

Genesis News

Merrimack Valley Housing Partnership
— 2012 —

Congratulations, Ratana.



Ratana is thrilled to have found her house.

Ratana is Cambodian and spent her early years in a refugee camp in Thailand. She is employed in the field of dental implants. She planned, budgeted, and saved. After looking for a year, she found an ideal home. Her house had recently undergone a complete renovation. The City of Lowell provided down payment assistance.

Ratana and her girlfriend, Lina, along with their three puppies, are elated. Ratana was a joy to work with. We wish her many happy years in her home.

Project Genesis Graduates
Number of Families: 12,890
(through May 2012)



From the Director

This is my 20th year with the Merrimack Valley Housing Partnership (MVHP).

Lowell is an endlessly interesting place. In interviewing a random sample of our recent home buyers for this newsletter, I realized that all of them have a common thread. Each are newcomers to America. Each family came from a different part of the world. We never know the traumatic and challenging experiences our neighbors have had before and after getting here.

What is evident is the hard work and determination it takes to qualify for a mortgage and buy a house in a new country with a new set of rules and a new language.

We also know that we all benefit from their presence and the investment they make in our community. They are an inspiration and it is an honor to work with them.

Nearly 13,000 families have completed our Project Genesis home buyer training program so far.

MVHP just completed its 15th consecutive year in the black. This year is more challenging than ever due to cuts in the federal budget. We raise about 60% of our operating expenses from private sources. The 40% which comes from public sources is under increasing pressure. The U.S. Congress eliminated all home buyer counseling funds. After an intense lobbying effort, they agreed to restore about half the budget. We have our work cut out for ourselves going forward.

I want to acknowledge the talent and dedication of Maria Lopez and Ed Alcantara. Both make an enormous contribution to MVHP. Their dedication was a big part of **the reason that the Greater Lowell Chamber of Commerce named us the "Nonprofit Organization of the Year"**.

Our success is the result of all the partnerships we enjoy. It is a pleasure to work with The Cambodian Mutual Assistance Association to provide home buyer education to the Khmer speaking community. Middlesex Community College generously provides excellent classroom facilities for us. The City of Lowell and the Lowell Development & Financial Corporation fund the down payment assistance programs which help so many people. We have a dedicated board of directors and dozens of volunteering attorneys, home inspectors, real estate brokers and lenders who help teach our classes.

One of the fun things we get to do is work with the Lowell Parks and Conservation Trust to provide trees for new Lowell home buyers. Planting a tree at the time of one of **life's milestones is very meaningful.**

We missed my Dad this year at our annual reception. Dad and Mom were always a positive and happy presence. We also missed Pat Willey, our secretary for 10 years. Pat passed away in early 2012. Our condolences to Dave Willey.

Thank you to all of our supporters, friends, colleagues and program participants.

Best wishes, Jim Wilde

New Home Owners



Pedro and Gilma Tobon are thrilled to own their own home. Originally from Medellin, Colombia, they have lived in Lowell for 9 years. Gilma will become a U.S. citizen this summer.

Both hard workers, they are raising their daughter Karen who attends a charter school in Lowell.

Ed Alcantara and Maria Lopez of MVHP provided guidance to them as they navigated the purchase of their colorful and immaculate new home. Donna Koulas of Citizens Bank and Realtor Anny Cruz made up part of their team. In addition to Ed and Maria, they are grateful to The City of Lowell for providing down payment assistance.



Adriana Machado purchased this home in South Lowell. Originally from Brazil, Adriana worked hard for 11 years and overcame a lot of adversity before purchasing her first home. She is a chef and manages a large restaurant operation. Her culinary skills began with her Portuguese grandmother and continue with her daughter.

Her perseverance paid off. After looking for the right property for two years, she found this one in excellent condition with a large yard. Her son looks forward to mowing the lawn. Adriana and her three children are enjoying their new home. Congratulations, Adriana.

Project Genesis Home Buyer Training Classes

Dozens of real estate professionals volunteer their time and talents to teach the seminars. These include lenders, attorneys, home inspectors and real estate brokers.



Attorneys Brian Alcorn and Angela Harkness.



