

Genesis News

Merrimack Valley Housing Partnership

— 2017 —



Samantha grew up in Kentucky and graduated from Eastern Kentucky University with a degree in recreational therapy. She works with young adults with complex disabilities. Her exuberant personality brings joy to the people she cares for.

After serving an internship here while in college, she was hired full time and decided to make Lowell her home. She had been renting an apartment with roommates. When it came time to renew her lease, she realized that she could purchase a condo for what she was paying in rent. She found a condo in downtown Lowell and looks forward to taking advantage of all that the city has to offer.

Samantha started looking at properties before she knew about the home buyer training classes. "The class was amazing. Knowledge is power. I should have started here first." She enjoyed the home inspection and budgeting presentations the most.

Samantha was fortunate to benefit from the City of Lowell's down payment assistance program as well as the Equity Builder program offered through Sage Bank, her lender. Dave Cobosco of House Master Home Inspections did her inspection.

Samantha is a first generation home buyer. She advises young people not to let their age or experience hinder their goal of becoming a home owner.

Congratulations to Samantha

Project Genesis Home Buyer Training
of Graduates as of June 2017 = 16,571

Home Buyer Training in English

We have been providing comprehensive training for first time home buyers for 25 years. Each workshop consists of 10 hours of instruction. Dozens of lenders, attorneys, home inspectors and realtors volunteer their time and talents to help teach the home buyer training classes for about 800 families each year. Here are a few of them.



Winnie Zhang
Massachusetts
Housing Partnership



Diana Carvajal-Hirsch
Boston Private Bank



Karen Bolton
Attorney



Beth Phelan and
Roger Hartley
Enterprise Bank



Matt Simpson
Inspectional Services



Josh Amsler
Jackson Home
Inspections



Catherine Flood
Attorney



Jeff Brown
Attorney
Princeton Properties



Gonzalo Puigbo
People's United Bank



Ron Marsella
Realtor



Alan Rosen
Washington Savings
Bank



Jim Sullivan
Align Credit
Union



Joann Ellington
Eastern Bank



George Terris
Realtor

Home Buyer Training in Spanish

We have been providing comprehensive training for first time home buyers for 25 years. Each workshop series consists of 10 hours of instruction. We offer the classes in several languages. We also offer the training online.



Ed Alcantara is our home buyer counselor. Ed teaches the classes in Spanish.

Home Buyer Training in Burmese



James Aung of Saydanar



We worked with Saydanar to produce a home buyer training program for Lowell's Burmese community. Special thanks to James Aung, executive director of Saydanar for coordinating the training and providing translation services.

Landlord Training



Ed Alcantara teaches a monthly 4 hour training program for people interested in purchasing two and three family houses. Guest speaker Jorge Morales spoke about the mediation process through the Northeast Housing Court.

Home Buyer Training in Khmer

For several years, we have enjoyed a collaboration with the Cambodian Mutual Assistance Association (CMAA) to deliver home buyer training classes for the Cambodian community. Special thanks to Sovanna Pouy, executive director, for his leadership and friendship.



CMAA គម្រោងជំនួយ
CAMBODIAN MUTUAL ASSISTANCE ASSOCIATION OF LOWELL, INC.



Dara Sok provides excellent translation services.



Donna Koulas of Berkshire Bank, Jim Wilde, and Dara Sok



Sovanna Pouy and Jim Wilde



Chip Chaunamom of The Edge Group



Eric Ponn, Realtor



Vichtcha Kong of Washington Savings Bank



Dave Cobosco of Housemaster Home Inspections

Down Payment Assistance Programs



Cathy Mercado (left) administers the down payment assistance programs for us. We are proud of Cathy for just completing the **Public Matters** program offered by The Lowell Plan.



Home buyer Denisa Meña (right) brought a “Thank You” fruit arrangement to thank the MVHP staff.

Down Payment Assistance in Lowell

Totals through May 2017

<u>Source of Funds</u>	<u># of Families</u>	<u>Amount of Assistance</u>
City of Lowell (HOME Program)	872	\$5,267,196
Lowell Development & Financial Corp.	528	\$1,478,513
Total	1,400	\$6,745,709

Happy 90th Birthday to Paul Krenitsky

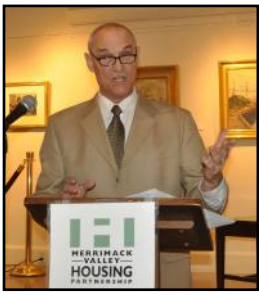


Paul Krenitsky has been volunteering in our office five mornings a week for twenty four years. Paul helps with fund raising proposals. He has also served on our board for nearly thirty years. Sitting: Paul Krenitsky, Cathy Mercado. Standing from left: Jim Wilde, Adam Doherty (intern), Kevin Chen (intern), and Ed Alcantara.

