



Greater Springfield
Habitat
for Humanity®

**COMMUNITY
PARTNERSHIP
NEWSLETTER**

TEAMWORK MAKES THE DREAM WORK



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Cambridge Credit Counseling prepares partner families by resolving financial challenges

“Finance” is a daunting word that often conjures feelings of uneasiness and uncertainty. Between the stress of creating and following a budget and being prepared for an unexpected expense, it can be the cause of anxiety, especially for low-income families. Then, there’s the issue of credit. While many American families overextend their credit, others haven’t established a credit line. Both scenarios can make buying a home more complicated. Greater Springfield Habitat for Humanity (GSHFH) is all too familiar with these situations and relies on partners like Cambridge Credit Counseling to support our partner families.

Cambridge, a nonprofit debt relief agency based out of Agawam, offers a first-time homebuyer online class and one-on-one financial literacy counseling to help families become more economically secure. The agency also offers budgeting advice as partner families prepare for homeownership.

“Over the course of our partnership, of well over a decade, we have been able to provide education to many families that purchased a Habitat home,” said Beata Gosselin, Cambridge Housing



Cambridge Housing program manager Beata Gosselin (front right) stands with her team in front of a workshop sign at a home preservation event held in their office, which assists homeowners with keeping their homes.

program manager. “Our mission is to educate, help individuals and families resolve their financial challenges, and offer assistance in areas of housing, finance, and student loans.

“It’s always inspiring to work with a program like Habitat for Humanity ... seeing the excitement in the family’s eyes and eagerness to participate in order to achieve the dream of homeownership,” Beata said.

Deborah O’Mara, GSHFH Family Services manager, agreed.

“A number of our recent partner families have taken advantage of the one-on-one financial counseling offered by Cambridge Credit. This has been eye-opening for all of them,” Deborah said. “In every case, their financial lives have become manageable and this has created more opportunities for them in their daily lives.”

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Westfield, MA 01085
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CORNERSTONE COLUMN

by John O’Farrell
GSHFH Fundraising
and Volunteer Coordinator

Despite the many challenges of COVID-19, we have kept our projects moving forward and continue to embark on new and exciting project builds here in Springfield and soon in Holyoke as well.

This month’s focus on community partnerships provides us with a great opportunity to say thank you for your ongoing support of our mission. Just as there are many pieces involved in building any structure, the same goes for the collaborative efforts of our generous donors, volunteers and staff, community partners, and numerous contractors. They all come together to make our homes a reality for our partner families. We couldn’t do it without each and every one of you!

As we continue to expand our volunteer capacity on our job sites, we are now scheduling dates for employee days of service, corporate builds, and individual volunteer sign-ups.

If interested, contact me by email at: ofarrell@habitatspringfield.org or call: (413) 739-5503 x1006.

To donate online, click here: habitatspringfield.org/donate or mail in your gift to: 268 Cold Spring Ave, West Springfield, MA 01089



VIABILITY empowers students to learn while volunteering at Habitat for Humanity build sites

Greater Springfield Habitat for Humanity (GSHFH) houses are primarily built by volunteers who come from a variety walks of life. Many have little or no construction experience but want to make a difference in the lives of others and learn a new skill. One such group is VIABILITY's Pre-Employment Transition Service (Pre-ETS) program.

VIABILITY's Pre-ETS program is designed to help students between the ages of 14 and 22 with upfront job readiness skills to help them make the transition from school to adulthood. The program introduces youth to a variety of career fields while developing good work habits. VIABILITY is based in Springfield, but the program is offered throughout Massachusetts, in



VIABILITY Employment and Training specialist Brianna Lyons (left) stands with a student at a Habitat for Humanity build site.

Connecticut, Rhode Island; and Long Island, New York.

"It is always rewarding to be a part of something so impactful and important to the community. Students (pre-COVID-19 pandemic) took pride in their work with Habitat because they knew they were contributing to something much bigger than themselves and their role," said Brianna Lyons, VIABILITY Employment and Training specialist with the Pre-ETS program. She said Pre-ETS students have been involved in Habitat affiliates builds across the state for at least five years.

Brianna estimates at least 15 students throughout the state have volunteered at Habitat build sites.

"Each of our community partners plays a significant role in our collective success here at Habitat," said John O'Farrell, GSHFH Fundraising and Volunteer coordinator. "It has been a great pleasure to work with VIABILITY Pre-ETS Program Supervisor Nate Maynard in the Pre-ETS program, working together to find opportunities that support the continued career readiness development of its students."

"It's always rewarding to be a part of something so impactful and important to the community."

Brianna Lyons,
VIABILITY Employment
and Training specialist

Way Finders shows GSHFH partner families the way home through education

Buying and maintaining a home is a significant undertaking, one that can overwhelm the most experienced homebuyers. When new partner families are accepted into Greater Springfield Habitat for Humanity's (GSHFH) homeownership program, they are required to take several classes to ensure they understand the process and how their finances can impact their success. GSHFH relies on partner organization Way Finders to facilitate this process.

Way Finders is a Western Massachusetts' agency that strives to eliminate homelessness through classes and resources that focus on housing, real estate, employment support, and community services. For more than 10 years, the HOME Department has partnered with GSHFH. Partner families take the First-time Homebuyer Workshop, which covers all aspects of purchasing and owning a home. Upon successful completion, they earn a homeownership certificate. Participants can also participate in individualized counseling and once they're in the house, they can take a



Araceli Rivera, Way Finders Homeownership and Financial Education manager, poses outside of the home of a first-time buyer.

Post-purchase Workshop and/or receive foreclosure prevention counseling.

"It's rewarding to work with GSHFH and assist families who have faced economic and social barriers to homeownership, and see them acquire keys to a home of their own," said Araceli Rivera, Way Finders Homeownership and Financial Education manager. "We share a vision of safe, decent, and affordable homes for everyone, and we value our partnership in making that happen."

Way Finders is HUD-approved housing counseling agency and counselors are

HUD certified. Araceli said in 2020, 249 graduates of the First-time Homebuyer Workshop purchased a house.

"Having community partnerships with local nonprofits that support our mission of affordable homeownership and recognize the importance of financial literacy is a benefit to all," said Aimee Giroux, GSHFH executive director. "Working with Way Finders helps us to provide our partner families with tools and resources to achieve their dream of homeownership. Together we can accomplish so much more."

In addition to the required classes, partner families can also participate in "Credit Success," a financial education program that teaches individuals how to prepare for homeownership by improving their credit, paying off debts, and/or saving for a down payment. The course isn't limited to buying a house, but extends to saving for a car, school tuition, or putting money aside for an in-case-of emergency fund.

Additionally, Way Finders has offered a safe haven for families impacted by the COVID-19 pandemic. The agency has provided government assistance to homeowners struggling to pay their mortgages.