

Genesis News

Merrimack Valley Housing Partnership

— 2014 —

Congratulations Hector & Maria



Hector and Maria are first generation immigrants from Colombia who we had the pleasure of working closely with throughout their home buying process.

Hector and Maria share a strong work ethic which is reflected in their professional lives and in the efforts they invested in making their dream of owning a home a reality. On top of raising two sons, one of whom is attending college, and the other quickly approaching college, Hector works a full time job and two part time jobs. Maria operates a business out of their home providing child care, an operation that our friends at Acre Family Child Care helped her build.

The necessity for more space to accommodate Maria's growing business was the most compelling factor in the family's decision to move. They were renting a small apartment in Lowell that limited the number of children for whom Maria could be licensed to provide care.

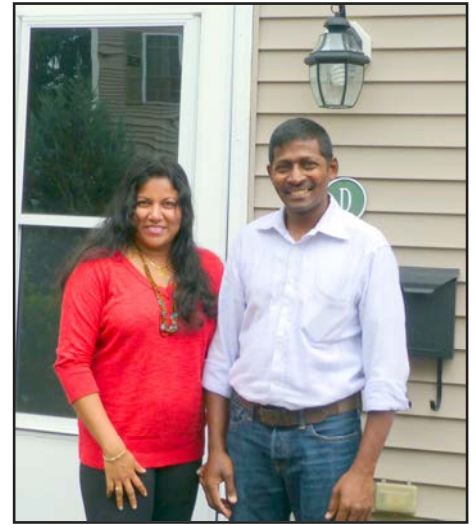
The greatest obstacle that Hector and Maria faced was building a strong credit history. Hector remembers the mantra frequently imparted by Ed Alcantara, our homebuyer counselor: "It won't be easy, but you can do it." Indeed, the words of encouragement provided by Ed proved accurate, and after a year and a half, Hector and Maria closed on their home.

Hector and Maria are thrilled by being homeowners and feel like it has strengthened their family.

Congratulations New Homebuyers

Congratulations to Shivananthan and Srivathana.

Originally from Sri Lanka, Shivananthan and Srivathana have lived and worked in Lowell for several years. Last year, an opportunity for homeownership presented itself when their rent was increased and their friend's father began looking to sell his Lowell home. Having completed our homebuyer training course, they were ready to buy. Ed Alcantara assisted them along the way by helping them to formulate a financial plan and to explore mortgage options, as did Donna Koulas of Citizen's Bank who worked with them to qualify for their "Destination Home" loan product.



Through perseverance and with assistance from the MVHP, they became homeowners last summer. Both are excited for the stability that homeownership will provide them, and are anxious to pursue new life opportunities with the home buying process behind them. Shiva's long term goal is to own his own business as his wife earns her degree in Information Technology.



After several months of unguided efforts to purchase his first home, **Jonathan Persson** was referred to our class by Clark Ziegler, the father of his childhood friend, and director of the Massachusetts Housing Partnership. There, he garnered the skills he needed to seal the deal on his first house. Jonathan is quick to remark on the comprehensive and informative nature of the classes. For him, the most valuable information was the overview of the inspection process and the closing process. In particular, he found the explanation offered of the HUD-1 Settlement Statement to be useful, and imagines being overwhelmed by having to fill out that form if it were not for the lesson provided.

After a year of looking for his first home, Jonathan found and purchased a house in Ipswich and qualified for the ONE Mortgage Program offered by the Massachusetts Housing Partnership which calls for a low down payment and did not require private mortgage insurance. Since then, he has enjoyed the peace of mind that comes from knowing he made a sound investment. We congratulate Jonathan and wish him the best going forward.

