-247-7010	Dr. Magda Parvey
Town Assessor	978-623-8930	David A. Billard
Town Clerk	978-623-8259	Austin Simko
Town Clerk, Assistant	978-623-8258	Vanessa Franch
Town Tax Collector/ Treasurer	978-623-8940	Michael Morse
Veteran's Services	978-623-8380	Mark Comeiro
Youth Services	978-623-8360	Anthony Serio
US Post Office	978-475-9436	10 Stevens Street, Andover
US Post Office	978-470-2018	20 Main Street, Andover
US Post Office	978-475-5042	187 Andover Street, Andover

## Andover Senior Center

"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:**

Jenna Lambert Director of community services  
(978) 623-8200



## Andover Fire Department

"The mission of Andover Fire Rescue is to serve the citizens of the community and its visitors by protecting them 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 effective fire prevention and investigation, code enforcement, public education and injury prevention programs".

*Michael B. Mansfield, Fire Chief*

**For Additional Information Contact:** Andover Fire General Business Phone (978) 475-1281

## Andover Police Department

**Mission Statement:** "To provide the highest level of public safety and service to the citizens and business people within the community. Working together we can protect our future and enhance the quality of life for everyone within the town".

*Patrick Keefe, Chief of Police*

**For More Information, Please Contact:** Andover Police Main Phone Number (978) 475-0411





## Service Club of Andover

The Service Club of Andover is a volunteer organization whose goal is to make a difference in the lives of the youth and individuals with special needs in and around the Merrimack Valley. This club provides support and funding to various organizations such as the YMCA, Creative Living, and the Andover High School Mentoring Program. All of the funds that are raised go directly to these programs.



**2016 Mentoring Class**

**For More Information Visit:**

[www.serviceclubofandover.org](http://www.serviceclubofandover.org)

## Feaster Five Thanksgiving Road Race

The Feaster Five Thanksgiving Race is a race that takes place in Andover, MA in which it celebrates family, friends, fitness, and fun. About 10,000 people will walk and run during each annual Feaster Five Road Race. The race usually begins early on Thanksgiving Day and draws people from all over Massachusetts, New Hampshire, Southern Maine, and as far away as New York, Virginia, Maryland, Canada, and Switzerland. The event is open to everyone who wants to enjoy an incredibly well organized race that also includes more than its fair share of fun.



## Holiday Happenings

Every year, the Andover Business Center Association (ABCA) hosts the popular Holiday Happenings event in downtown Andover. For this event, Main Street is shut down from Elm Square to Punchard Avenue and many attractions are included for those who visit. Horse-drawn wagons give free hayrides, there is a special tree lighting that includes Santa Claus and musical entertainment, as well as many of the stores around the area are open until late with much inventory being offered.





# Andover Recreational Events & Activities

## Harold Parker State Forest

Harold Parker State Forest is comprised of over 3,000 acres of Central Hardwood-Hemlock-White Pine type of forest. This forest lies in Andover, North Andover, North Reading and Middleton. Each year, thousands of families visit to engage in recreational activities such as hiking, camping, and horseback riding.

**For More Information Contact:**

Main Office: (978) 686-3391



## Crafts in the Park

Crafts in the Park has been ongoing for over 40 years! This event takes place on the common near 34 Bartlet Street, Andover, MA early in May and runs from 10AM to 4PM, rain or shine! During this event, handmade crafts are sold at various booths and all of the proceeds raised are used to help the mission of this event of assisting the local community. Proceeds collected are distributed to non-profit organizations such as Habitat for Humanity, Bread and Roses, and Lazarus House.



## Andona's Clown Town

Andona's Clown Town is one of the many events that the Andona Society holds on a yearly basis. This event however, is the fan favorite of many. From rides to games, to face painting and food, this event attracts many over the course of its two day celebration. Clown Town typically raises \$35,000 and all of the proceeds go directly to the children of Andover, MA.

Hope to see you at this year's Clown Town!



## **BOARDS AND COMMISSIONS**

### **ANDOVER CULTURAL COUNCIL**

The Andover Cultural Council aims to promote cultural activities in Andover through the distribution of funds received from the state. The Council awards small grants to individuals and organizations that sponsor cultural activities

### **ANDOVER GREEN ADVISORY BOARD**

The mission of Andover Green Advisory Board (AGAB) is to provide support and advice, which contribute to practical environmental solutions, to various town boards and town departments in Andover. Through outreach, technical assistance, research and advocacy, the Andover Green Advisory Board will promote increased use of renewable energy and resources, reduction of solid waste, conservation of energy and natural resources, prevention of pollution and improvement of personal and community health.

