



A GUIDE FOR WOMEN WHO ARE
DONE WAITING

Every Month You Rent, Someone Else *Gets Rich.*

Her name isn't on your lease. You've never met her. But she owns the building you live in — and every single month, you make her wealthier. You cover her mortgage. You fund her retirement. You build her net worth. And you get a receipt.



Adrianna Leone

REALTOR · LISA SEVAJIAN GROUP ·

EXP REALTY

LET'S TALK

READ THE G

This is the part where I tell you that you could be her. Not someday. Not when the market calms down or rates drop or you finally feel ready. **Now. With what you have. In the towns you already know.**

I'm Adrianna Leone. I'm a realtor with the Lisa Sevajian Group — top 1.5% of over 1.5 million realtors in the country — and I got into this work because I kept watching smart, capable women do the most expensive thing possible every single year. Renew their lease.

A good agent will tell you whether buying makes sense. I'll teach you how to build the life that comes after.

*"The moment never feels obvious.
You make it."*

Let me tell you about three women who stopped waiting.

The stories of Kayla, Destiny, and Jess are inspired by real clients and real outcomes in our market. Names, faces, and identifying details have been changed to protect client privacy. The strategies, numbers, and results reflect real experiences in the Greater Boston and North Shore Massachusetts market.



OF Kayla Got the Cat. And the Patio. And the Sage Green Wall.

Kayla is 29. She makes good money. She's been renting the same one-bedroom for three years, absorbing a rent increase every September like it's just part of the calendar now. She has a list. She's had it for years.

A cat

A patio

One wall painted the color she actually wants

The feeling of a space that is completely, legally, permanently hers

She kept thinking she needed more. More savings. More salary. More certainty. She kept waiting for the moment to feel obvious. **The moment never feels obvious. You make it.**

What Kayla actually needed was a 2-bedroom condo in Peabody. Private patio that gets afternoon sun. She put 3.5% down, paired it with MassHousing down payment assistance, and negotiated a seller credit that covered closing costs entirely. Her monthly mortgage came in lower than what she was paying in rent.

She got the cat on move-in day. Named him Merlot — Merl for short. He owns the patio now. She painted the bedroom the deep sage green she'd had saved on her phone since 2021. Built the closet. Hung the mirror her old landlord said no to for two years.

She renewed nothing. She answers to no one. She is home.



02

Destiny Bought a Two-Family in Haverhill and Her Tenant Pays Half Her Mortgage

Destiny is 34. She grew up watching her mom move every two years — new landlord, new rules, new reason to keep her life in boxes just in case. She decided at some point she was done living like that. She just didn't know what the alternative looked like until someone showed her.

She bought a two-family in Haverhill. She took the top unit — three bedrooms, a backyard she didn't know she needed until she had it. She put a tenant in the bottom unit. Pays on time every single month without fail.

Her tenant's rent check covers nearly half her mortgage. Her actual housing cost — in Massachusetts, in a place she owns, with a backyard — is less than what most people pay to rent a one-bedroom near Boston.

She decorated exactly the way she wanted. The kitchen is hers. When something needs fixing she calls her contractor — not a hotline that puts her on hold for 40 minutes. In five years she moves to a single family in Methuen and keeps the Haverhill building. Her tenant covers the mortgage on a building she no longer lives in — cash flowing, appreciating, building wealth in the background.

Her mom called when she got the keys. Cried on the phone. Said she wished someone had shown her this 30 years ago. That's why I do this work.



03

Jess Bought the Ugly House in Methuen and Her Tenants Pay Her Mortgage and Then Some

Jess is 31. She bought a three-family that nobody else wanted. The kitchen was from 1993. The carpet had seen things. Her friends sent question marks when she texted them the listing. Her mom told her to keep looking.

She bought it anyway. Because Jess understood something most buyers don't.

A fixer upper is not a problem. A fixer upper is a discount.

She used an FHA 203(k) loan — one single mortgage covering the purchase price and renovation budget together. Kitchen, bathrooms, floors — all rolled in from day one. The building nobody wanted became the building everyone wished they'd bought.

She lives in one unit. The other two are rented. Her tenants' combined checks cover her entire mortgage — and send her a little extra on top. **Her housing cost is zero.** She owns a building. She is 31. She did this on a single income with an FHA loan and the willingness to see potential where everyone else saw a problem.

The people who walked past that listing are still renting in the same neighborhood.

Women Are Already Doing This. Are You In?

20%

of all homebuyers right now are single women — second only to married couples. Single men are 8%.