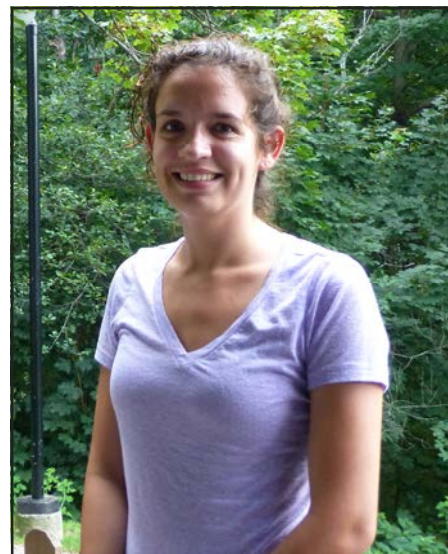


Congratulations to **Joe Azevedo** and his family on their new home. With the objective of buying a home for his two children, Joe completed the homebuyer training course and worked with Ed to prepare for the mortgage application process. He qualified for a "Soft Second" Loan from the Massachusetts Housing Partnership and received down payment assistance from the City of Lowell which enabled him to purchase a house in a great neighborhood and to have additional funds to make improvements. Joe was so thrilled with the process that he has spread the word to his co-workers who are considering purchasing a home.

With their first child on the way, **Mark and Lynn Kingman** were eager to leave their small apartment in Andover. After a four month search for a new home and a lot of hard work, they are now happily settled into a spacious town home in Haverhill. The couple got a good deal on the property because it was in need of a fair share of restoration work. With the help of some friends, Mark painted every room in the house and replaced nearly every light fixture, as well as the majority of the home's flooring. Now, they are comfortably settled and happily raising their new born son. The space has also allowed Mark to operate his office supply business from home. We wish Mark and Lynn the best as they settle into their new lifestyle.



Christina Brown was a recent college graduate and the mother of a new born when she embarked on her process to purchase a home. Providing space to raise her first child was a priority, but she wanted to be patient to ensure that she got the best home for her budget. Her grandmother, who is a real estate agent, helped her understand her options. She decided to purchase a condominium in a complex where her cousin already lived. We were happy to assist Christina in getting her paperwork in order to qualify for a loan with Sage Bank, and to receive a Federal Home Loan Bank Grant which helped cover closing costs. We enjoyed working with Christina and wish her all the best going forward.



Home Buyer Training Classes

Thank you to all the volunteers who help teach the classes. We had 696 families graduate in 2013.



Attorney Len Foy



Donna Koulas of
Citizens Bank



Attorney Frank DiMaria



Buff Morris - Jackson
Home Inspections

Project Genesis Graduates Number of Families: 14, 273

(through April 2014)



Home Buyer Training Class in English



We teach the classes in Khmer with the
Cambodian Mutual Assistance
Association.



David Cobosco of
HouseMaster Home
Inspections



Borath Men - Realtor



Nico DiStefano of Tiger Home
Inspection and Maria Lopez

Homebuyer Training Now Available Online

We are pleased to announce that we are offering an ONLINE home buyer training program. We are participating in a pilot program by offering “The Road Home” which is an excellent online course designed by MassHousing.



We feel that the best preparation for home ownership is to complete the pre-purchase workshops which we offer every month.

We also recognize that changing technology and the demands on people's time make the ONLINE option necessary.

The ONLINE course does require participants to attend one in-person workshop.

Interest in the ONLINE option has been strong. Participants can register through our website.

New Look For www.mvhp.org



We introduced a new look to our website in February thanks to Ferney Lopez of Pixellente. WWW.MVHP.ORG is now compatible with mobile devices and offers simplified registration for our home buyer training and landlord training courses. Our new look features photos by Jim Higgins of Higgins and Ross. We thank Jim for his outstanding photography.

CHAPA Regional Meeting

We enjoyed hosting the regional meeting of the Citizens' Housing and Planning Association (CHAPA) in October. CHAPA is a state-wide organization that serves to advance housing related interests. We had a diverse group of affordable housing stake holders and advocates attend. Thank you to Middlesex Community College for allowing us to use the space.



28th Annual Reception—May 8, 2014

The James Whistler House Museum of Art



Steve Joncas, Linda Sopheap Sou,
Francey Slater



Pat Magnell, Donna Koulas, Ron Marsella



Paul Krenitsky

Adam Baacke

Director of Campus Planning
and Development
UMass Lowell



Guest Speaker



Zelma Khadar, Avi Glasser



Shalmal Rivera & Shamir Rivera



Sue Andrews and Kerry Olsen



Bowa Tucker & Bill Lipchitz



Elkin & Darmery Montoya



Jamie & Joe Cordeiro, Cecelia & Brian Robichaud



Chris Zacharer & Jose Cruz



Surprise Recognition of Ed Alcantara

The board of directors led a surprise recognition of Ed Alcantara to close the program. Ed helps hundreds of first time home buyers each year prepare for the mortgage application process. Ed will autograph paddles on request.