### **ANDOVER HIGH SCHOOL BUILDING COMMITTEE**

The Committee's goals were to explore options for addressing the overcrowding, aging building systems, and limitations in programming capabilities at AHS.

### **BALLARDVALE HISTORIC DISTRICT COMMISSION**

The purpose of the Ballardvale Historic District Commission is to ensure that changes and additions within the Historic District are harmonious to the District and to prevent changes that might detract from the aesthetic and historic values of the District .

### **BOARD OF ASSESSORS**

The Board of Assessors is responsible for the valuation of all real estate and personal property items in the Town. The Board hears appeals in these two categories along with motor vehicle excise. The Assessors are also responsible for awarding property tax exemptions provided by statute

### **BOARD OF REGISTRARS**

The purpose of the Board of Registrars is to assist the Town Clerk's Office in promoting and maintaining voter registration

### **COMMISSION ON DISABILITY**

The purpose of the Commission on Disability is to address Andover's disability needs for the Town and its residents, visitors and families with disabilities.

### **COMMISSION ON DIVERSITY, EQUITY AND INCLUSION**

The purpose of the Commission is to work to combat the realities of racism and intolerance in Andover by supporting programs, initiatives, education, outreach, policies, and institutional change which contribute to an inclusive Andover; a community which embraces tolerance, inclusiveness and respect for all .

### **COUNCIL ON AGING**

The purpose of the Council is to provide input and guidance to the Town and the Elder Services Division which coordinates and carries out programs designed to meet the needs of the elderly including Senior Center activities. These programs are developed in collaboration with programs of the Mass. Department of Elder Affairs and others. Its activities include the provision of congregate meals, Meals on Wheels, counseling and recreation for the elderly, Social Day Care program, Property Tax Work Off Program, health clinics, exercise classes, newsletter, outreach and advocacy

## **BOARDS AND COMMISSIONS**

### **DESIGN REVIEW BOARD**

The purpose of the Design Review Board is to advise the Town of Andover regarding applications for new construction, exterior alterations, and signage larger than 4 square feet in General Business and Mixed Use Districts, and to review all new municipal structures, including signage.

### **ECONOMIC DEVELOPMENT COUNCIL**

The purpose of the Economic Development Council is to develop and implement a proactive economic development strategy that addresses issues relating to economic development, business retention and job creation. This will be achieved by assessing the strengths, weaknesses and opportunities in the partnership between the industrial and business communities and Town Government. The focus of the Council is to ensure that businesses thrive in Andover as well as attract businesses interested in locating here.

### **ELDERLY AND DISABLED TAX FUND COMMITTEE**

The purpose of the Elderly and Disabled Tax Fund Committee is to assist seniors and individuals with disabilities with their property taxes.

### **ELDER SERVICES TASK FORCE**

The Task Force will investigate the following topics: Identify and analyze the cost/benefits of potential tax relief measures for senior homeowners, Develop a recommended strategy to expand housing for seniors, Evaluate the current programming and hours of service in key facilities available to seniors and identify recommendations to better utilize these facilities, Consider ways to increase the use of the Robb Center and to integrate senior activities into other town functions, Identify opportunities to collaborate with local community organizations and Explore opportunities to expand transportation options for seniors

### **FINANCE COMMITTEE**

The Finance Committee reviews the proposed budgets of all Town departments as well as financial warrant articles and provides recommendations to Town Meeting.

### **HOUSING TRUST FUND BOARD OF TRUSTEES**

The purpose of the Housing Trust Fund is to provide a source of funding for the preservation and creation of affordable housing in the Town of Andover for the benefit of households below the area wide median income.

### **INVESTMENT COMMITTEE**

The Investment Committee's responsibility includes: Evaluate the feasibility of the issuance of pension obligation bonds through market analysis, stress testing, and other evaluative measures; Make recommendations to the town regarding whether or not to issue a pension obligation bond; Upon any issuance of a pension obligation bond, serve as advisors to the Retirement Board on asset allocation and investment decisions; Establish investment objectives and guidelines, perform stress testing, and monitor performance of assets; and Work with the Retirement Board, the Town of Andover, the board's actuary, and investment consultants on setting the long-term rate of return for the retirement system.

