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Shannon Kingston/GSHFH

Holyoke Housing Authority, which is partnering with Greater Springfield Habitat for Humanity on this project, provided site excavation in late April.

GSHFH to build two houses at once in Holyoke

By Shannon Kingston
GSHFH intern

The old saying, “The more the merrier” applies in Holyoke as Greater Springfield Habitat for Humanity’s (GSHFH) newest project includes not one but two sites for new homes. GSHFH is partnering with Holyoke Housing Authority (HHA) on this project and together, the two organizations broke ground for both sites on April 28. The project’s next step is to pour both foundations to get ready for framing, which gives the houses their shape and structure. The goal is to finish the first house by June 2022. The second house should

follow one or two months after. GSHFH is accepting homeowner applications for these two-story, three-bedroom, and one-and-a-half-bath houses.

“The most appealing part to a family is the fact they will be able to buy the house at a discount of market rate and it’s completely theirs to own,” said GSHFH Executive Director Aimee Giroux.

The houses will cost approximately \$175,000 to \$200,000 to build. The sale price is based on the selected partner family’s income level, not to exceed 30% of their overall income. Habitat partner families

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Habitat works to ease the housing crisis

By Shannon Kingston
GSHFH intern

Imagine working 80 hours a week, as hard as you possibly can and barely making ends meet. Then, picture yourself consumed with figuring out what food you will be able to put on the table, if you will be evicted from your home next week, and still wondering if you are working enough. These feelings of instability can happen at least once in nearly everyone's life. The overall issue of affordable housing is also contributing to the growing homelessness population. If there was enough affordable housing available these issues could be greatly diminished. Greater Springfield Habitat for Humanity (GSHFH) is working to do just that. By definition, the Federal Department of Housing and Urban Development says affordable housing is when "the occupant is paying no more than 30 percent of gross income for housing costs, including utilities." In reality, 75%



Marie Ciosek

Natasha and her sons, Greater Springfield Habitat for Humanity's newest partner family, await their new house, which is under construction on Bay Street in Springfield.

of low-income families pay more than half their income on rent. The lack of affordable housing options creates a ripple effect and families also struggle to afford basic necessities such as food, education, and healthcare. Raising a family brings many other expenses, which often requires parents to juggle one or two extra jobs in order to make ends meet.

"A family with one or two

parents working at minimum wage can barely support themselves let alone a family with however many children," said GSHFH Marketing and Communications Manager Brandice J. O'Brien.

A greater issue in this struggle is the quality of affordable housing available to many low-income families. Many properties are in underdeveloped, less appealing, often unsafe areas, and can create an unstable home situation, which may affect children's ability to grow and mature normally.

"There are always issues that people have to deal with in low-income housing that really make their daily lives miserable, but when they get into their own home

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purchase their homes. They are not rental properties or "given away."

"When you own something that appreciates in value beyond what you could earn saving money, it means added wealth and opportunities that wouldn't be there for your family without it," said Deborah O'Mara, GSHFH Family Services manager.

The land is owned by HHA and will be transferred to the new homeowner, along with the house, at the time of purchase. HHA and GSHFH were jointly awarded Community Preservation Act and Community Development Block Grant funds to pay for costs. This is the third time HHA and Habitat have partnered. In the past, HHA and Habitat partnered to build homes on Cabot and Chestnut Streets. In 2019, GSHFH partnered with the City of Holyoke to build a

"Homeownership, without a doubt, is a major factor to help lift families up."

**- Deborah O'Mara
GSHFH Family Services
manager**

home on Pine Street.

"The HHA and City of Holyoke are committed to working together to provide affordable housing solutions for residents of Holyoke," Aimee said.

The new homes will be constructed on a site that had been vacant and undeveloped for over 20 years. Just down the street there is a park, CVS, grocery store, and Holyoke High School.

With another Habitat home that

was built just years ago right across the street and a Habitat neighbor next door, there is a level of camaraderie and pride, Deborah said.

"They will definitely have a shared experience and they can be supportive of each other," said Deborah.

Since its inception in 1987, GSHFH has worked with hundreds of families to help them preserve their homes through small preservation projects or by building new affordable homes. Habitat's mission is driven by the belief of building strength, stability, and self-reliance through shelter.

