

Genesis News

Merrimack Valley Housing Partnership

— 2013 —

Congratulations Megan & Jason



Megan Hill and Jason Hantzis bought this beautiful home in the Lowell Highlands. Jason grew up nearby and Meg moved here from Shirley, MA. Meg works in health care information technology. Jason works in the security solutions industry. The home buyer training classes helped them “big time” in preparing for their purchase. Jason worked in real estate for several years and still learned quite a bit in the classes. They received down payment assistance from the Lowell Development & Financial Corporation. Joe Lombardo, mortgage originator with RMS, provided mortgage financing. Don McMeniman of Key Realty Services, as well as a long time MVHP board member, served as their real estate agent. They are thrilled with their new home and are telling their friends and coworkers about the program.

Project Genesis Graduates
Number of Families: 13,729

(through May 2013)

Home Buyer Training Classes

Thank you to all the volunteers who help teach the classes. Nearly 900 families completed the training in 2012. We conducted the classes in 5 languages.



Scott Murphy of
People's United Bank



Jim Kohr of Lowell
Cooperative Bank



Marleny Mosquera of
AMB Realty Services



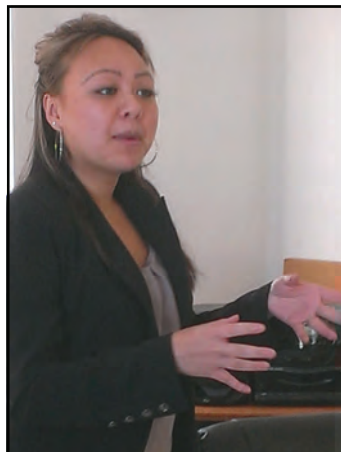
Navi Osorno of Jeanne
D'Arc Credit Union



Ed Alcantara teaching a home buyer training class



Matt Simpson from
Inspectional Services



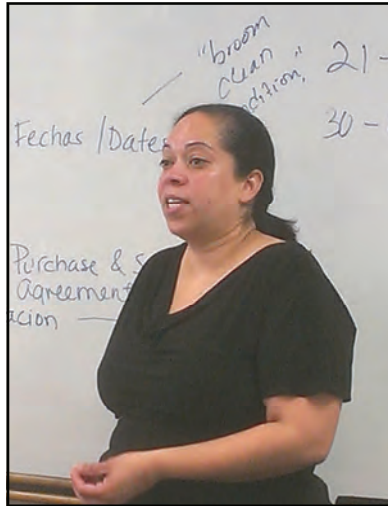
Phally Sean of
Century 21 Nashoba



Rasy An of the
Cambodian Mutual
Assistance Association



Steve Maguire of TD Bank



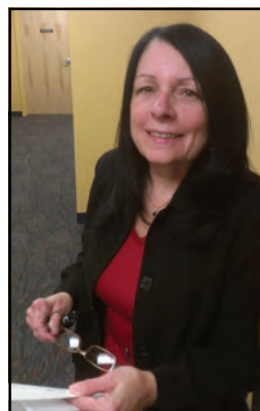
Attorney Mayté Rivera



Diana Carvajal-Hirsch of
Boston Private Bank &
Trust Company



Josh Amsler of
Jackson Home
Inspections



Brenda Beaudoin
of Beaudoin &
Associates



Attorney Chris
Zacharer



Marco Bettencourt of
Bettencourt Real Estate

Congratulations New Home Owners



Anny & Vandara Chum's new home



After looking at 30 houses, Vandara and Anny Chum purchased their first home in Lowell. They are both grateful that they took the home buyer training course as it helped them to prepare for the journey. They also took advantage of Ed Alcantara's expertise in preparing for the mortgage application process. The City of Lowell provided down payment assistance. Congratulations to the Chum Family!



A recent college graduate, Nicholas Weise purchased this single family home in December 2012.

After looking at properties for three months, Nick had his first offer accepted. With the help of his cousin, Nicholas is renovating the house one room at a time. He set up a game room in the spacious two car garage. Nicholas said that the class taught him a lot and he took advantage of the individual counseling. His lender was Washington Savings Bank. The City of Lowell provided Down Payment Assistance.

