

Habitat for Humanity in Massachusetts

Offering a hand up, not a hand out








MA Habitat for Humanity affiliates embrace energy-savings ideas

Energy savings and green products are all the rage right now. Habitat for Humanity affiliates in Massachusetts are working tirelessly to provide their homeowners and prospective partner families with environmentally-friendly commodities that help them save on utility costs, while keeping expenses low. That's not an easy feat considering inflation and limited resources. Yet, the nonprofit organizations are able to accomplish these achievements through fundraisers, donations, and grants.

Sometimes, it's the small changes that make the biggest difference. Habitats throughout the Bay State are now incorporating electric mini split heating and air conditioning systems to avoid using fossil fuels. In some instances, based on location

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and home design, tankless water heaters or heat pump water heaters are installed.

“Decreasing reliance on fossil fuels is better for all of us,” said Suzanne Frechette, director of Development at Greater Lowell Habitat for Humanity. Greater Lowell Habitat serves 16 communities in Middlesex County. “We have been building as energy-efficiently as possible

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Habitat North Central Massachusetts' ReStore benefits consumers and partner families

Habitat for Humanity North Central Massachusetts (Habitat NCM) takes pride in their environmentally-friendly programs and efforts to make energy-efficiency a part of their building strategy. Just ask Executive Director Carolyn Read.

The affiliate, which serves 30 North Central Massachusetts communities from Acton to Athol, has saved an estimated 277 tons of items from the landfill by way of their ReStore. The ReStore is a donation center that accepts gently-used furniture, home accessories, building materials, and appliances. It also sells these items to the public at a discounted price. The ReStore



Habitat for Humanity North Central Massachusetts

Michael, a volunteer from Brideau Energy, installs an electric heat pump system at a new home in Acton.

has also been instrumental to the affiliate's new home construction projects and the Critical Home Repair program, which provides interior and exterior repairs for limited-income homeowners.

"If items come into the ReStore that are needed for a project, we use them at our build site or at our Critical Home Repairs, saving the homeowner money," Carolyn said. "All of our new homes that we build are all electric and meet the stretch energy code, which requires buildings to achieve higher energy-efficiency standards."

Habitat NCM is a smaller affiliate with 13 employees. The nonprofit organization builds two new homes a year and repairs at least 24 houses.

To accomplish the goal, Habitat NCM uses double pane windows, foam insulation in the attic and walls, wool, or rigid foam insulation on the outside of the home, and mini splits or ducted heat pumps, which eliminates the amount of fossil fuels used for heating, ventilation, and air conditioning. The affiliate also utilizes ENERGY STAR appliances, solar panels on all recent homes, and new to their agenda is the installation of a charging plug for electric cars.

"With all of these energy-savings methods, we can reduce the carbon footprint from our homeowners while saving them money," Carolyn said. "Our partner families are

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"Pretty Good Homes" initiative shows benefit of all-electric homes

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity just completed this all-electric, ENERGY STAR, solar-powered house in Franklin County. The homeowners can't wait to move in.

Pretty Good Homes is the way of the future. Specifically, "Pretty Good Homes: All Electric Homes, Homeownership, and Habitat for Humanity."

The project is funded by Massachusetts Clean Energy Center and spearheaded by Pioneer Valley Habitat for Humanity (PVHH).

The project goal is to realize the potential for all-electric homes for limited-income, first-time homebuyers who are working with Habitat for Humanity in Massachusetts. To date, at least five affiliates have or are building homes to take advantage of the all-electric-homes initiative, including Greater Springfield Habitat for Humanity (GSHFH).

"All electric homes are part of building for the future," said Megan McDonough, PVHH executive director. The affiliate serves Franklin and Hampshire counties and has



Pioneer Valley Habitat for Humanity

This picture shows the outside condensers for two electric air source heat pumps that will provide all the heating and air conditioning needed for a two-story, three bedroom Habitat for Humanity home.

just five employees. "Local, regional, and global efforts to decarbonize require moving our buildings to systems that can be operated on renewable energy."

Aimee Giroux, GSHFH executive director, agreed.

"We are committed to building sustainable energy efficient homes for our partner families. Working in conjunction with other Massachusetts' Habitats helps us to leverage our purchasing power, pool resources, and share best practices," Aimee said. "The additional cost of implementing and learning how to use green building technologies can be a challenge. As a way to help offset the costs Greater Springfield Habitat has recently rolled out an environment stewardship sponsorship for companies and individuals that are interested in sponsoring our green build initiatives. To learn

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GSHFH first-ever ICF build nearing completion

At Greater Springfield Habitat for Humanity (GSHFH), the most notable energy-efficient project is expected to be finished this fall. The affiliate's first-ever insulated concrete form (ICF) home with 2-inch hollow foam blocks that are stacked into the shape of the exterior walls of a building. They are reinforced with steel rebar, then filled with concrete.