Justin MacEachern, Jim Wilde, Sara Bogosian, Michael Breda



Ed Alcantara, Anglique Eliopoulos & Pin-Bo Tsai



Dan O'Brien



Eileen Healey &
Kristina Vangos



Phil Geoffroy, Alex Torres & Jorge Morales



Noel Friedman & Karen Bolton



Madelyn Nash, Adam Baacke, Kathy Muldoon,
Diane Tradd



Yun-Ju Choi & Rasy An



Febriani Rahmawati, Sue Dawson &
Karima Omurova



The Maria Lopez Family



Elkin Montoya, Mounzer Aylouche & Angelo Nuby



Amsi Morales



Melissa Surprenant, Jim Cook,
Diane Silva



Maureen Couture & Joan



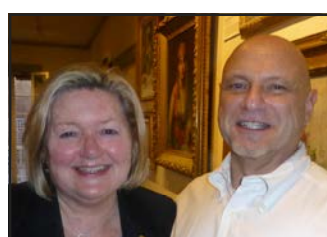
Karen Frederick & Penny Judd



Rachel Masse & Don McMeniman

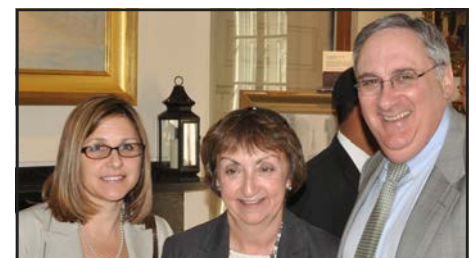


Lorraine Illsley & Diane Silva



Elizabeth Phelan & John Cascio

Melissa Surprenant,
Germaine Vigeant-
Trudel, Jim Milinazzo



The City of Lowell Helps Homeowners to Remove Lead Paint

The City of Lowell received significant funding from the U.S. Department of Housing and Urban Development to help in the abatement of lead paint. We are working with the City to promote the program and provide intake services.

Houses built before 1978 often contain lead paint which poses serious health risks. As the paint deteriorates over time, toxins are released into the air in the form of dust.

The Lowell Lead Abatement Program uses the HUD funding to offer 0% interest loans for the abatement of lead paint to qualified Lowell homeowners or investors. Loans of up to \$12,000 per unit are available to owners of multi-family units, and \$15,000 to owners of single family homes. Priority is given to the homes of children under the age of 6 who are at particular risk when exposed to lead paint particles.



Toni Snow, Program Manager of Lowell's Lead Paint Abatement Program and Ed Alcantara of MVHP, meet to review an application for the program.

Mill Cities Leadership Institute

For the past year, Jim Wilde participated in the Mill Cities Leadership Institute Program run by Lawrence Community Works. Participants in the program meet with local leaders from various sectors, analyze social policy issues, and visit relevant sites across Lowell and Lawrence with the goal of instilling awareness of social innovation, strengthening leadership strategies, and building a network with motivated professionals in the region. Participants visited schools, community organizations, local businesses, and jails. The program strives to build emotional intelligence and awareness of leadership styles with people from different business sectors, generations, cultural backgrounds and walks of life. It has been a terrific experience.



Class of 2014



“America Saves” Week

Thomas Golden, bank examiner with the Massachusetts Division of Banks spoke to our home buyer training class during “America Saves” week. The Division of Banks sent out many employees across the state to promote good banking and financial practices.



Maria Takes the Runway for Charity

MVHP was awarded a grant from the Women Working Wonders Fund in 2013. Women Working Wonders recognized the role we play in empowering women in the realm of homeownership. 40% of our clients are single women. Maria Lopez had the honor of participating in the organization’s annual Power of the Purse Fundraiser. Maria modeled a purse as part of a live auction, and helped make the fundraiser a success.



Lowell Charter School



It is never too early to begin learning the skills that can lead to financial responsibility and responsible homeownership. Last year, Ed and Jim spent time at the Lowell Charter School teaching financial literacy skills to kindergarten students. The opportunity came through the Junior Achievement Program of Northern New England, which strives to foster work-readiness, entrepreneurship and financial literacy skills.