Kim Chhoy Kong purchased this beautiful two family home. Kim shares the house with her son, daughter-in-law, daughter and three granddaughters. In addition to the home buyer training class Kim completed our landlord training program. Donna Koulas of Citizens Bank provided mortgage financing and Kim received down payment assistance from the City of Lowell. Congratulations, Kim.



Vanthana Khun and
Navey Soun's new home

Navey Soun is a nurse who purchased this two family home in the Rivers Edge development. Enterprise Bank provided her mortgage financing. She received down payment assistance from the City of Lowell. She found the home buyer and landlord training classes very beneficial and is grateful for the help she received.



Ed Alcantara (right) provides individual financial and credit counseling for hundreds of first time home buyers every year.

With Ed are Marco Ruiz and Corina Ruiz with their 3 year old daughter, Kaylin.

27th Annual Reception - May 9, 2013

The James Whistler House Museum of Art



Dan and Brenda O'Brien



Diane Silva, Germaine Vigeant-Trudel, and
Melissa Surprenant



Shalmal Rivera, Maria Lopez, and
Shamir Rivera



Justin MacEachern



Noel Friedman and
Karen Bolton



Jose Cruz and Jim Kohr



Kristina Vangos and Eileen Healey



Ed Alcantara, Jim Wilde, Maria Lopez



Michael Breda

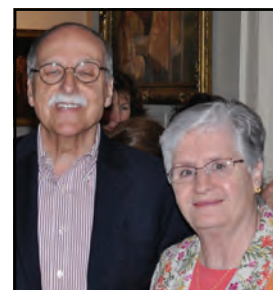


Ronnie and Tim Mouth



John Wooding

Richard Howe, Jr.,
Register of Deeds,
was our guest speaker.



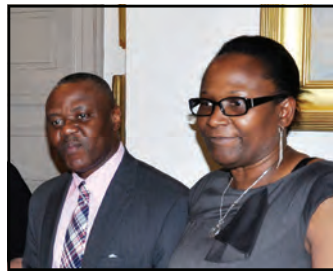
Ronald and Carol
Cannistraro



Sue Dawson and her
foreign students, Inna Kim
from Russia (left) and
Marwa Ben-Kalifa from
Tunisia



Richard Howe and Michael Breda (incoming president)



Bowa Tucker and Zelma Khadar



Rosemary Noon and Mignon Duffy



Elkin Montoya and Elizabeth Phelan

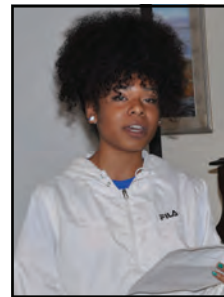


Mary Noon

Free Verse! closed the program with their spoken word poetry. They were terrific.



Clockwise from top left: Ricky Orng, Masada Jones, Suzanne, and Princess.



Wanjiku Kagai and Kagai Nwangi



Mary Lou Keenan and Sara Bagosian



George Duncan



Theresa Park



Jim Wilde, Steve Joncas, and Ricky Orng



Jim Cook, Diane Silva, Jim Milinazzo



Karen Frederick and Paul Achin



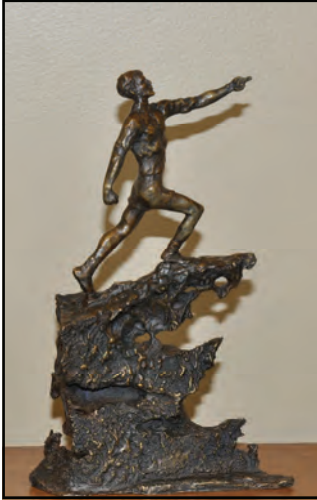
Senna Raslan and Robert Omoyeni (outgoing president)



Donna Koulas, Maria Lopez, and Angelo Nuby

Nonprofit Organization of the Year

The Merrimack Valley Housing Partnership was named *Nonprofit Organization of the Year* at Enterprise Bank's Celebration of Excellence.