### **MEMORIAL HALL LIBRARY TRUSTEES**

The mission of the Trustees is to oversee the management of the library, including the selection of the Library Director, the approval of the budget, administration of invested funds and the establishment of general policies.

### **PATRIOTIC HOLIDAY COMMITTEE**

The Patriotic Holiday Committee assists the Town Veterans Services Director in planning and carrying out all patriotic and civic holidays and observances. The Committee has primary responsibility for all such occasions except for the July 4th celebration.

## **BOARDS AND COMMISIONS**

### **PERMANENT TOWN BUILDING ADVISORY COMMITTEE**

The Permanent Town Building Committee (PTBAC) provides advisory support and makes recommendations to address the requirements and needs of all municipal buildings, including school buildings.

### **PLANNING BOARD**

The primary purpose and intent of a Planning Board public hearing is to gather information that will be used to make a decision on the matter before us. We allow a limited time for each public hearing and we often have a very full agenda, so we ask that you be prepared, be brief and non-repetitive.

### **PRESERVATION COMMISSION**

The purpose of the Preservation Commission is to advise the Town concerning the preservation of its historic and archeological resources.

### **REVENUE AND EXPENDITURE TASK FORCE**

The Revenue & Expenditure Task Force has been established to review the Town's long range financial plan and the Town Manager's recommendations for addressing the structural deficit.

### **SPRING GROVE CEMETARY TRUSTEES**

The Spring Grove Cemetery Trustees advise the Town on all matters pertaining to Spring Grove Cemetery.

### **TRIAD COUNCIL**

The TRIAD Council's Mission is to develop and implement policies and programs to reduce criminal victimization, promote crime prevention and safety awareness, and serve the needs of the senior community

### **TOWLE FUND**

The purpose of the Towle Fund is to administer funds, bequeathed by the late Margaret G. Towle, to the Town of Andover for assistance to Andover residents in need of aid, comfort or support on account of age, disability or unemployment.

### **TRUSTEES OF CORNELL FUND**

The Trustees of Cornell Fund administer the funds for the John Cornell Fuel Assistance Fund which was established in 1893 to be used for the needy and poor to purchase wood or coal. In 1995 the trust documents were modified by the Probate court of Massachusetts to permit the use of all types of fuel for heating, cooking or electrical purposes.

### **TRUSTEES OF PUNCHARD FREE SCHOOL**

The purpose of the Trustees of Punchard Free School is to disburse scholarship funds held in the Punchard Free School Trust. Punchard Trustees maintain and administer 2 separate funds for the support of the Andover High School. One provides support for special projects requested by teachers and approved by the principal, and the other fund provides 8 major scholarships which are awarded to graduating seniors. The Punchard Trustees was created in 1850 by the will of Benjamin Punchard, a local industrialist.

### **ZONING BOARD OF APPEALS**

The Board issues special permits, grants variances and comprehensive permits, and hears appeals from decisions of the Building Commissioner or other administrative officer.



# Landmarks

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The Addison Gallery of American Art is an academic museum dedicated to collecting American art, organized as a department of Phillips Academy in Andover, Massachusetts.



Harold Parker State Forest is a publicly owned forest with recreational features encompassing more than 3,300 acres in the towns of Andover, North Andover, North Reading, and Middleton, Massachusetts. Ponds, swamps, rolling hills, glacial erratics and rocky outcroppings can be found in the state forest, which features more than 35 miles of backwoods roads and trails as well as remnants of 18th-century farming and milling operations. It is managed by the Massachusetts Department of Conservation and Recreation

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## Landmarks

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The Andover Center for History and Culture sparks curiosity and inspires action by bridging past decisions to present choices, and telling stories that connect to an evolving, Inclusive world narrative. We preserve and share Andover's history in ways that are tangible and meaningful — strengthening the bonds of our community.



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The Charles W. Ward Reservation is a 704-acre open space reserve , 20 miles north of Boston. The reserve, managed by the land conservation non-profit organization The Trustees of Reservations, is notable for its open drumlin hilltops and vistas encompassing Boston and Salem. The Ward Reservation offers 13 miles of trails and former woods roads available for hiking, horseback riding, mountain biking, and cross country skiing; it is also a link in the 200-mile Bay Circuit Trail system.



# Who Am I? What Am I?

1.



2.



3.



4.



5.



6.



9.



7.



