

Genesis News

Merrimack Valley Housing Partnership

— 2016 —

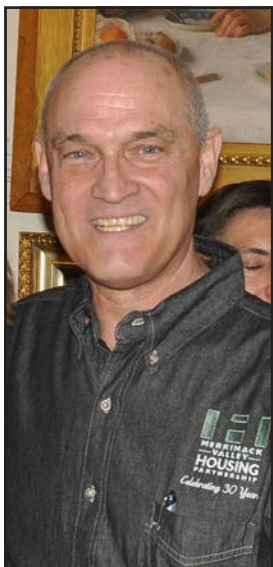
Celebrating 30 Years



Each spring, we team up with Jane Calvin and the Lowell Parks & Conservation Trust to provide shade trees for Lowell home buyers. This program is funded by a Block Grant. The families receive a group lesson on how to properly plant a tree to ensure its healthy life. We love seeing people plant a tree to commemorate the milestone of becoming a home owner.



Note from the Director



At a minimum, one out of fourteen houses purchased in Lowell since 2000 was bought by a graduate of our home buyer training program. The foreclosure rate for these buyers is miniscule. Thanks to UMass Lowell graduate student Kevin Copson, we are able to quantify the positive impact of properly preparing people for home ownership.

Thirty years. There are two things that come to mind when pondering this milestone. The first is the foresight of our founders. The second is the abundance of collaboration and partnership that has been an integral part of the way we operate.

We have benefitted from a dedicated board of directors, a talented and passionate staff, and the expertise of many volunteering professionals.

In its early years, the MVHP constructed 3 housing complexes and sold the units to first time home buyers. Since we shifted our focus from development to education, nearly 16,000 families have completed home buyer training.

I could not be more proud of this organization and still, after 23 years, have enormous gratitude for the opportunity to be part of this effort.

This newsletter is partially a retrospective of our history. Enjoy the vintage photos of the board.

On to the next 30! Jim Wilde

30th Anniversary Video

To commemorate our 30th anniversary, we produced a 17 minute video. Tory Germann is a multi-talented videographer. Tory interviewed several home buyers and collaborators. We are very happy with the result and invite you to view it on our website. (www.mvhp.org)

It can also be viewed at <https://vimeo.com/166995178>.



Videographer Tory Germann

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

Board of Directors - From the Archives



1996



2002



1997



2004



1998



2006



1999



2007



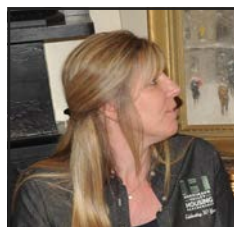
2001

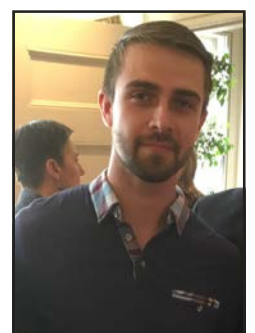
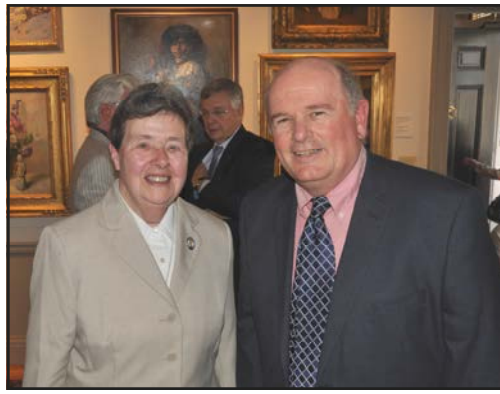


2010

30th Annual Meeting & Reception - May 12, 2016

The James Whistler House Museum of Art





The Early Years

MVHP constructed three housing complexes between 1986 and 1992. The first project was on Water Street in Lawrence. This was followed by Swede Village and Griffin Place in Lowell.



Griffin Place Dedication



Griffin Place in Lowell



Swede Village in Lowell



Barry Berman (left) was MVHP's second executive director. (1990-1992)

William Marotta (right center) was MVHP's first executive director. (1986—1989)



Mary Noon (left)



Fr. Séamus Finn (center) was MVHP's first board president.





Jim Rurak, former mayor of Haverhill



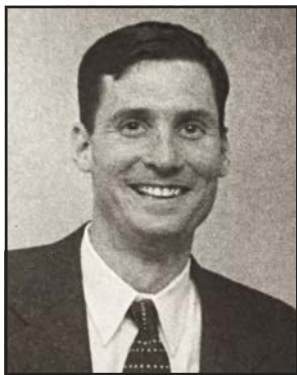
Water Street in Lawrence



Annie Service

Our VISTA volunteers

We had the good fortune of having six extraordinary people work with us as one year VISTA volunteers from 1992-1998.