Kevin Harkins Photography

Jack Clancy of Enterprise Bank with the MVHP staff. The Keynote Speaker was Bonnie St. John, Olympic Medalist.

New Home for the MVHP



We moved our offices to the beautiful Pollard Exchange Building on Middle Street. The building is home to the Lowell Middlesex Academy Charter School and Middlesex Community College. It is very convenient to teach our classes in the same building. Middlesex has been enormously generous to us over the years by providing excellent classroom facilities.



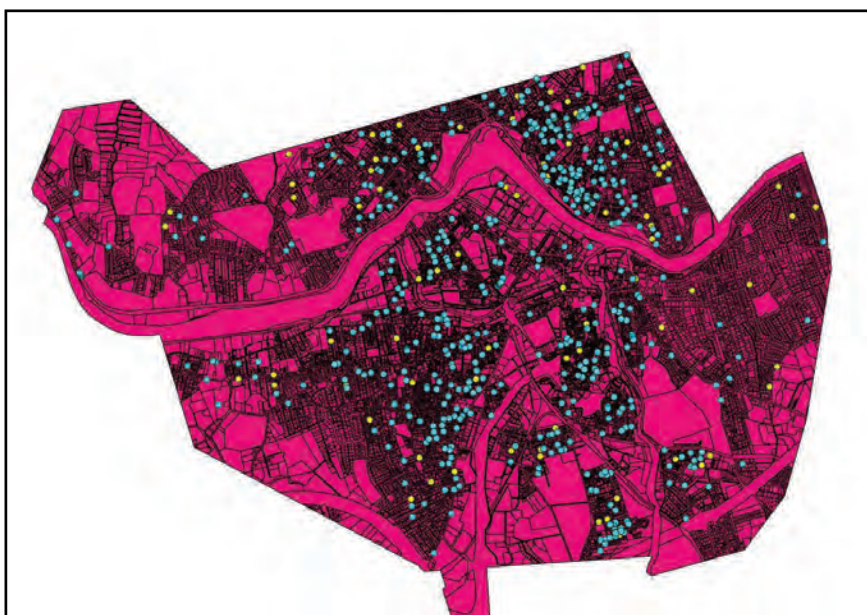
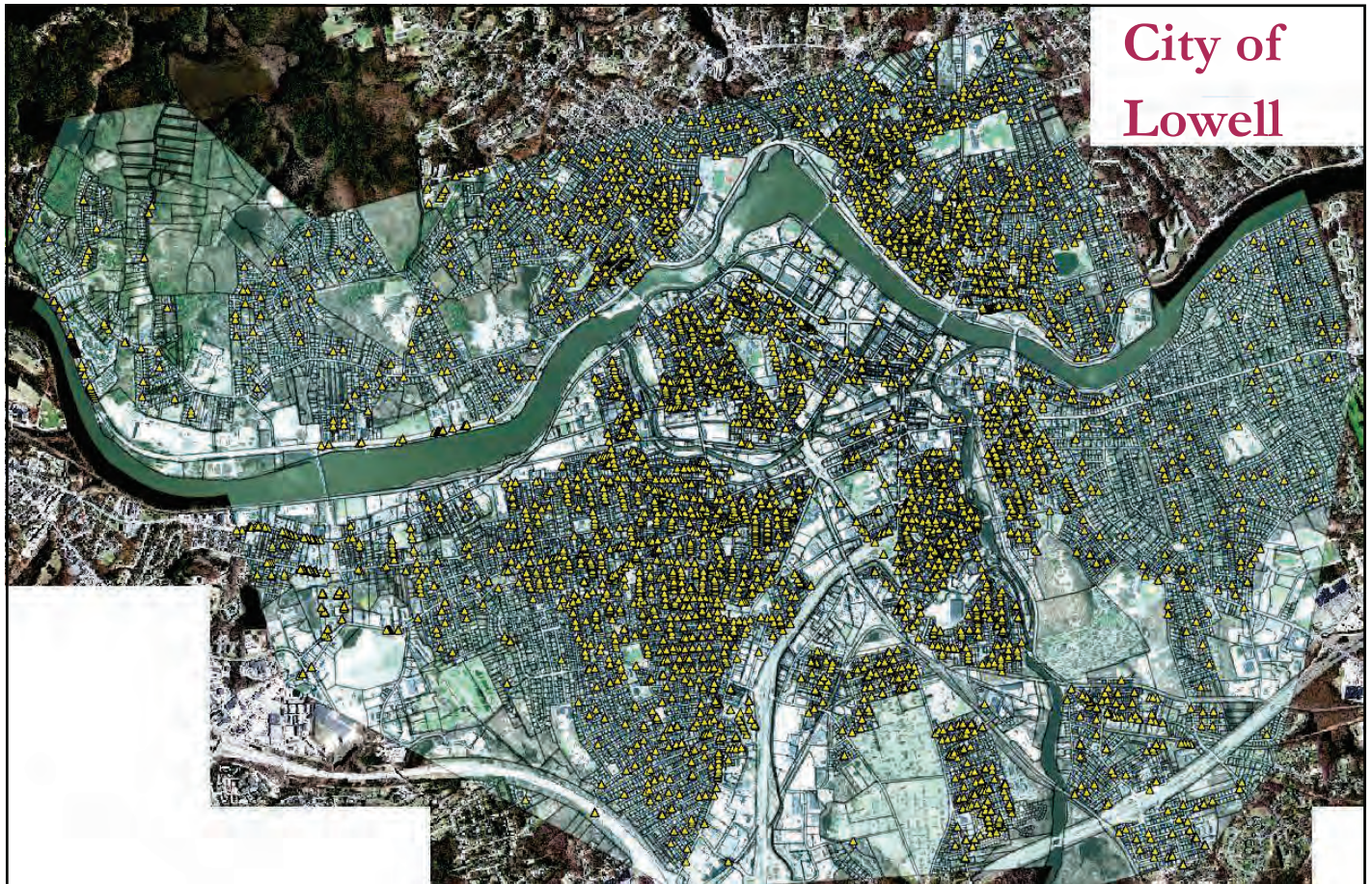
Down Payment Assistance