10.9M

homes owned by single women in America vs. 8.24 million by single men. We already own more.

25%

of all first-time buyers in 2025 were single women. One in four. We are the market.

43×

Typical homeowner net worth: ~\$430,000. Typical renter: \$10,000. Same city. One decision.

What Renting Is Actually Costing You

Not just the monthly number. All of it. Average Boston rent right now is \$3,638 a month. A one-bedroom averages \$3,357. A two-bedroom is \$4,217. But before you even moved in you handed over first month, last month, security deposit, broker fee.

MOVING INTO A BOSTON RENTAL	AMOUNT
First month's rent	\$3,357+
Last month's rent	\$3,357+
Security deposit	\$3,357+
Broker's fee	\$3,357+
Total to move in	\$12,000–\$15,000
EQUITY BUILT AFTER 1 YEAR OF RENTING	\$0

That \$12,000–\$15,000 you handed over just to move in? That's a down payment on something you could own. One of those builds wealth. The other builds your landlord's.

Boston's rental shortage isn't going away and prices will keep climbing. Every year you wait you're not treading water. You're falling behind while someone else gets ahead on your dime.

The Moves. Pick Yours.

No one right way. Just the way that works for your life, your budget, and where you want to be in ten years.

01

Get a Condo. Get a Cat. Get a Life That's Yours.

Buy a condo and live in it on your complete terms. Paint every wall. Get the pet your lease said no to for years. Build the closet. Make it yours in every way that word means.

Every month while you're living your actual life in your actual home, you're building equity. Your mortgage is fixed — it will not go up in September because your landlord decided it should. Your address is yours for as long as you want it. You don't need a roommate or a tenant or a renovation project. You just need to stop paying someone else's mortgage and start paying your own.

02

House Hack a Condo

Buy a 2-bedroom and put a roommate in the second room. She pays you \$1,200–\$1,500 a month. Your effective housing cost drops to almost nothing — in a place you own, building equity, completely on your terms.

You're not a landlord managing strangers. You have a roommate — like millions of people do — except the unit is yours. When she eventually moves out you rent to someone new, or you move on and rent the whole thing. Every decision is yours now and stays yours.

03

Buy With Your Best Friend

Two incomes qualifying. Two people splitting the down payment, the closing costs, the monthly. A property neither of you could comfortably reach alone is suddenly completely within range for both of you.

You buy a two-family. She takes one unit. You take the other. You share a wall and a mortgage and absolutely nothing else unless you want to. You each build equity. You each get the tax deductions. You each stop paying rent to someone who doesn't know either of your names.

Get a co-ownership agreement from a real estate attorney before you close. It covers every what-if and it protects the friendship. I know the right attorney. That is exactly what I am here for.

Buy a Multi-Family and Live for Free

Buy a 2 or 3-family. Live in one unit. Rent the others. Your tenants' checks cover your mortgage — in many cases entirely. Your housing cost drops to almost nothing. You own a building. You're building equity every single month in your 30s.

In ten years that building has appreciated significantly, your tenants have been paying your mortgage the whole time, and you have options renters simply don't have. Sell it. Keep it. Move out and let it fully cash flow. Refinance and use the equity to buy the next one. This is how regular people build real wealth. Not by getting lucky. By knowing the move exists and making it.

Buy the Fixer Upper

The dated kitchen is not a problem. It is a discount wearing bad lighting and worse carpet. That fixer upper everyone else walked past? That is your opportunity. When you buy a property that needs work you buy it below what comparable updated properties sell for. You renovate. You close the gap. You keep every dollar of upside.

There's a loan product built specifically for this — the **FHA 203(k)**. It lets you finance the purchase price and renovation costs in one single mortgage. No scrambling for money after closing. It's all rolled in from the start. You find the property nobody else wanted. You see what it could be. You make it completely, specifically, exactly yours. One of my favorite moves in this entire market.

The Money Nobody Told You About

Massachusetts has some of the most generous first-time buyer programs in the country. Most women find out about them six months after they needed to.



"This isn't just a purchase. It's a decision to trust yourself and build something on your own terms."

Jessica Davolio

MORTGAGE LOAN OFFICER · LEADER BANK

MOST IMPORTANT PROGRAM TO KNOW

MassHousing Down

Payment Assistance

Up to \$30,000

Available to eligible first-time buyers anywhere in Massachusetts. Zero percent interest. No monthly payments. Sits quietly on your title until you sell or refinance. The program most buyers never hear about until it's too late.