Attorney Len Foy



Attorney Frank DiMaria



Donna Koulas of
Citizens Bank



Representatives from Jeanne
D'Arc Credit Union from left:
Navi Ou, Maureen Couture,
Barbara Copley and Carol
Lees.



Glenn Grutta
of Jackson
Home
Inspections





Peter Fraser, First Eastern Mortgage



Beth Phelan & Elana Kalogeropoulos of Enterprise Bank



Marco Bettencourt, Realtor



Between the English, Spanish and Khmer classes, we've had as many as 100 families complete the classes in a month. First time home buyers are returning to the market.



Matt Simpson of Inspectional Services



Brenda Boudoin, Ed Alcantara and Frank Flynn at the Jingle Mingle. Brenda is one of our volunteering realtors.



Ed Alcantara covers responsible home ownership and insurance needs.

Home Buyer Training in Spanish



January 2012 Class



Carmen Torres teaches about lead paint and healthy homes.



April 2012 Class



Home Inspectors
Nico Distafano of
Tiger Home
Inspections



Walter Almeida of Tiger
Home Inspections



Attorney Hector
DeJesus presents
the legal aspects of
home buying.

Home Buyer Training Classes in Khmer



Borath Men, Realtor, speaks to a group of Cambodian home buyers. We enjoy a collaboration with the Cambodian Mutual Assistance Association to produce these seminars.



Tim Mouth provides translation services.

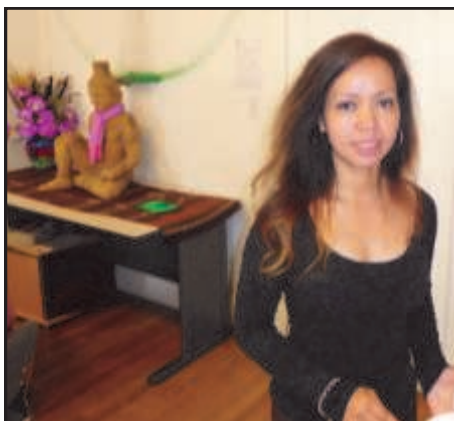


Margo Thach of Bettencourt Real Estate also presents the role of the real estate broker.



Approximately 250 families have completed the class in Khmer so far.

Ronnie Mouth promotes the Cambodian classes.



26th Annual Reception - May 17, 2012

The James Whistler House Museum of Art



Kevin Ahern, Diane Silva



Mayor Patrick O. Murphy, Greg Page,
Bill Lipchitz, Madeline Nash



Robert Omoyeni,
Justin McEachern



Don McMeniman, Rachel Masse



Sasha from Kazakhstan, Busra
from Turkey and their
host mother Sue Dawson



Bowa Tucker, Zelma Khadar,
Elkin Montoya



Jim Cook, Jim Milinazzo



Melissa Suprenaut



Eileen Healey, Germaine Vigeant-Trudel,
Mary Noon, Ed Trudel



Michele Witts, Emily Rosenbaum,
Debbie Mullins



Aleksandra Ward Tugbiyele,
Bobby Tugbiyele,
Karen Frederick



Elana Kalogeropoulos, Marie Hamilton,
Peter Fraser, Beth Phelan



Angelique Eliopoulos,
Victoria Nayiga,
Philip Eliopoulos



Hector DeJesus, Julie
DeJesus, Ed Alcantara

Aaron Gornstein

Undersecretary for Housing and
Community Development,
Commonwealth of Massachusetts



Aaron shared his housing
goals as our guest speaker.



Justin McEachern, Karen
Bolton



Board President
Robert Omoiyeni



Jose Cruz, Amsi Morales



Angelo Nuby, Maria Lopez



Ro Krenitsky, Dora & Noel
Friedman



Maria Lopez



Victoria Nayiga, Jim Wilde

MVHP Annual Meeting - continued



Zelma Khadar,
Kathy Reticker



Ron Roberson, Norm
Zarella, Carol Lees



Michael Breda,
Rosemary Noon



Mayor Patrick
Murphy



Kim Beaudoin,
Maureen Couture



MJ Zarella, Paul Achin



Jim Dymont, Dean
Kenney



Shirley Shuiga
Zaragoza

CHAPA Annual Dinner



The MVHP staff and many board members attended the annual meeting of the Citizens' Housing and Planning Association to receive a Community Service Award. From left: Robert Omoyeni, Maria Lopez, Jim Wilde, Diane Silva, Germaine Vigeant-Trudel, Michael Breda, Paulette Renault-Caragianes, Ed Alcantara

Thank You to our Volunteers.