Totals through April 2013

<u>Source of Funds</u>	<u># of Families</u>	<u>Amount of Assistance</u>
City of Lowell (HOME Program)	782	\$4,547,932
Lowell Development & Financial Corp.	470	\$1,256,082
Total	1,252	\$5,804,014

Telling Our Story With Maps

These maps were developed to highlight where in Lowell our clients reside. The yellow dots on the map below represent 6,200 Lowell residents who have taken the home buyer training class. Thank you to the Theodore Edson Parker Foundation for supporting our efforts to produce these maps.



These dots represent Lowell home buyers who received down payment assistance from the City of Lowell or the Lowell Development & Financial Corporation.

Special thanks
to Stavros
Papadopoulos.



Stavros produced these maps as part of his course work for his graduate degree from UMass. He begins his doctoral studies in Georgia in the fall.

Hats Off to our Volunteers

MVHP is fortunate to have dedicated volunteers. They help assemble course materials and update our data bases. Thank you.



Georgia Coombes has volunteered for a year. Georgia and her husband Barry took the course in 2008 and purchased their home in 2009. She found the course so beneficial that she vowed to give back, not only with helping us to organize the office but promoting the classes as well.



Ruth Diaz is working in the office this spring.



Anabela DaCosta took the class a few years ago and bought a townhouse. She now comes back to volunteer in the office.



Indy Esmeral will be a senior at the Academy of Notre Dame-Tynsgboro.

Thank you, University of Massachusetts Lowell

We have had several students work in the office in various capacities. Some have done internships. Some have done directed studies. Others have simply volunteered.



Kayla Walkling worked in the office during winter break.



Anthony Brown completed a directed studies program under Professor Mignon Duffy's direction.



Lauren Alicardi worked full time during the summer of 2012. She was a huge help.



Sakada Bou completed a semester internship before completing his graduate degree.

Home Buyer Training Class in Arabic

MVHP teamed up with the International Institute to produce a home buyer training workshop in Arabic. Special thanks to Mounzer Aylouche of MassHousing for his language skills and assistance. The training took place on two Saturdays in Lowell.