Greater Lowell Chamber of Commerce YouTube Video Award

We were honored to receive a Greater Lowell Chamber of Commerce YouTube Video Award at the Chamber of Commerce's Annual Meeting.



Last fall, our UMass Lowell intern, Phil Geoffroy, worked to produce a brief promotional video that provided an overview of our organization. We submitted our video to the Greater Lowell Chamber of Commerce when we learned of the opportunity to do so. After the public voted, we were chosen for a second place prize in the annual competition. We sincerely thank the Greater Lowell Chamber of Commerce for their ongoing support, and their recognition of our video.

The video is available to be viewed on our YouTube channel. We are listed as MVHP.

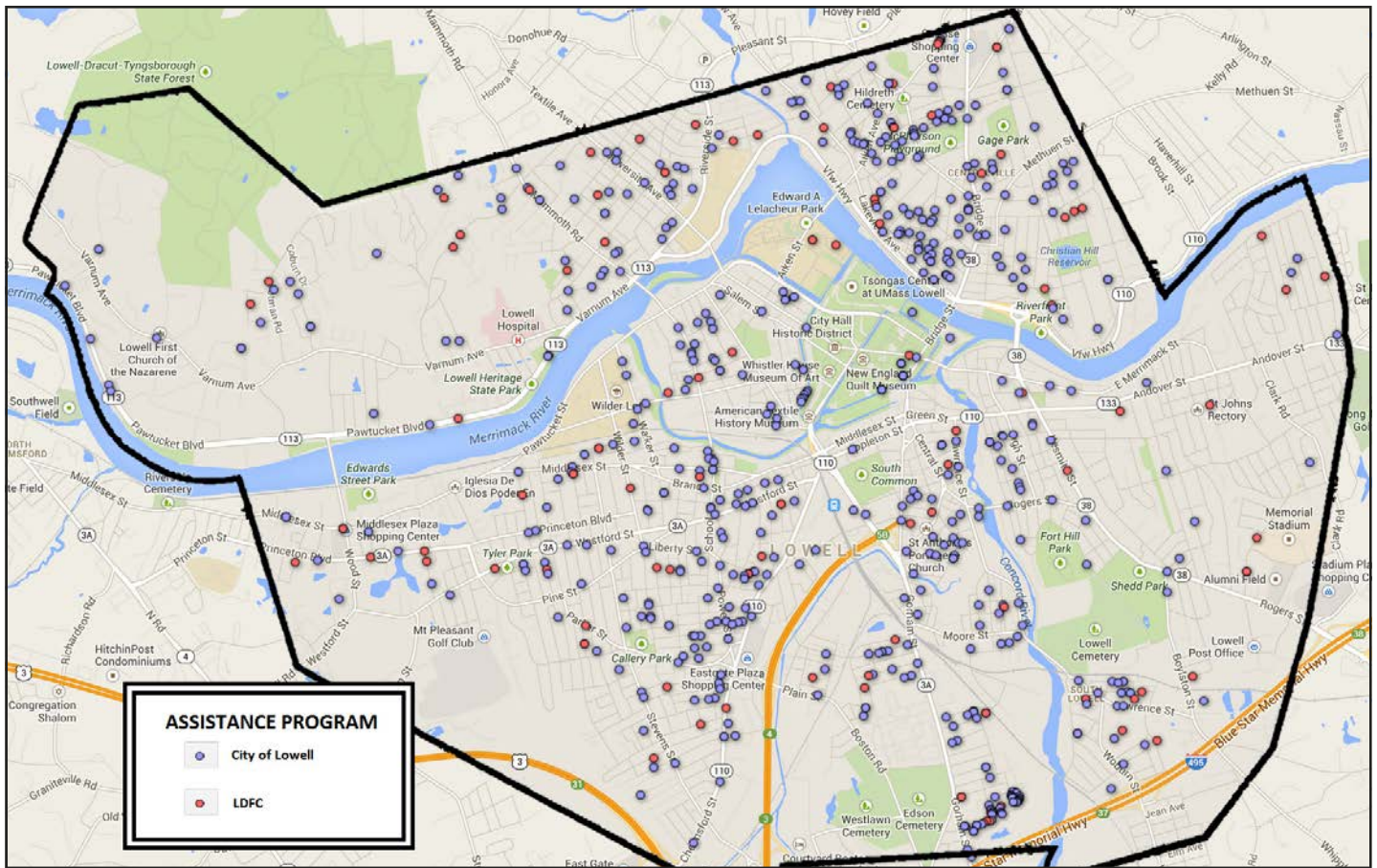
Down Payment Assistance

Totals through April 2014

<u>Source of Funds</u>	<u># of Families</u>	<u>Amount of Assistance</u>
City of Lowell (HOME Program)	806	\$4,703,104
Lowell Development & Financial Corp.	482	\$1,300,736
Total	1,288	\$6,003,840