"We ask them to commit themselves with their time and their sweat to help build the house. But it is really a great way for a family to get into their home," Deborah said. "Homeownership, without a doubt, is a major factor to help lift families up."

GSHFH gains two interns for the summer

Welcome, Chase Phenegar and Shannon Kingston.

Greater Springfield Habitat for Humanity (GSHFH) recently gained two interns for the summer. Chase, a senior at the University of Massachusetts at Amherst, joined the construction crew in May. Shannon, a junior at Queens University of Charlotte in North Carolina, is sharpening her skills in the marketing department and has been in the administrative office since June.

"Having these students come work for us through paid internships increases our capacity to execute our mission," said Aimee Giroux, GSHFH executive director. "During the pandemic we lost the ability to have volunteers on the build site and in the office. We're now rebuilding our volunteer supply and having interns here that are willing and can help out makes a significant difference."

Chase

Chase, a Building and Construction Technology major who hails from Medway, said he knew of Habitat but only learned of and applied to the Greater Springfield affiliate through the Massachusetts Clean Energy Center (MassCEC) website. MassCEC offers an internship program for college students and recent graduates to work at clean energy companies and organizations. GSHFH is a participating agency.

"I've always loved what Habitat does and knew I wanted to be a part of it for a while now," he said. "The main thing that draws me to GSHFH is that I get to work directly with the future homeowners on site. Watching their, and my, excitement grow as the house gets built is fully worth the effort."

Chase, the construction crew, and volunteers, are building a new



Shannon Kingston/GSHFH

Greater Springfield Habitat for Humanity (GSHFH) Construction Intern Chase Phenegar (right) chats with Edgar Herrera, a member of the GSHFH Construction crew as they build the beams for the roof of a Springfield home.



The front side of Greater Springfield Habitat for Humanity Marketing Intern Shannon Kingston's resource card.

two-story, three-bedroom house on Bay Street in Springfield for a single mother and her two sons.

"Having Chase as part of our team has been refreshing and his enthusiasm is infectious," said Sheri L. Green, GSHFH Construction manager.

Even though he's hit his thumb with the hammer more often than he'd like, Chase said the experience has definitely exceeded

his expectations.

"There was a big learning curve in my first two weeks, but since then, I honestly feel like I've been part of the team for much longer," he said.

Shannon

The Longmeadow native said she was first exposed to Habitat as a high school student when she

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organized a volunteer day at a build site for a group of her peers. The experience, she said, left her wanting to be more involved.

"I wanted to intern at Habitat for Humanity to be a part of something greater than myself. I have been an admirer of the organization for a while and I thought the best way to learn more about it was to try and be a part of it," said Shannon, a Communications major.

Like Chase, Shannon applied to the internship through MassCEC, but expressed an interest with the marketing department. Since her arrival, she has brainstormed, researched, and designed a resource card that will be given to individuals whose donations aren't accepted at the ReStore, GSHFH's thrift store in Westfield. The resource card is a list of organizations that may take items in question. She has also written two news articles for the GSHFH's monthly newsletter (see pages 1 and 2), mastered social media postings, and offered ideas to better engage the organization's audience.

"Shannon comes to the office each day with an outstanding can-do attitude and effort to match it. Her desire to work, learn, and hone her skills is phenomenal," said Brandice J. O'Brien, GSHFH Marketing and Communications manager. "She not only wants to do her best, but have her work make an impact. She's a gift to this organization."

Shannon said the internship experience thus far has exceeded her expectations.

"I am only a few weeks in and I have already learned and been exposed to so much about the organization," she said. "My supervisor trusts my opinions and abilities, which only makes me more confident to step outside of my comfort zone."

Chase and Shannon will continue in their respective positions until mid-August when they return to their schools for the fall semester.

SPOTLIGHT ON

Chase Phenegar
Construction intern
of Medway, MA



What's one thing that can make your day instantly better? A massage

Where's the next place on your travel bucket place and why? Lausanne, Switzerland – beautiful countryside and vineyards!

If a genie were to grant you three wishes, what would they be?