Mounzer Aylouche of
MassHousing



Bryson Brown of the
International Institute



Donna Koulas of Citizens Bank



Attorney Amsi Morales

Mission Statement

The mission of the Merrimack Valley Housing Partnership is to promote responsible and sustainable home ownership opportunities for low and moderate income earners.

2012 Annual Appeal

138 individuals and organizations contributed \$17,724 to our Annual Appeal. Thank you.

Supporters (Up to \$50)

Acre Family Child Care
Allanach Mortgage Group
Gloria April
Stephan Badar
Bank of America - Employee Match Program
Philip & Leona Belanger
Patricia A. Berger
Lauren Galimi & Matt Brousseau
John & Deborah Bukala
Jane Calvin
Ron & Carol Cannistraro
Kathryn Chamberlain
Chelmsford St. Motors - Employee Match Program
Tom & Carmela Coughlan
Edward Croke
CR & Esther Davenport
Timothy Delessio
Francine & Alden Gagnon
Mary & Robert Johnson-Lally
Jeanne Lafond
Lisa Lasch
Dick Lepine Real Estate
Bill Lipchitz
Maria Lopez
Steve Maguire
Henri & Nancy Marchand
Jay Mason
Dennis McHugh, Esquire
Mental Health Assoc. of Greater Lowell

Merrimack Valley Project
Garvin & Nancy Moore
Georgi Mueller
Kathleen Muldoon
Paul Gaudet & Claudia Nangle
Paul Neak & Lyna Nuth
James O'Hearn
Theresa Park
Susan Parker
John G. Perry
Kathy Reticker & Jack Flynn
Lu & Peter Richards
Shalmai Rivera
Shamir Rivera
Willard & Joyce Robinson
Francey & Aaron Slater
Ted Smith
Navey Soun
Gail Sullivan - Coldwell Banker
Marie Sweeney
Essam Thabet
Bowa Tucker
Kristina Vangos
Nancy Walsh
Jessica Wilde & Josh Fody
Lauren Wilde
Workers Credit Union
James & Joyce Youngberg

Here is Another Way to Support MVHP. Choose VIRIDIAN as your electric supplier.

Since the energy industry has been deregulated, we all have to choose an electric supplier. Regardless of who you choose as your supplier, National Grid or NStar will continue to deliver the electricity. You will still receive one electric bill from National Grid or NStar.

VIRIDIAN provides more energy from green sources (wind/solar/hydro). VIRIDIAN will contribute \$2 per month to MVHP if you register under MVHP's account. The cost to the consumer is generally the same or less than current rates. You'll be helping the environment and MVHP.

Go to www.viridian.com/mvhp/default.aspx and select "Become a Customer".

It is easy. Thank you.

Benefactor (\$51 - \$100)

Bank of America - Employee Match Program
Beaudoin & Associates Realtors, Inc.
Barry Berman & Laura Gold
Helen Brown
Cambodian Mutual Assistance Association
Coalition for a Better Acre
Community Teamwork, Inc.
Mary Catherine Connell
Susan Cooney
Gwen Donovan
George & Carol Duncan
Daniel & Gale Endyke
Joel Epstein
Leo Forcier
Dora & Noel Friedman
Avi Glaser
Greater Lowell Landlords Association
David & Donna Grieb

Higgins & Ross - Photography and Design
G. Gregory Howard
Steven Joncas - Joncas Associates
Mary Lou Keenan
Zelma Khadar
Stephen & Sandra Krenitsky
Bruce & Deb Lenahan
Lenzi's Catering Co., Inc.
Maria Lobao - Enterprise Bank
Justin & Sara MacEachern
Ron Marsella
McDonough Funeral Home
Don McMeniman
James & Anabel Milinazzo
Albert H. Notini & Sons, Inc.
Robert Omoyeni
Pristine Homes Realty
Bobby & Aleksandra Tugbiyele

Luminary (\$101 - \$250)