31st Annual Reception - May 11, 2017

The James Whistler House Museum of Art





Guest Speakers Lianna Kushi & Sovanna Pouv



Jasper Som
Singer/Songwriter



2016 Annual Appeal

134 Individuals contributed \$18,973 to our Annual Appeal. We are most appreciative.

Supporters (Up to \$50)

Alcorn & Owens PLLC

Gloria April

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Zelma Khadar

Lianna Kushi

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Nancy M. Walsh

Karen Wiener

Benefactor (\$51 - \$100)

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Linda Kody – Kody & Company

Stephan & Sandra Krenitsky

Dick Lepine Real Estate

Jay Linnehan

Maria Lobao – Enterprise Bank

Jean R. McCaffery

Patricia Noreau

Pristine Homes Realty LLC

Rosatone & Bell

Francey & Aaron Slater

James Youngberg

Thank you.

Luminary (\$101 - \$250)

Anonymous	Ron Marsella
Anonymous	Laura McConaughay
Kevin & Jennifer Ahern	Don McMeniman
Stephan Bader	Cathy Mercado
Helen Brown	James & Anabel Milinazzo
Jack Clancy	Robert & Janette Nason
Anny Cruz	Dan & Brenda O'Brien
Tony Ducharme	The Pfizer Foundation – Employee Match
George & Carol Duncan	Paulette Renault-Caragianes
Eliopoulos & Eliopoulos, PC	David Shochat
Daniel & Gale Endyke	Diane J. Silva
Joel Epstein & Mary Anna Sullivan	Annie & Ian Service
Jim Heller – Salem Five	Linda Sopheap Sou
Craig Himmelberger	Tufts Health Plan Foundation – Employee Match
Jeanne D'Arc Credit Union	Germaine Vigeant-Trudel
Paul & Ro Krenitsky	Carolyn Walsh & Jack Moynihan
Lowell Development & Financial Corp.	Richard & Sharon Walsh
Justin MacEachern	Amy Woo

Celestial (Over \$250)

Ed Alcantara	Pat & Bruce Magnell
The Law Office of Karen Bolton	ODIC Incorporated
Michael R. Breda	Dennis Page
Yun-Ju Choi	Nancy Power & Paul Rufo
Matt & Melanie Hickcox	Sage Bank
Jim Kohr	Dean C. Sarris Real Estate, Inc.
Donna Koulas	Bob & Ann Wilde
Laer Realty Partners – Stacy Alcorn	Jim Wilde
Deb Lenahan	John & Joan Wooding
Joe Lombardo	



Donna Koulas (right) presents a gift from Berkshire Bank.

Special Thanks to:

WUML “Speaking Out Loud” for promoting our home buyer training classes.

Dahlia Diaz of RUMBO for featuring our “Home Buyer of the Month”.

Middlesex Community College for providing excellent classroom facilities.

Farewell to Mary Noon



Mary was a key founder of the Merrimack Valley Housing Partnership back in 1986. She served on our board of directors for nearly 30 years and was always a great friend. We love her and will miss her sense of humor and loyalty.

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.

Thank you to our interns.



Kevin Chen
Bryant University



Pedro Tavares
UMass Lowell



Adam Doherty
UMass Amherst



Jessica Vangos
Lowell High
School

Contributors

**Thank you to the following organizations that made financial contributions
between January 2016 and May 2017.**

Amazon Smile Foundation
Berkshire Bank
Boston Private Bank & Trust Company
Building #19 Foundation
Catholic Community 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
Greater Lowell Community Foundation
HUD - Home Buyer Counseling Grant through CHAPA
Jeanne D'Arc Credit Union - "We Share A Common Thread Foundation"
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 Housing Partnership - counseling fees
Merrimack Valley Housing Partnership Endowment Fund
George H. & Jane A. Mifflin Memorial Fund
Ministry at Large
New Fed Mortgage Corporation
Gifts in Memory of Mary Noon
Oblates of Mary Immaculate
People's United Community Foundation
Rotary Club of Lowell
Roy Foundation
Saab Family Foundation
Sage Bank
Salem Five Charitable Foundation
Saint Paul's Episcopal Church - North Andover
Santander Bank
Nathaniel & Elizabeth P. Stevens Foundation
TD Charitable Foundation
Viridian
Washington Savings Bank
The Frederick E. Weber Charities Corporation
Wells Fargo Housing Foundation

Board of Directors & Staff 2017 - 2018



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



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