✓ Up to \$25,000 in Gateway Cities — Haverhill, Methuen, Peabody, Salem MA and more

✓ 0% interest — zero monthly payments until sale or refi

✓ Available for condos, single-family, and 2–4 family homes

✓ Works with FHA, ONE Mortgage, and conventional loans

✓ Income limits up to 135% AMI in Gateway Cities

VETERANS

VA Loan

0%
Down

If you've served: zero down, no PMI, competitive rates, available on 1–4 unit properties. The best mortgage product that exists. It belongs to you. Use it.

FIRST-TIME BUYERS

FHA Loan

3.5%
Down

Pair with MassHousing and cover almost everything. Works on 1–4 units — perfect for house hacking a duplex or triple-decker.

MASSACHUSETTS

ONE Mortgage

3%
Down

No PMI. Subsidized interest early on. Built for moderate income first-time buyers in MA. Most people who qualify have never heard of it.

CITY OF BOSTON

Boston Home Center

Up to
\$50K

Buying inside Boston? Covers down payment and closing costs. Zero interest. No monthly payments. For buyers under 100% AMI.

NEGOTIATION TOOL

Seller Credit

Up to
3%

Ask the seller to cover your closing costs. On a \$400K home that's up to \$12,000. Stack with MassHousing and your out-of-pocket can be under \$5,000.

The Towns. Your Towns.

Northern MA, the North Shore, and Southern NH — this is our backyard. I know these streets the way you know the drive to your mom's house.

MASSACHUSETTS

Haverhill

Not a hidden gem anymore — everyone has found it and for good reason. Lower taxes than most of Essex County, a downtown that has genuinely arrived. Coffee shops that are actually good. Restaurants worth making a reservation for. Art events, live music, a community that shows up for itself. The rail trail runs along the Merrimack River — kayaking Saturday morning, dinner downtown that night. Direct commuter rail to North Station. First-time buyers are landing here right now and not looking back.

MASSACHUSETTS

Methuen

The town that just works. On 93 in three minutes. On 495 in five. New Hampshire border in your backyard — tax free shopping at the malls, lower prices on everything. Not trying to be trendy. Just solid — good inventory, real value, the kind of town where people buy and stay for a long time.

MASSACHUSETTS

Salem

Has a personality and commits to it completely. Independent restaurants and bars worth going to. A downtown you actually want to walk around in. History without being stuck in it, energy without being exhausting. Commuter rail straight into Boston. Condos move fast here because people genuinely want to live here. When the right unit comes up at the right price, you do not take a weekend to think about it.

MASSACHUSETTS

Amesbury

Feels like someone designed it for people who want a real life outside of work. Good restaurants and bars — the kind where you become a regular. Breweries. A river. Hiking and walking trails that are genuinely beautiful. Small city energy without small city limitations. People are finding Amesbury right now and the market is reflecting that. There's still a window. It won't stay open forever.

MASSACHUSETTS

Peabody

Gets overlooked because it doesn't have the brand name of Salem right now — and that is exactly why you should be paying attention. Easy highway access. Close to everything on the North Shore. Real life at real prices. One of the top sellers' markets in Essex County in 2025. Get in before the rest of the market fully catches up.

MASSACHUSETTS

Dracut

Doesn't try to be anything it's not and that's the whole appeal. Quick access to both 93 and 495 — you can get anywhere from here without losing your mind. Quiet, suburban, solid value, right next door to Lowell without the Lowell price tag. Best entry point in this market for first-time buyers stretching their budget.

MASSACHUSETTS

Tewksbury

Sits right at the intersection of 93 and 495. Commuter's dream. One of the top condo markets in Middlesex County in 2025 — good inventory moves fast. Well positioned and ahead of where prices are heading as demand keeps pushing north out of Boston.

MASSACHUSETTS

North Andover

Beautiful town. Great schools. A sense of community you feel the minute you drive through it. More affordable than Andover next door but with the same quality of life that makes people stay forever. Led sellers' markets in Essex County in 2025 — when good inventory hits here, buyers who are ready need to move like it.

MASSACHUSETTS

Andover

The top of this market and it knows it. Gorgeous, established, excellent schools, holds its value through every market cycle. Not a starter market — a destination. For the buyer with a bigger budget who wants to plant a serious flag and stay.

NEW HAMPSHIRE

Salem NH

No state income tax. Last exit before Massachusetts prices. A market that has been quietly absorbing demand for years without making a lot of noise about it.

Thinking about New Hampshire vs. Massachusetts? Ask us for our NH vs. MA Buying Guide — put together specifically for buyers weighing both sides of the border.