1. Season tickets to the Red Sox.
2. A personal pilot and plane to fly me wherever.
3. Three more wishes

If you see a puddle on the ground, do you: walk through it, around it, or over it? I'd hate to get my shoes wet, so around it!

What isn't real, but you desperately wish it was? The penguins from "Surf's Up."

What celebrity chef would you like to make you dinner? Guy Fieri

SPOTLIGHT ON

Shannon Kingston
Marketing intern
of Longmeadow, MA



What's your favorite way to spend a day off? My favorite way to spend a day off is with friends and family. I love trying new restaurants and foods, so doing it with the people I love is always fun.

Do you believe in astrology? I don't follow astrology, but when I look at my horoscope every once in a blue moon and it turns out to be accurate, it scares me more than excites me.

What is something most people like, but you don't? Staying up late for no reason. I am a grandma in this sense because I am one of those people who needs at least seven hours sleep to function the next day.

What animal would be most terrifying if it could speak? Spiders would be the most terrifying if they could speak because they are already pretty terrifying. If they made any type of sound, it would just add to the fear factor.

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it makes their daily lives much better," said Deborah O'Mara, GSHFH Family Services manager. "Their kids have more stability, they spend more time focused on school work, and are not worrying about where they'll live a few months from now. In so many ways it changes everything for the family."

In Massachusetts, minimum wage is \$13.50 and a typical three-bedroom apartment costs \$1,400 per month in Springfield. Over half of a renter's salary would go straight to housing. GSHFH recognizes the struggle and works to help alleviate the hardship. To make a direct impact in this housing crisis, the average monthly cost for a GSHFH homeowner is \$800 to \$850 a month, which includes escrow for taxes and insurance. Habitat also offers repairs to existing homes, programs to educate families on financial matters. Additionally, Habitat works with government legislators to support the affordable housing movement and continue to better the overall housing system.

GSHFH's vision is for everyone to have a decent place to live. Right now, only one in four families that need assistance receive it. Habitat is putting its efforts toward making that statistic four out of four. One of the biggest contributors to receiving assistance is money driven. GSHFH believes financial education is just as vital in changing the course of low-income families' burdens. Educating families is key to assisting in long-term struggles with money instead of short term band-aids. Sweat equity is GSHFH's solution and gives people

In Massachusetts, minimum wage is \$13.50. A typical three-bedroom apartment costs \$1,400 per month.



Ana (left in red gloves) performs "sweat equity" by helping to build her new Springfield home. Construction finished in April and in May, she and her family moved in.

an opportunity to substitute the need for money with hard work. Instead of requiring a downpayment on a Habitat house, a soon-to-be-homeowner puts in 300 to 500 hours of "sweat equity," or physical labor to help build their house.

"Sweat equity allows them to understand exactly what work goes into building the house. It can be hard to come up with cash, but you can put in a Saturday afternoon of work," said GSHFH Construction Manager Sheri L. Green. "Then the look on their faces and the way they feel after is amazing."

This affordable housing shortage corresponds with the record high number of families struggling in the United States. According to the Low Income Housing Coalition, more than 17 million households are severely cost burdened and there is a need for over 7.2 million affordable homes. Increasing the affordability in housing may be one of the biggest answers to decreasing homeless numbers and overworked employees.

The direct correlation between intergenerational homelessness and the access to affordable housing is a barrier that can prevent someone from changing their life and pursuing their goals, according to the United States Interagency Council on Homelessness.

Many adults who experience homelessness or a cost-burdened homelife don't want the same for their kids.

The National Center for Children in Poverty reports 35% to 46% of adults who have experienced moderate-to-high levels of poverty as children are experiencing the same levels of poverty as young-to-mid adults. The lack of availability of affordable housing may make it more challenging to break that cycle. When someone comes from a cost-burdened home it can be more difficult to navigate money management or crises than someone who lived in a stable household. The training Habitat requires of their homeowners, also known as partner families, is one solution to improving their quality of life. Habitat works to be a platform where people in the community can help each other reach their potential.

"If you do your part to help and you involve others, and they involve others, the help exponentially grows," said Sheri.

Habitat is doing its part and is creating opportunities for others as well. Working to create a surplus of affordable housing is the first step in closing the poverty gap to make the cost of living and raising a family in Massachusetts more manageable and less stressful.



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