

From the Big Apple to a Little Slice of Heaven

By Anthony Linardos, State Director VT/NH

Homeowner: Tito Martes

Location: Middlebury, VT

Closed: 12/6/19

Tito Martes is the kind of guy who can hold your attention for hours. The depth and diversity of his background would make for best-selling fiction if it weren't true, and the warmth of his delivery is simply magnetic.

A special education teacher who helps troubled kids navigate their way through school, Martes brought a big heart, lots of patience and positivity to what can often be a disruptive experience: buying a new home. His fortitude and fantastic attitude, however, enabled a smooth closing in December, 2019.



Tito Martes, right, with wife Saisorn and son Ari on moving day

I have Rural Housing Specialist Alex

Gauthier to thank for the introduction, whose job it is to familiarize homebuyers of the incredible opportunities USDA home loans can offer. "Alex, he was great man," says Tito, who, on closing day, discovered they were fellow alums of Lyndon State College (now Northern Vermont University). "I went to banks all over and couldn't get the financing I needed to buy in Middlebury. When I talked to Alex with USDA, it was like, 'Wow, now *this* is an amount I can *work* with!'"

So how did a kid from New York City end up going to school in Vermont's Northeast Kingdom? "I was born in Puerto Rico; my Dad was a Merchant Marine. When I was four, he brought us to New York and settled our family down in the Chelsea, Greenwich Village area. Now *that* was a *great* time and place to grow up! It was the late 60s and 70s; all the music and artists—it was just incredible. There was a push at the time to get minority city kids into good schools. I was a decent student, and my friends and family told me I needed to get out of the city if I was going to take advantage of it. So I applied at Lyndon and they accepted me. Now I was a city kid—before that, I wasn't sure what or where Vermont even was!"

Now married to wife Saisorn and father to 11-year-old Ari, Tito has achieved his deserved slice of the American pie. "I have good credit; I pay my bills on time," he says. "I could've stayed renting, but I like to work with my hands and make things. Saisorn is a yoga practitioner and gardener. Ari likes to do projects with me. Now we have a place to do what we want, and Ari gets a better education because he has ownership of the things he participates in. He's putting down roots here. For me, that's what it's all about."

I love hearing stories like Tito Martes'. Owning a home in America is a source of pride and can bring security for generations. USDA home loans give people from every background and from all walks of life

the opportunity to experience the satisfaction and self-reliance of homeownership. For me, Alex and all of our colleagues at USDA Rural Development, that is truly what it's all about.