## DECEMBER OF THE PROPERTY OF TH

FTHER

Home Holidays

a Joyous New Beginning for Larisa and Maeve Hart



Best Version Media

Cover photo by Vanessa Lara, sumilower portraits

AN EXCLUSIVE MAGAZINE JOYFULLY SERVING THE RESIDENTS OF DUXBURY





"It's hard for people to understand that I had to work really hard at keeping myself positive and because we have really good friends, we'd housesit for them on the weekends in the winter so we could have more space." Larisa says.

She was determined to try and get selected for the purchase of one of the new units. While Maeve was away with a high school trip to Chicago with the music department, Larisa filled out her application and waited. Over the course of two weeks, she prepared herself for disappointment.

"I'm a single parent without expendable income. I've had to pinch pennics and have grown used to being told "no" whether it be rentals or other things." Larisa explains. "I gave myself a pep talk"

When she finally received the call, she automatically assumed that she would not be chosen to purchase one of the homes. She rationalized that she and her daughter had been able to manage thus far in small living spaces and they'd be ok. They were good at managing and they would get by. She thought if she wasn't selected, she and Maeve would volunteer with Habitat for Humanity anyway as it was a worthy cause. She did not even process the words when first told she would be moving into her new home in June, but when the shock wore off, Larisa and Maeve cried tears of joy, both knowing that in that pivotal moment, her life as well as Maeve's changed instantly.

"I was driving back from Falmouth and was so excited, I almost drove off the road!" Larisa laughs.

They had little time to prepare as their small family would need to put in 250 hours of sweat equity as they helped build their future home. After the dedication ceremony last June, Larisa and Maeve remember the excitement of their first night in their new home. With a spacious two-bedroom condo graced with lots of light, the two were unable to sleep and were overwhelmed with this new beginning.

"The nice thing about this is that it is affordable for us," shares Larisa. "The amount of light that shines in the windows is amazing and it's really spacious. Those are the two things I like the most."

Each Habitat family puts in a specific number of hours of sweat equity and Larisa and Maeve recall enjoying the work and all of the skills they learned such as hanging drywall and for Maeve, the two joke, driving the bobcat.

As Duxbury Neighbors has reported, South Shore Habitat for Humanity is an empowerment program and not a handout program. It is their mission to build strength, stability and
self-reliance through shelter, but partnering with families in need
of affordable housing. In partnership with the Town of Duxbury's
Affordable Housing Trust (DAHT), they will soon complete the
six-unit Feinberg Bog Condominium Project located just off of
Temple Street. The townhouse style condos, have two-bedrooms
and I ½ baths and are approximately 1,200 square feet. Three of the
townhomes are now occupied by three new Habitat Family Partners with incomes of 60% of the Area Median Income. The remaining three units are for sale now and for individuals interested with
100% of the area median income, can contact South Shore Habitat
for Humanity for more information.

"This is a great partnership between our nonprofit and the Town of Duxbury and the town's Affordable Housing Trust," said Martine Taylor, Executive Director of South Shore Habitat for Humanity. "The project design makes a smart use of the land so that we are able to provide housing for six families representing two different economic sectors who otherwise would not be able to afford to live in Duxbury." This project will bring the number of affordable homes built by South Shore Habitat for Humanity to ten, and a total of sixty-one throughout our service area.

Larisa and Maeve remember that first night in their new home on June 24th quite well. They couldn't wait to leave the

one-bedroom apartment they had spent the last six years and begin their new life. "It felt like it wasn't real" remembers Larissa. "It was so upbeat"

A couple of days later, with the furniture set up, Larisa's mom came to visit and they made their first dinner in the new kitchen when the reality set in.



PHOTO CREDIT | Honessa Lara, Sunfawer Partraits

"My mother and I were very weepy and it was all such a huge blessing," shares Larisa. "I can't even say how much it changed our lives."

Mother and daughter have settled in nicely and are looking forward to spending their first holiday in their new home with their two guinea pigs and new dog Tess, a Spinone Italiano. Maeve, now a junior at the high school, is thinking of college and keeps up with her school work and her commitment to first chair oboe with the wind ensemble in the music department. The two are very happy to be in their very own home for the holidays.

When asked about what they love most about Duxbury, they reply "You know you're in Duxbury when a summer stay-cation is more inviting than going to the cape."

To learn more about SSHH and to inquire about the Temple Street project, go to www.sshabitat.org. To inquire about the remaining units, contact nbrown@sshabitat.org

Do you have a story to share? Email Duxbury Neighbors at tciocci@bestversionmedia.com







We would like to thank EMBRACE HOME LOANS for bringing you this month's cover story.

## We've added a new product to our line.

Introducing Prime Jumbo from Embrace Home Loans. We realized that Jumbo loans were so complicated and time consuming, they were in danger of becoming extinct. So, we created our own. Embrace's new Prime Jumbo loans are all underwritten in-house to our own guidelines and our internal competitive rates. This not only improves turnaround times, it makes the rates a lot more appealing for you.

## Our Jumbo highlights:

- Loan amount up to \$2,500,000
- · 89.99% LTV purchase & rate/term
- · 70% LTV cosh-out refinance
- 700 + FICO
- 43% DTI
- · Primary & Second Home
- · Interest-only options
- Competitive rates
- . 5/1, 7/1, 10/1 ARMs
- · 15 and 30 year fixed rates

To learn more, give us a roar. And then take advantage of a vastly improved breed of Jumbo.

## 508.591.4801

8 Samoset Street, Plymouth, MA 02360 350 Gifford Street, Unit E-23, Folmouth, MA 02540 146 Front Street, Suite 103, Schupte MA 02066



Restrict North Louis Inc. 1995. S. D. & 2004 is borned by MA thoropage. Lender and Mortgage Bresser Lin. 8 MC2184. Same orthographic and contact an