Telling Our Story With Maps

We used Google Fusion, a new web service for data management, to plot the location of homes purchased by families who we helped in securing down payment assistance from the Lowell Development & Financial Corporation (LDFC) and the City of Lowell. The map we produced shows that we have helped homebuyers move into homes in just about every corner of the city.



Partnership with UMass Lowell

Our intern Phil Geoffroy is one of a long line of UMass Lowell students who have helped us out tremendously in the past years. Phil Geoffroy is interning for us through a new program through the University's College of Fine Arts, Humanities and Social Sciences called the Community Internship Program. The College partners with local non-profits to provide practical experience for students.

Phil, a Political Science major, has spent his time with us creating our promotional video, analyzing our data using mapping software, and corresponding with graduates of our homebuyer training classes. Phil also interviewed home buyers and wrote several of our "Homebuyer of the Month" articles.



2013 Annual Appeal

131 individuals and organizations contributed \$19,790 to our Annual Appeal. Thank you.

Supporters (Up to \$50)

Adam Baacke & Stephen Laput
Philip & Leona Belanger
Patricia Berger
Paul Brouillette
John & Deborah Bukala
Jane Calvin
Joy B. Chadwick
Elizabeth Chisholm
Carol Cleven
David Cobosco
Tom & Carmela Coughlan
Edward F. Croke
Cu Van Dang
CR & Esther Davenport
Timothy Delessio
Fred Fraust
Robert & Sokunthea Fewtrell
Paul Gaudet & Claudia Nangle
Joan Gendron
Susan & Paul Hartwell
Higgins & Ross
Mark & Lynn Kingman
Jeanne C. Lafond
Luis J. Lebron
Bill Lipchitz

Jorge Morales Lopez
Maria Lopez
Steve Maguire
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Garvin & Nancy Moore
Deborah Nakawesa
Anny Namazzi
Rob & Janette Nason
Henry M. Ndawula
Tim O'Connor
James O'Hearn
Robert Omoyeni
Theresa Park
Susan Parker
Shalmal Rivera
Shamir Rivera
Ted Smith
Sokha Thong
Charles Towers
Bowa Tucker
Kristina Vangos
Nancy Walsh
James Youngberg

\$100K for 100 **Cummings Foundation**

We are thrilled to report that we were one of 100 nonprofit organizations to receive a \$100,000 grant from the Cummings Foundation. We were chosen from 430 applicants during a competitive review process. The funds will be disbursed in four annual installments of \$25,000.

The Woburn-based Cummings Foundation, Inc. was established in 1986 by Joyce and Bill Cummings. With assets exceeding \$1 billion, it is one of the largest grant making foundations in New England.

Benefactor (\$51 - \$100)

Sephan Bader
Elizabeth A. Barlow
Barry Berman & Laura Gold
Karen & Walter Braunschweiger
Mark Briere
Helen Brown
Ronald & Carol Cannistraro
Kody & Company, Inc.
Susan Cooney
Gwen Donovan
Philip M. Eliopoulos
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Suzanne Frechette
Dora & Noel Friedman
Hilde & Bob Gilman
Brenda & Perry Gould
Marianne Gries & Kristin Shaver
G. Gregory Howard
Mary & Robery Johnson-Lally
Steven Joncas

Zelma Khadar
Kiwanis Club
Stephen & Sandra Krenitsky
Bruce & Deborah Lenahan
Dick Lepine
Ferney Lopez
Justin MacEachern
Don McMeniman
Amsi Morales
Anne Mulvey & Donna O'Neill
Paul Marion & Rosemary Noon
Henri & Nancy Marchand
Jim & Anabel Milinazzo
Patricia Noreau
Kathy & Jack Reticker
Ann Rourke
Albert H. Scott
Liam & Amy Woo Skinner
Bobby & Aleksandra Tugbiyele
John & Joan Wooding