Our volunteers help prepare course materials and mailings. They include Tina Lawrence, Tiana Lawrence, Aaliyah Hayden, Jo-ann Patterson, Indy Esmeral, and Georgia Coombes. In photo from left: Ly Eav, Chanthya Mong, Gechlang Chhim.



Landlord Training



For those interested in purchasing two or three unit properties, Ed Alcantara conducts monthly landlord training classes. These sessions prepare home buyers for the responsibilities of being a landlord. Topics include the different types of rental agreements, tenant screening and selection, security deposits, lead paint and housing court.

New Home Buyers



Left photo: Patrick & Leonor Daley (and their two boys) purchased a home in Concord. They were featured in a Lowell Sun article on new home buyers.

Jillian Domings & Jason Salzarulo purchased a condominium in downtown Lowell. They moved here from Somerville. They were also featured in an online article in The Lowell Sun.



Down Payment Assistance

Totals through May 2012

<u>Source of Funds</u>	<u># of Families</u>	<u>Amount of Assistance</u>
City of Lowell	766	\$4,436,944
Lowell Development & Financial Corp.	460	41,217,711
Total	1,226	\$5,654,655

2011 Annual Appeal

128 individuals and organizations contributed \$15,032 to our Annual Appeal.

Supporters (Up to \$50)

Anonymous
Anonymous
Gloria April
Susan Aubert & Elizabeth Restaino
Elizabeth A. Barlow
Paul Brouillette
John & Deborah Bukala
Richard & Anne Cavanaugh
Joy B. Chadwick
Oliver & Kathryn Chamberlain
Carol & Walter Clevon
Coalition for a Better Acre
Tom & Carmela Coughlin
Edward F. Croke
Anny Cruz
C.R. & Esther Davenport
Timothy DeLessio
The Edge Group, Inc.
Eno, Martin & Donahue
Joel Epstein
Francine & Alden Gagnon
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Rachel Ann Morin, Esquire
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James O'Hearn
Omega Ventures—Avi Glasser
Sue Parker
Hillary Pizer
Gonzalo Puigbo
Peter & Lucille Richards
Shalmal Rivera
Shamir Rivera
Willard & Joyce Robinson
Carol & Dave Sneden
Keith N. Soucie
David Turcotte
Nancy M. Walsh
James & Joyce Youngberg

Thank you UPS.

Doreen Lambert and Linda Rockwell, employees of UPS, volunteered to help prepare our course materials. They were great. Thank you, also, to Barbara Doud, who somehow avoided the camera.



Thank you, David Grieb.

David worked in the office as an intern for 3 weeks. He graduated from Lexington Christian Academy and is headed to Johnson and Wales University to study business.



Benefactor (\$51—\$100)

ABC Home Inspections, Inc.
Kathleen M. Alexander
Peter & Rosemary Aucella
Adam Baacke & Stephen Laput
Barry Berman & Laura Gold
Karen & Walter Braunschweiger
Mark Briere
Ron & Carol Canistraro
Charles Caragianes & Paulette Renault-Caragianes
Maureen Couture
Carol & George Duncan
Philip & Angelique Eliopoulos, Attorneys
Daniel & Gale Endyke
Daniel Finn
Leo Forcier—Prime Properties
Noel & Dora Friedman
G. Gregory Howard, Attorney at Law
Mary & Robert Johnson-Lally
Kiwanis Club

Kody & Company, Inc.
Stephen & Sandra Krenitsky
Bruce & Deb Lenahan
Maria Lobao
Ronald Marsella
Mental Health Association of Greater Lowell
Georgi Mueller—Front Door Realty, LLC
Kathy Muldoon
Melissa Nolte
Rosemary Noon & Paul Marion
Northeast Association of Realtors
Albert H. Notini & Sons, Inc.
Dan & Brenda O'Brien
Robert Omoyeni
Dennis Page
Rosatone & Bell
Paul Rufo & Nancy Power
Diane J. Silva