A Good Agent Opens the Door. I Hand You the Keys to the Whole House.

Buying a home isn't just you and the seller. There's a whole team involved and the quality of those people affects everything — your rate, your contract, your inspection, your renovation budget, your sanity.

Most buyers find all of these people themselves. They Google. They ask around. They hope. You don't have to do that. When you work with me you get me — and the network I've already built.

-
- The lender who knows every program in Massachusetts and will fight for your rate
 - The attorney who reads every line of your contract in plain English
 - The inspector who walks your future home like it's their own
 - The contractor who shows up, tells you the truth, and gives you a real number
-

The Lisa Sevajian Group

EXP REALTY · #1 BROKERAGE BY
TRANSACTION VOLUME

1.5%

Top 1.5% of over 1.5 million realtors nationwide
— out of everyone in this country selling
homes, we are in the top tier

757

eXp agents on America's Best list — fewer
than 0.1% of all agents in the country qualify
for this recognition

When you work with me, you get the full team involved in your transaction. I'll handle everything from the lender to the attorney to the inspector to the contractor. You get me — and the network I've already built.

*Your story
goes here.*

COMING SOON

You Already Know You Want This.

Let's Go Get It.

You've been thinking about this longer than you'll admit. Maybe you've run the numbers in your head a hundred times. Maybe you've saved listings you never showed anyone. Maybe you've driven past a street and thought — I could live there.

That feeling is real. And it's telling you something.

Here's what we know about women who buy their first home:

-
- | | |
|-----|---|
| 28% | want a home of their own — the single most common reason women buy. Not because someone told them to. Because they decided. |
| 16% | buy specifically to be closer to family and their community — to put down real roots, not just a lease. |
| 45% | make financial sacrifices to get there — cutting back, saving hard, saying no to things that don't matter so they can say yes to the thing that does. |
| 63% | of single women who buy choose a single family home — not a starter, not a compromise. The real thing. |
-

You are not behind. You are not too young or too single or too unsure. You are exactly where every woman who owns a home once stood — right before she made the call.

Your story starts the moment you decide it does. I know what you need and I know how to find it. Let me figure it out.



Lisa Sevajian

FOUNDER · LISA SEVAJIAN GROUP · EXP

REALTY

ABOUT US

She Was Once Exactly *Where* You Are.

Lisa Sevajian was once a first-time home buyer herself — a young mom, figuring out how to build a life, not just buy a house. Like so many buyers, she walked into the process with questions, uncertainty, and a deep desire to get it right.

That experience didn't just shape her purchase — it shaped her purpose.

What started as a personal milestone became the foundation for her career in real estate. Lisa became committed to doing things differently: **guiding people with clarity, honesty, and real strategy** — not pressure, not confusion.

Since then, she has built the Lisa Sevajian Group into one of the top-performing real estate teams in the country. Today, Lisa and her team specialize in helping first-time buyers navigate the process with confidence.

They understand that this isn't just a transaction. It's the beginning of something bigger. **Because they remember exactly what it feels like to be where you are right now.**

1.5%

TOP 1.5% OF OVER 1.5
MILLION REALTORS
NATIONWIDE

eXp

#1 BROKERAGE BY
TRANSACTION VOLUME
IN THE US

Cell (978) 457-3406

www.soldbylsg.com



Adrianna Leone

THE LISA SEVAJIAN GROUP · EXP REALTY ·

NORTHERN MA · NORTH SHORE · SOUTHERN NH

Do Anything — Anything — But Sign That Lease Again.

- Kayla got the cat and the patio and stopped asking permission to live in her own home. Merl claimed it on day one.
- Destiny's tenant pays her mortgage every month. She hasn't thought about a lease renewal in three years.
- Jess owns a building at 31. Two rent checks every month like clockwork. Dog at her feet. Home exactly the way she wanted it.

The median age of a single female first-time homebuyer right now is 44. Not because women aren't ready at 28. Because nobody showed them the path at 28. You are not too young. You do not need to be married. You have one question. I have one answer.

"Let me figure it out."

GET IN TOUCH

Cell (978) 225-0741

www.soldbylsg.com

@adriannaleone

VISIT SOLDBYLSG.COM

CALL ADRIANNA



Stories inspired by real clients. Names, faces, and details changed for privacy. © The Lisa Sevajian Group · eXp Realty · All rights reserved · Market data based on 2025–2026 North Shore MA and Southern NH figures · Consult a licensed lender, attorney and CPA for guidance specific to your situation.