



May 19, 2026

Cathy Mercado  
Merrimack Valley Housing Partnership, Inc.  
P.O. Box 1042  
Lowell, MA 01853-1042

Dear Cathy:

**Congratulations! Your organization's Massachusetts Homeownership Collaborative Seal of Approval has been renewed.** Your renewal application was reviewed by the Collaborative's Selection Committee, which determined that your agency's pre-purchase homebuyer counseling program continues to meet the Collaborative's criteria.

As a recipient of the Collaborative Seal of Approval, your agency is expected to continue to follow the Seal criteria and adhere to the Collaborative's Code of Ethics. The Selection Committee and other Collaborative members may monitor one or more of your classes at any time when the Seal of Approval is in effect.

The expiration date has been updated on the enclosed disclosure form for you to reproduce and distribute to all participants in your pre-purchase counseling classes.

Congratulations once again.

Sincerely,

Elizabeth Palma-Diaz  
Senior Program Manager

Enclosure: Disclosure Form, Code of Ethics



**THE COLLABORATIVE SEAL OF APPROVAL**  
**Merrimack Valley Housing Partnership, Inc.**  
*Effective through June 30, 2028*

Citizens' Housing and Planning Association (CHAPA) is a statewide, non-profit housing organization that manages The Massachusetts Homeownership Collaborative, a collaboration of non-profit homebuyer counseling agencies, lenders, real estate professionals, government officials and other key players in the homeownership industry in Massachusetts. Through the Massachusetts Homeownership Collaborative's "**Seal of Approval**," the Collaborative sets minimum standards for agencies providing homebuyer education and counseling. All agencies that receive a Collaborative Seal of Approval are also expected to adhere to the Collaborative's "Code of Ethics" (see attached page).

Merrimack Valley Housing Partnership, Inc. (MVHP) has received a Collaborative Seal of Approval. To maintain the Seal of Approval, MVHP must provide homebuyer education classes targeted to low and moderate income, first-time homebuyers, and cover the information about the homebuying process that was determined by the Massachusetts Homeownership Collaborative to be most important.

The purpose of the MVHP's homebuyer counseling program is to educate and counsel prospective homebuyers to make *informed, voluntary decisions* regarding the homebuying process. MVHP should inform you of their funding sources for their homebuyer counseling program, so that you understand any inherent or unintentional biases they may have.

As manager of the Massachusetts Homeownership Collaborative and the Collaborative Seal of Approval process, CHAPA wants to ensure that anyone who attends a homebuyer education class from an agency with a Collaborative Seal of Approval gets the best quality education possible. ***If you have any concerns about the quality of the homebuyer education you received, or have reason to believe MVHP is not adhering to the Collaborative's Code of Ethics, we want to hear from you!*** Your name will be kept strictly confidential. Please contact: Elizabeth Palma-Diaz, Senior Program Manager, Massachusetts Homeownership Collaborative  
CHAPA, One Beacon Street, 5<sup>th</sup> Floor Boston, MA 02108  
Phone: (617) 742-0820 e-mail: [epalmaidiaz@chapa.org](mailto:epalmaidiaz@chapa.org)

CHAPA may request the names of participants in Merrimack Valley Housing Partnership, Inc.'s classes, and contact you to ask you about the quality of the education you received. *If you do not want to be contacted, please notify your homebuyer counseling agency.*



**EL SELLO DE APROBACIÓN DE LA COLABORATIVA  
Merrimack Valley Housing Partnership, Inc.  
Vigente hasta 30 de junio, 2028**

Citizens' Housing and Planning Association (CHAPA) es una organización estatal sin fines de lucro de asistencia para la vivienda que administra al Massachusetts Homeownership Collaborative, una colaboración entre agencias de asesoramiento, prestamistas, profesionales de bienes raíces, funcionarios del gobierno y otros planificadores claves sin fines de lucro en la industria de Massachusetts. A través del "Sello de Aprobación" del Massachusetts Homeownership Collaborative, se definen las normas mínimas por las que se deben regir las agencias que proveen servicios de educación y asesoramiento a los compradores de viviendas. Todas las agencias que reciben el Sello de Aprobación de la Colaborativa deben observar su "Código de Ética" (ver la página adjunta).

Merrimack Valley Housing Partnership, Inc. (MVHP) ha recibido un Sello de Aprobación de la Colaborativa. Para mantener dicho Sello de Aprobación, Merrimack Valley Housing Partnership, Inc. debe proveer clases educativas sobre la compra de vivienda a las personas con ingresos bajos o moderados, que compran vivienda por primera vez, y exponer la información sobre el proceso de compra de vivienda que el Massachusetts Homeownership Collaborative haya considerado más importante.

El propósito del programa de asesoramiento para los compradores de vivienda de MVHP es educar y asesorar a los compradores de vivienda potenciales para que tomen decisiones estudiadas y voluntarias sobre el proceso de compra de vivienda. MVHP debe informar a usted sobre sus fuentes de financiamiento para los programas de asesoramiento que ofrecen a las personas que compran vivienda por primera vez, con el fin de que usted comprenda cualquier parcialidad inherente o no intencional que pueda haber de parte de ellos.

CHAPA, como administradora del Massachusetts Homeownership Collaborative y el procesamiento del Sello de Aprobación de la Colaborativa, desea asegurarse de que cualquier persona que asista a una clase educativa para compradores de vivienda de una agencia que posee el Sello de Aprobación de la Colaborativa reciba la mejor educación posible. Póngase en contacto con nosotros si tiene cualquier pregunta sobre la calidad de las clases educativas para los compradores de vivienda, o si tiene alguna razón por la cual piensa que MVHP no se adhiere al Código de Ética de la Colaborativa! Mantendremos su nombre en la más estricta confidencialidad. Por favor comuníquese con:

Elizabeth Palma-Diaz, Senior Program Manager, Massachusetts Homeownership Collaborative  
CHAPA, One Beacon Street 5<sup>th</sup> Floor, Boston, MA 02108  
Phone: (617) 742-0820, e-mail: [epalmaidiaz@chapa.org](mailto:epalmaidiaz@chapa.org)

CHAPA podrá solicitar el nombre de las personas que participan en las clases de MVHP, Inc. y comunicarse con usted para preguntarle sobre la calidad de la educación que ha recibido. Si no desea que le llamemos, por favor comuníquelo a la agencia de asesoramiento para personas que compran vivienda.