Luminary (\$101 - \$250)

Anonymous
Kevin & Jennifer Ahern
Ed Alcantara
Michael Anthony
James L. Cooney Real Estate Agency
Mr. & Mrs. Ernest G. Dixon, Jr.
Gwen Donovan
Stephen & Katherine Gendron
Dorcas Grigg-Saito
Eileen Healey
Joncas Associates

Mary Lou Keenan - Cooney Real Estate
Jim Kohr - Lowell Bank
Paul & Ro Krenitsky
Microsoft—Employee Matching Program.
Amsi Morales-Lopez
NMTW Community Credit Union
Pfizer Foundation - Employee Matching Gift
David Shochat
Annie & Ian Service
Ed & Germaine Trudel
Richard & Sharon Walsh

Celestial (Over \$250)

Stacy Alcorn
The Law Office of Karen Bolton
Michael Breda
Donna Koulas
Joe Lombardo
Lowell Bank
Lowell Development & Financial Corporation

Patricia & Bruce Magnell
New England Title & Escrow Services
Kathleen McLaughlin & Nathan Soucy
Richard & Mary Noon
Washington Savings Bank
Jim Wilde

Contributors

Thank you to the following organizations that made financial contributions from January 2011 - May 2012.

All Saints Episcopal Church - Chelmsford
Bank of America Foundation
Boston Private Bank and Trust Company
Christ Church United - Lowell
Citizens Bank Foundation
Coldwell Banker Residential Mortgage - Andover
The Richard K. and Nancy L. Donahue Charitable Foundation
Eastern Bank Foundation
Enterprise Bank
The Aubert J. Fay Charitable Fund
Fidelity Management Trust Company
The Fieldstone Foundation
The Paul & Phyllis Fireman Charitable Foundation
Jeanne D'Arc Credit Union
City of Lowell - CDBG contract shared with Cambodian Mutual Assistance Association
City of Lowell - Lead Paint Contract
City of Lowell - HOME Technical Assistance Contract
Lowell Cooperative Bank
The Lowell Five Cents Savings Bank
Massachusetts Division of Banks
Massachusetts Mortgage Bankers Association
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Ministry at Large
Missionary Oblates of Mary Immaculate
MVHP Endowment Fund
St. Paul's Episcopal Church - North Andover
People's United Community Foundation
Princeton Properties
Charles G. Pringle Foundation
Sovereign Bank
TD Charitable Foundation
U.S. Dept. of Housing and Urban Development - Homebuyer Counseling Grant through CHAPA
Wells Fargo - Sharing Advantage Program
The Frederick E. Weber Charities Corporation
Gifts in Memory of Bill Wilde

Our Supporters Make It All Possible.

TD Bank



From left: Ed Alcantara, Carrie Lavallo, Charlene Ricci, Steve Maguire, Jim Wilde, Donna Mahoney, Lydia Beltran, Maria Lopez

Enterprise Bank



From left: Jim Wilde and Maria Lopez with Diane Silva (Executive Vice President) and Dick Main (President.)

People's United Community Foundation



From Left: Lynn Cantell, Ed Alcantara, Robert Omoyeni, Timothy P. Crimmins, Jr. (Massachusetts President)

Lowell Bank



From left: Michael Breda, Jim Wilde, and Richard Bolton, President.

Mission Statement

To Promote Responsible and Sustainable Home Ownership Opportunities for Low and Moderate Income Earners.

Board of Directors 2012 - 2013



Front Row from left: Paul Krenitsky, Jim Wilde, Mary Noon, Germaine Vigeant-Trudel, Ed Alcantara, Diane Silva. Back Row: Robert Omoyeni, Zelma Khadar, Kristina Vangos, Kevin Ahern, Eileen Healey, Don McMeniman, Michael Breda, Maria Lopez, Karen Bolton, Justin McEachern, Paulette Renault-Caragianes, Bowa Tucker.



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