Liam Scully



Jerod Hines



Ann Marie Morgan



Darren Avent



Kathleen Lee

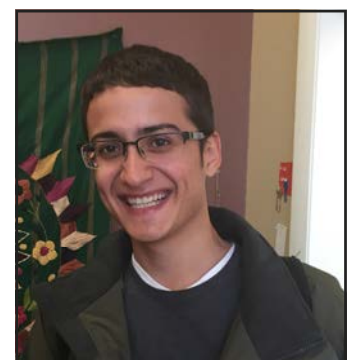


Maria Lopez started as a VISTA. She worked with us for 15 years.



Cathy Mercado (left) joined our staff in December 2015. She took the home buyer training class and bought a house before we hired her.

Alex Torres (right) works part-time with us. Alex just finished his first year at Middlesex Community College.



2015 Annual Appeal

134 individuals and organizations contributed \$20,024 to our Annual Appeal.

Supporter (Up to \$50)

Kathleen M. Alexander
Gloria April
Adam Baacke & Stephen Laput
James Beagan
Philip & Leona Belanger
Jane Calvin
Joy Chadwick
Betsy Chisholm
David Cobosco
Bob & Esther Davenport
Dora & Noel Friedman
Francine & Alden Gagnon
Joanne & Christopher Garrahan III
Hilde & Bob Gilman
Paul J. Hartwell
Higgins & Ross
Alice Hughes
Kiwanis Club of Greater Lowell
Jeanne Lafond
William F. Lipchitz
Maria Lopez

Jay Mason
Dennis E. McHugh, Esquire
Garvin & Nancy Moore
Jorge F. Morales-Lopez
Kathleen Muldoon
Marcos A. Nova
James O'Hearn
Sue Parker
Jeanne C. Pinard
Leslie Quinn
Shalmal Rivera
Shamir Rivera
Willard A. Robinson
Jorge Rodrigues
Carol & Dave Sneden
Gail M. Sullivan
Cu Van Dang
Stephen Vega
Nancy Walsh
Karen Wiener
Lauren Wilde

Benefactor (\$51—\$100)

Peter & Rosemary Aucella
Patricia A. Berger
Barry Berman & Laura Gold
Boulay Law Firm, LLC
Beverly Bourassa
Ron & Carol Cannistraro
Mary C. Connell
Timothy Delessio
Gwen Donovan
Christine Dunlop
Thomas Dyer
East End Social Club
The Edge Group
Eliopoulos & Eliopoulos
Daniel & Gale Endyke
Joel Epstein & Mary Anna Sullivan
Leo Forcier
Avi Glaser
Perry & Brenda Goud
Dorcas & Yoshio Grigg-Saito
G. Gregory Howard, Attorney

Mary & Robert Johnson-Lally
Steve Joncas - Joncas Associates
Kody & Company Real Estate Specialists
Stephen & Sandra Krenitsky
Dick Lepine Real Estate
Maria Lobao - Enterprise Bank
Jean R. McCaffery
Margaret McDevitt
Don McMeniman
Jim & Anabel Milinazzo
Anne Mulvey & Donna O'Neill
Rob & Janette Nason
Rosemary Noon & Paul Marion
Amsi Owens
Kathy Reticker & Jack Flynn
Robert & Nancy Sherwood
Francey & Aaron Slater
Carolyn Walsh & Jack Moynihan
Amy Woo
James Youngberg
Clark Ziegler

Thank you.

Luminary (\$101—\$250)

Anonymous
Kevin & Jennifer Ahern
Michael Anthony
Stephan Bader
Michael & Barbara Brodeur
Helen J. Brown
John & Deborah Bukala
George & Carol Duncan
Michael Feltz
Matt & Melanie Hickcox
Mary Lou Keenan
Ro & Paul Krenitsky
James Landy, Esquire
Lowell Development & Financial Corporation
Justin MacEachern

Ron Marsella
Laura McConnauhay
Kathleen McLaughlin & Nate Soucy
Dan & Brenda O'Brien
Dennis Page
Pfizer Foundation - Employee Match Program
Paulette Renault-Caragianes
Brian & Cecilia Robichaud
Annie & Ian Service
David Shockat
Diane J. Silva
Linda Sopheap Sou
Germaine Vigeant-Trudel
Richard & Sharon Walsh
John & Joan Wooding