Kevin & Jennifer Ahern
Ed Alcantara
Anonymous
Michael Anthony
Karen Bolton
Mealea Chan-Polcari
James L. Cooney Real Estate
Mr. & Mrs. Ernest G. Dixon, Jr.
Eliopoulos & Eliopoulos, PC
Stephen & Katherine Gendron
Dorcas Grigg-Saito & Yoshio Saito
Eileen Healey
Kody & Company
Jim Kohr - Lowell Bank
Paul & Ro Krenitsky
Lowell Development & Financial Corporation
Dick & Mary Noon

Kathleen McLaughlin & Nate Soucy
Brenda & Dan O'Brien
David Shochat
Inspectional Services - Matt & Jodi Simpson
Microsoft - Employee Matching Program
Amsi Morales
Pfizer Foundation - Employee Matching Program
Princeton Properties - Terry Flahive
Re/Max Prestige - Dennis Page
Paulette Renault-Caragianes
Paul Rufo & Nancy Power
Sarris Real Estate, Inc.
Ian & Annie Service
Diane Silva
Ed & Germaine Vigeant-Trudel
Richard & Sharon Walsh

Celestial (Over \$250)

Stacey Alcorn - Re/Max Prestige
Michael Breda
Covenant Mortgage, LLC
Jeff & Jenny Herre
Donna Koulas
Joe Lombardo

Lowell Bank
Pat & Bruce Magnell
Cecilia & Brian Robichaud - Performance Computer
William Ravies Mortgage, LLC
Jim Wilde
John Wooding

Contributors

Thank you to the following organizations that made financial contributions between January 2012 and May 2013.

All Saints Episcopal Church - Chelmsford
The Behrakis Foundation
Boston Private Bank & Trust Company
Christ Church United - Lowell
Citizens Bank Foundation
The Richard K. and Nancy L. Donahue Charitable Foundation
Eastern Bank Charitable Foundation
Enterprise Bank
The Aubert J. Fay Charitable Fund
The Fieldstone Foundation
The Paul & Phyllis Fireman Charitable Foundation
First Federal Savings Bank of Boston
The Giving Common Challenge
Jeanne D'Arc Credit Union
City of Lowell - Community Development Block Grant Program
City of Lowell - HOME Technical Assistance Contract
Lowell Cooperative Bank
Lowell Development & Financial Corporation
Lowell Five Cent Savings Bank
Massachusetts Division of Banks
Massachusetts Mortgage Bankers Foundation
Massachusetts Office of the Attorney General - Crisis Response Innovation Grant
Merrimack Valley Housing Partnership Endowment Fund
Ministry at Large
Missionary Oblates of Mary Immaculate
The Theodore Edson Parker Foundation
St. Paul's Episcopal Church - North Andover
People's United Community Foundation
Charles G. Pringle Foundation
The P&G Fund of the Greater Cincinnati Foundation
Rotary Club
Sovereign Bank Foundation
Nathaniel & Elizabeth Stevens Foundation
TD Charitable Foundation
Viridian
Frederick E. Weber Charities Corporation
U.S. Department of Housing and Urban Development - Homebuyer Counseling Grant through CHAPA
Wells Fargo Foundation

Credit Workshop for Lowell's Burmese Community

MVHP worked with the newly formed SayDaNar Community Development Center to help people establish credit. Washington Savings Bank opened savings accounts and provided loans guaranteed by the savings in order to build a history of credit. In a year or so, the borrowers will have established a credit history. (SayDaNar means “goodwill”).



Vichtcha Kong of
Washington Savings Bank



James Aung of
SayDaNar



Ardeth Thawngmung
of SayDaNar



The Team: Ed Alcantara, Jim Wilde, Ardeth Thawngmung and Vichtcha Kong

Board of Directors & Staff 2013 - 2014



Front row from left: Paul Krenitsky, Ed Alcantara, Diane Silva, Germaine Vigeant-Trudel, Mary Noon, Bowa Tucker. Second row from left: Zelma Khadar, Jim Wilde, Maria Lopez, Dan O'Brien, Paulette Renault-Caragianes, Karen Bolton, Michael Breda, Eileen Healey, Justin MacEachern, Kristina Vangos, Robert Omoyeni. Missing from photo: Kevin Ahern, Don McMeniman



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