Luminary (\$101 - \$250)

Kevin J. & Jennifer Ahern
Jack Clancy
Mr. & Mrs. Ernest G. Dixon, Jr.
Nancy Donahue
George & Carol Duncan
East End Social Club
Mary Lou Keenan
Jim Kohr
Paul & Ro Krenitsky
Lowell Development & Financial Corporation
Ron Marsala
Richard & Mary Noon
Dan & Brenda O'Brien

Dennis Page
Pfizer Foundation Employee Match
Mayte Ramos
Paulette Renault-Caragianes
Dean Sarris
Ian & Annie Service
David Shochat
Diane J. Silva
Matt Simpson
Deborah Sonnenschein
Ed & Germaine Vigeant-Trudel
Richard & Sharon Walsh
Anonymous

Celestial (Over \$250)

Ed Alcantara
Stacey Alcorn
Kathleen Beaulieu—The Savings Bank—Wakefield
Karen Bolton
Michael Breda
James L. Cooney, Jr.
Hugh Fitzpatrick—Fitzpatrick & Associates, PC
Stephen & Katherine Gendron

Eileen Healey
Jeff & Jenny Herre
Jeanne D'Arc Credit Union
Donna Koulas
Pat & Bruce Magnell
Laura McConnaughay
Sage Bank
Jim Wilde

Hats Off to our Volunteers

MVHP is fortunate to have dedicated volunteers. They are an enormous help to us. Thank you.



Alex Torres has been an outstanding volunteer for us since last fall. Alex is a student at Lowell High School. He spends several afternoons each month helping out at our office.

Indy Esmeral is graduating from Notre Dame Academy. She is off to study clinical psychology at Palm Beach Atlantic University.



Matt McGorty from Westford Academy did his senior internship with us. We wish Matt the best as he starts his college career at the University of New Hampshire.



Anastasia Bevillard is also graduating from Notre Dame Academy. She will be studying communications at Bryant University.

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 by providing comprehensive training and counseling as well as promoting the use of special mortgage products and down payment assistance programs.

Jo-Ann Patterson
assembles our
course materials.



New Lowell Home Owners Plant Trees

Over the past four years, several new home buyers received trees from the Lowell Parks and Conservation Trust. Brenda Gould (left), Executive Director of Habitat for Humanity hosted a tree planting lesson taught by Jane Calvin, Executive Director of Lowell Parks and Conservation Trust.

Contributors

**Thank you to the following organizations that made financial contributions between
January 2013 and May 2014.**

All Saints Episcopal Church - Chelmsford
Boston Private Bank & Trust Company
Christ Church United - Lowell
Richard K. and Nancy L. Donahue Charitable Foundations Trust
Eastern Bank
Enterprise Bank
The Aubert J. Fay Charitable Fund
Federal Home Loan Bank - Designated by Sage Bank
The Fieldstone Foundation
The Paul & Phyllis Fireman Charitable Foundation
First Federal Savings Bank of Boston
Gilbane Building Company
Greater Lowell Community Foundation
Greenleaf Foundation
HUD - Home Buyer Counseling Grant through CHAPA
City of Lowell - HOME Technical Assistance Contract
City of Lowell - CDBG Grant
Lowell Five Cent Savings Bank
Massachusetts Association of Realtors
Massachusetts Office of the Attorney General - Crisis Response Innovation Grant
Massachusetts Division of Banks - Chapter 206 Contract
Massachusetts Mortgage Bankers Foundation
Merrimack Valley Housing Partnership Endowment Fund
Ministry at Large
Network for Good
Oblates of Mary Immaculate
The P & G Fund of the Greater Cincinnati Foundation
People's United Community Foundation
Rotary Club of Lowell
Sage Bank
St. Paul's Episcopal Church
Salem Five Charitable Foundation
Santander Bank Foundation
Nathaniel & Elizabeth Stevens Foundation
TD Charitable Foundation
Viridian
Washington Savings Bank
Wells Fargo Foundation
Women Working Wonders Fund

Board of Directors & Staff 2014 - 2015



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



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