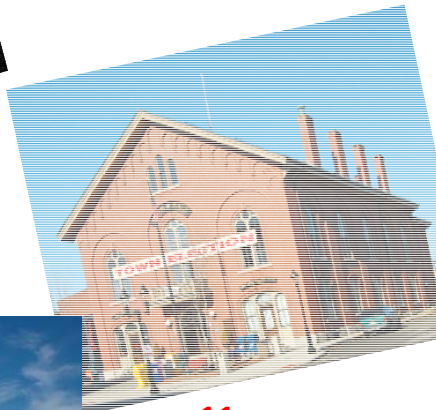
8.



10.



11.



12.



# Answers to Who Am I? What Am I?

**1. Phillips Academy:** Located on 180 Main Street in Andover, Massachusetts, *Phillips Academy* is known to be one of the top residential secondary schools in the country, who's mission is to seek students of intelligence and integrity from diverse cultural, racial, socioeconomic, and geographic backgrounds.

**2. Memorial Hall Library:** Located on 2 North Main Street in Andover, Massachusetts, Memorial Hall Library was designed to house the town library as well as to act as a memorial to the town's Civil War soldiers.

**3. Raytheon in Andover:** With its roots first traced to Cambridge, Massachusetts, Raytheon Company is a technology and innovation leader specializing in defense, security, and civil markets throughout the world.

**4. West Parish Church:** Since 1826, West Parish Church has been a parish in which it has welcomed members to honor God through worship and service.

**5. Entering Andover Sign:** All are welcomed to the beautiful town of Andover, Massachusetts!

**6. Chandler-Bigsby-Abbot House:** This house is known to be the oldest surviving house in Andover, Massachusetts. Located on 88 Lowell Street and was built in 1673. **7.**

**Ward Reservation:** In 1940, the widow of Charles W. Ward made a donation of 153 acres to The Trustees of the Ward Reservation in an effort to pay tribute to her husband's memory.

**8. Benjamin Abbot House:** This historic home was built in 1711 and was the residence of Benjamin Abbot, a teacher and central figure of the Salem Witch Trials.

**9. Shawsheen Village Post Office**

**10. Pike School Andover:** The mission statement of the Pike School Andover is to develop within its community a lifelong love of learning, respect for others, the joy of physical activity, and a creative spirit.

**11. Andover Old Town Hall:** Built in 1858, Andover's Old Town Hall has been fully renovated to accommodate a wide variety of events from weddings to anniversary parties; from concerts to fundraisers.

**12. Bay Circuit Trail:** This trail is known as being a permanent trail and green way corridor extending through 34 towns in Eastern Massachusetts, including Andover. This trail links parks and open spaces in fifty-seven Boston area communities.



# ***Commonwealth of Massachusetts***

**Essex County**

***State Senator***

***Barry Finegold***



## **2nd Essex and Middlesex Districts**

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

**State House,  
24 Beacon Street, Room 511A  
Boston, MA 02133  
Phone: (617) 722-1612  
Email: [barry.finegold@masenate.gov](mailto:barry.finegold@masenate.gov)**

# Commonwealth of Massachusetts

## Essex County

### STATE REPRESENTATIVE

***Frank Moran***



#### **17th Essex**

City of Lawrence, Ward C, Ward D, Ward E Precinct 1;  
Town of Andover, Precincts 2, 3, and 4

#### **State House, Office 20**

24 Beacon St., Boston, MA 02133

Telephone 617-722-2410

Email: [Frank.Moran@mahouse.gov](mailto:Frank.Moran@mahouse.gov)

**Commonwealth of Massachusetts**  
**Essex County**

**STATE REPRESENTATIVE**

***Tram Nguyen***



**18th Essex District**

**Town of North Andover, Precincts 5A, 7, and 8; Town of Tewksbury, Precincts 3, 5A, and 7;  
Town of Andover, Precincts 1, 4A, 5, 6, 7, 8, 9, and 10; Town of Boxford, Precinct 1**

**State House  
24 Beacon Street, Room 33  
Boston, MA 02133  
Phone: (617) 722-2060  
Email: [Tram.Nguyen@mahouse.gov](mailto:Tram.Nguyen@mahouse.gov)**