Celestial (Over \$250)

Anonymous
Ed Alcantara
Stacey Alcorn - Laer Realty Partners
Align Credit Union
Karen Bolton
Michael Breda
Eileen Healey
Jeff & Jenny Herre
Matthew S. Hickcox - ODIC Incorporated
Jerod Hines

Jim Kohr - Sage Bank
Donna Koulas
Deborah Lenahan
Joe Lombardo
Pat & Bruce Magnell
Sage Bank
Sarris Real Estate
WTymula Real Estate LLC
Bob & Ann Wilde
Jim Wilde

Thank you to our interns.



Pedro Tavares Hernandez
UMass Lowell



Tom Skinner
Harvard University



David McDonald
UMass Lowell



Nicole Lynch
UMass Lowell

Thank you to our volunteer guest speakers.

Dozens of lenders, attorneys, home inspectors and realtors volunteer their time and talents to help teach the classes for about 800 families each year. Here are a few of them.



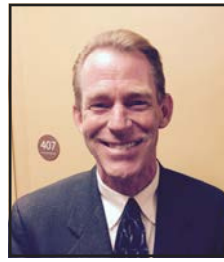
Anny Cruz
Realtor



Audrey Cutelis
Mass. Div. of Banks



Len Foy
Attorney



Jim Sullivan
Align Credit Union



Nicole Klays
Realtor



Michael Feltz
Realtor



Chip Chaunamom
The Edge Group



Elkin Montoya
Sage Bank



Donna Koulas
Berkshire Bank



Joann Ellington
Eastern Bank



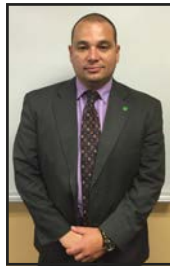
Matt Simpson
Home Inspector



Dave Cobosco
Home Inspector



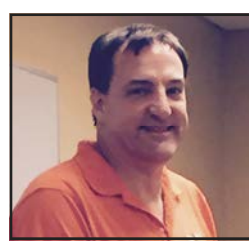
Pat Magnell
Realtor



Edwin Restrepo
TD Bank



Gonzalo Puigbo
People's United Bank



Jim Kohr
Sage Bank



DeBorah Sonnenchein
Attorney



Frank Espaillat
NewFed Mortgage

Project Genesis Home Buyer Training
of Graduates as of May 2016 = 15,816

Down Payment Assistance in Lowell

Totals through May 2016

<u>Source of Funds</u>	<u># of Families</u>	<u>Amount of Assistance</u>
City of Lowell (HOME Program)	860	\$5,090,952
Lowell Development & Financial Corp.	515	\$1,429,321
Total	1,375	\$6,520,273

Contributors

Thank you to the following organizations that made financial contributions between January 2015 and May 2016.

Align Credit Union
All Saints Thrift Shop
Amazon Smile Foundation
Boston Private Bank & Trust Company
Building #19 Foundation
The Cummings Foundation
Digital Credit Union
The Richard K. and Nancy L. Donahue Charitable Foundations Trust
Eastern Bank Charitable Foundation
Enterprise Bank
The Aubert J. Fay Charitable Fund
The Paul & Phyllis Fireman Charitable Foundation
Gilbane Building Company
Greater Lowell Community Foundation
HUD - Home Buyer Counseling Grant through CHAPA
Jeanne D'Arc Credit Union - "We Share A Common Thread Foundation"
Liberty Bank - gift of a drawing by a Berkshire Bank employee
City of Lowell - HOME Technical Assistance Contract
City of Lowell - CDBG Grant
City of Lowell - Lead Paint Abatement Program Contract
Lowell Five Cent Savings Bank
Massachusetts Division of Banks - Chapter 206 Grant
Massachusetts Mortgage Bankers Foundation
Merrimack Valley Housing Partnership Endowment Fund
Ministry at Large
Northeast Association of Realtors
Oblates of Mary Immaculate
People's United Community Foundation
Roy Foundation
Saab Family Foundation
Sage Bank
Salem Five Charitable Foundation
Saint Paul's Episcopal Church - North Andover
Salem Five Foundation
Santander Bank
Nathaniel & Elizabeth P. Stevens Foundation
Viridian
Washington Savings Bank
The Frederick E. Weber Charities Corporation

Board of Directors & Staff 2016 - 2017



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



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www.mvhp.org

Non-Profit Organization

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