## State Officials



**Governor Maura Healey**

**Phone:** (617) 725-4005

**Email:** [constituent.services@state.ma.us](mailto:constituent.services@state.ma.us)

**Secretary William F. Galvin**

**Phone:** (617) 727-9180

**Email:** [cis@sec.state.ma.us](mailto:cis@sec.state.ma.us)

**Attorney General**

**Phone:** (617) 727-2200

**Andrea Campbell**

**Email:** [ago@state.ma.us](mailto:ago@state.ma.us)

**Treasurer Deborah B. Goldberg**

**Phone:** (617) 367-6900

**Unclaimed Property Division**

**Phone:** 1-800-647-2300

**Email:** [abp@tre.state.ma.us](mailto:abp@tre.state.ma.us)

**Auditor: Diana DiZoglio**

**Phone:** (617) 727-2075

**Email:** [auditor@sao.state.ma.us](mailto:auditor@sao.state.ma.us)

**Register Probate Court:**

**Phone:** (978) 744-1020

**Pamela Casey O'Brien**

**Email:** [Essexcorrespondences@jud.state.ma.us](mailto:Essexcorrespondences@jud.state.ma.us)



## Federal Officials



**Senator Elizabeth Warren**

**Phone:** (617) 565-3170

**Email:** [www.warren.senate.gov](http://www.warren.senate.gov)

**Senator Ed Markey**

**Phone:** (617) 565-8519

**Email:** [markey.senate.gov/contact](http://markey.senate.gov/contact)

**Congresswoman Lori Trahan**

**Lawrence Office:**

15 Union Street, 4th Floor

Lawrence, MA 01840

(978) 258-1138

**Lowell Office:**

126 John Street, Suite 12

Lowell, MA 01852

(978) 258-1138

**Washington Office:**

1607 Longworth House Office Building

Washington, DC 20515

(202) 225-3411



# ***USEFUL CONSUMER MASSACHUSETTS TELEPHONE NUMBERS***

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

# ***Commonwealth of Massachusetts***

## ***Useful Judicial Telephone Numbers***

**Essex Superior Court**

**J. Michael Ruane Judicial Center**

56 Federal Street

Salem, MA 01970

**Phone:** (978) 744-5500

**Lawrence Session is held at:**

43 Appleton Way

Lawrence 01841

**Phone:** (978) 687-7463

**Northeast Housing Court Department**

**Fenton Judicial Center**

2 Appleton Street

Lawrence, MA 01840

**Phone:** (978) 689-7833

**District Attorney Paul F. Tucker**

***Main Office***

10 Federal Street, 5th Floor

Salem, MA 01970

**Phone:** (978) 745-6610

***Lawrence***

**Fenton Judicial Center**

2 Appleton Street

Lawrence, MA 01840

**Phone:** (978) 683-4300

**Haverhill District Court**

45 Ginty Boulevard

Haverhill, MA 01831

**Phone:** (978) 521-7300

**Lawrence District Court**

**Fenton Judicial Center**

2 Appleton Street

Lawrence, MA 01840

**Phone:** (978) 687-7184

**Lawrence Probate Office**

**Phone:** (978) 686-9692

**Pamela Casey O'Brien, Register**

**Essex Probate and Family Court**

36 Federal Street

Salem, MA 01970



## 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](https://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](https://massmortgagehelp.org).

**[massmortgagehelp.org](https://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 we unfortunately do not have enough staff to accept all cases. For more information on your legal rights, please visit [www.masslegalhelp.org](http://www.masslegalhelp.org).

### **NLA provides civil legal services in the areas of:**

- ♦ Elder Law
- ♦ Family Law
- ♦ Landlord/Tenant Law
- ♦ Tax Controversies
- ♦ SSI/SSDI denials
- ♦ Racial Discrimination
- ♦ Public Benefits Law (TAFDC, EAEDC, MassHealth, Food Stamps/ SNAP, Social Security)
- ♦ Consumer Law
- ♦ Employment Law
- ♦ Small Business Assistance
- ♦ CORI sealing
- ♦ Education Law

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

**FILL OUT AN ON-LINE REQUEST: [www.northeastlegalaid.org](http://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**



# *Commonwealth of Massachusetts*

## **Northern Essex Registry of Deeds**



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>

***We Look Forward To Seeing & Servicing You!***  
***NO APPOINTMENT NECESSARY***

*Register, M. Paul Iannuccillo, Esquire*



**Northern Essex Registry of Deeds**

1 Union Street, Suite 402

Lawrence, MA 01840

(978) 557-1900

[www.Lawrencedeeds.com](http://www.Lawrencedeeds.com)

**Northern Essex  
Registry of Deeds  
*M. Paul Iannuccillo***

**Registry 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 Resources at (617) 626-7300

**We Are Here To Help You!**

Customer Service Department (978) 557-1900

1 Union Street, Suite 402

Lawrence, MA 01840

[northnessexcustomerservice@sec.state.ma.us](mailto:northnessexcustomerservice@sec.state.ma.us)

**Northern Essex**  
**Registry of Deeds**  
*M. Paul Iannuccillo*  
**Registry Consumer Alert**



**CERTIFIED DEED SCAM**

Companies are offering certified copies of deeds for up to \$83.00

You can get a copy of your deed from our website

or by contacting our Customer Service Department

***FREE OF CHARGE***

**HOMESTEAD SCAM**

Companies are offering blank homestead forms for \$15.95

You can get a Homestead form on our website

or by contacting our Customer Service Department

***FREE OF CHARGE***

**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](https://www.ftc.gov/ftccomplaintassistant). If you think you may owe taxes,

call the IRS directly at (800) 829-1040.

# **U.S. Department of Housing and Urban Development (HUD)**

## **Local Approved Housing Counseling Agencies**

### **Lawrence CommunityWorks, Inc.**

168 Newbury Street

Lawrence, MA 01841

Phone: (978) 685-3115

Email: [azorilla@lawrencecommunityworks.org](mailto:azorilla@lawrencecommunityworks.org)

Website: [www.lawrencecommunityworks.org](http://www.lawrencecommunityworks.org)

### **ACT Lawrence, Inc.**

530 Broadway

Lawrence, MA 01841

Phone: (978) 685-6274

E-Mail: [ehernandez@actlawrence.org](mailto:ehernandez@actlawrence.org)

Website: [www.actlawrence.org](http://www.actlawrence.org)

### **NACA (Neighborhood Assistance)**

261 Common Street

Lawrence, MA 01840

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

Website: [www.naca.com](http://www.naca.com)

For a complete list of HUD approved agencies in Massachusetts, please visit [www.hud.gov](http://www.hud.gov)

If you are a Veteran or currently serving in the United States Military, there may be resources designed to protect you against foreclosure.

Please contact your local Veteran Services Department for eligibility.

### **Andover Department of Veterans**

Mark Comeiro, Director

Email: [Mark.comeiro@andoverma.us](mailto:Mark.comeiro@andoverma.us)

Phone: (978) 623-8380

### **Methuen Office of Veteran Affairs**

Paul Jensen, Director

Email: [PJensen@ci.methuen.ma.us](mailto:PJensen@ci.methuen.ma.us)

Phone: (978) 983-8585

### **Lawrence Veterans' Services Dept.**

Jaime Melendez, Director

Email: [JMelendez@cityoflawrence.com](mailto:JMelendez@cityoflawrence.com)

Phone: (978) 620-3282

### **North Andover Veteran Services**

Joseph Leblanc, Director

Email: [JLeblanc@northandoverma.gov](mailto:JLeblanc@northandoverma.gov)

Phone: (978) 688-9525



# ***PUBLIC INFORMATION***

## **Office of the Secretary of State WILLIAM F. GALVIN**

### **Registry of Deeds Division**

McCormack Building  
One Ashburton Place, Room 1612  
Boston, MA 02108-1512  
Phone: 617-727-9640  
Toll Free: 1-800-392-6090  
mail: [registry@sec.state.ma.us](mailto:registry@sec.state.ma.us)

### **Boston Office**

State House  
Executive Office, Room 337  
Boston, MA 02133  
Phone: 617-727-9180  
Email: [cis@sec.state.ma.us](mailto:cis@sec.state.ma.us) E-



The Office of the Secretary of State, *William F. Galvin*, is a source of public information in a number of areas overseen by state government.

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.

***Updated 2023***

*Booklets Created by Northern Essex Registry of Deeds*

**All material provided in this booklet is for informational purposes only and should not be used to replace any official information. While our information is believed to be accurate, it should in no way be construed as a guarantee. If you detect any errors, omissions, or misstatements, please contact us immediately at [northernessexcustomerservice@sec.state.ma.us](mailto:northernessexcustomerservice@sec.state.ma.us).**

**This information is for a period of time and is subject to change.**

# Sign up for our new consumer notification service today!



Northern Essex Registry of Deeds  
M. Paul Iannuccillo, Register

William Francis Galvin  
Secretary of the Commonwealth  
of Massachusetts

## CONSUMER NOTIFICATION SERVICE

Proudly offering a FREE consumer notification service for residents of Andover, Lawrence, Methuen, and North Andover

Scan the QR code below or visit [www.lawrencedeeds.com](http://www.lawrencedeeds.com), scroll down to consumer notification service and click on "sign up here"



\*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.