Unlike a traditional wood frame house with sheathing, an ICF home offers several additional benefits to the builder and homeowner. The foam panels are made from recycled material. ICF walls do not off-gas, whereas conventional walls sheathed with oriented strand board (OSB) off-gas through glues and resin. ICF walls are resistant to mold and rot, which provides a better living environment for those suffering from allergens or asthma. Also, due to the rising cost of lumber, this method significantly reduces the need



Greater Springfield Habitat for Humanity Volunteers from the Springfield Rotary Club autograph the insulated concrete foam frame of the Greater Springfield Habitat for Humanity's newest home at the Holyoke build site.

for wood for framing and sheathing the exterior and less trees are cut down.

"We're excited a build a more energy efficient, affordable home for one of our Habitat families," said Aimee Giroux, GSHFH executive director. Greater Springfield Habitat is a small affiliate with eight employees and serves 23 towns and cities in Hampden County. On average, GSHFH builds two to three homes a year. "Our goal is to provide our homeowners with an energy-efficient home that will help them to save on their utility costs, while helping to free up cash flow within the family budget to pay for other essential items, such as food, clothing, medicine, and other necessary purchases."

Since an ICF house has

foam on both sides of the concrete, it provides increased thermal mass. This means wall temperatures won't change throughout a day because the foam eliminates the gaps in regular construction that can cause cold spots. It'll cost less to heat and cool the home, which leads to energy savings typically sparing a homeowner 30-70% on heating, cooling, and dehumidification expenses. Also, foam and concrete walls insulate sound better than wood-framed walls. An ICF home will likely be quieter than a traditional house.

Construction for the home on Chestnut Street in Holyoke began in November 2022 and is a collaboration between the National Ready Mixed Concrete Association and Habitat for Humanity to build 50 ICF homes across the country.

Massachusetts' Habitats

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for many years now because we know it is good for the environment as well as keeping costs down for our families."

Megan McDonough, Pioneer Valley Habitat for Humanity (PVHH) executive director, agreed. PVHH serves Franklin and Hampshire counties in Western Massachusetts.

"It's especially important for our homebuyers to not just have an affordable mortgage, but an affordable utility bill," she said. "It's important to look at a home as whole system in the design process planning for lots of insulation, air tightness, ventilation, and good mechanicals. While costs do go up in the winter for an all-electric house, it can still be significantly less than paying for oil or other fossil fuels in a drafty older home."

Other energy-friendly products range from solar panel installation, the use of Low-E glass windows, to a plant-based



Greater Lowell Habitat for Humanity The McCarthy and Champion families celebrate the ribbon-cutting of their new two-family home in Concord with family, freinds, and Greater Lowell Habitat for Humanity staff.

fiber insulation called HempWool; light-emitting diode (LED) fixtures, and ENERGY STAR appliances. LED fixtures reduce energy usage and programmable thermostats provide heating and cooling only during the times it was most needed. ENERGY STAR appliances are certified to meet strict energy-efficiency specifications by the US Environmental Protection Agency.

Solar panel installation can help a family significantly cut their electric bill and the use of Low-E glass windows lets in natural light while reflecting inside heat back into the home during the winter months. During the summer, outside heat is reflected away from the home.

HempWool is a US Department of Agriculture-certified bio-based insulation that is naturally mold and pest resistant. It's also resistant of volatile organic compounds and toxins. It's easy to install,

doesn't sag, and like the Low-E glass, lowers the energy bills for heat in the winter, cooling in the summer, and general comfort.

Additionally, new construction projects are built to meet the Municipal Opt-in Specialized energy code of Massachusetts Stretch Energy Code. The code is updated every few years and sets significantly higher requirements for heating and cooling loads for new construction, which can be responsible for 60% of a building's energy use. Residential Home Energy Rating Systems need to score at least 42 or 45, depending on building systems. It equates to a 20% reduction from the standard building code requirements and include pre-wiring for electric systems, including rooftop solar and electric vehicle charging.

"Our goal is to provide

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Greater Springfield Habitat for Humanity

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“Pretty Good Homes” initiative

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more about ways to support green building you can visit our website habitatspringfield.org/support.

Megan, who has been with Pioneer Valley Habitat for 10 years and nine years in her current role, said the affiliate first started using energy-efficient home construction methods in 2010 with the introduction of solar panels. In 2016, the affiliate, built its first net-zero home. Now, the goal is to meet or exceed current energy-efficiency standards. But, it’s not easy.

PVHH with the other Bay State Habitats are continually researching best practices that are financially sustainable and environmentally sound. They are sharing their best practices and innovations in green building technology, and increasing participation in community and homeowner education efforts.

“The learning curve for volunteers on new technologies/ systems is challenging and there’s the expense,” she said. “Solar is expensive. We’re fortunate to have a very generous installer and a donor angel who makes up the difference in installation costs. Also, a local energy advocates group has given us a grant for heat pump hot water heaters.”

There are rewards to reap for their efforts. Megan said PVHH received the Mass Save All Electric Home incentive for three completed homes.

“We were awarded the top

prize from a home design competition by Habitat for Humanity International for the best overall design example of a sustainable Habitat home in 2022 and a Department of Energy Zero Net Energy Affordable Home award in 2020,” Megan said.

The Pretty Good Houses initiative lasts one year and expires in March 2024.



Pioneer Valley Habitat for Humanity Building tight and ventilating right is an important part of the “Pretty Good Home” design strategy. This picture shows a volunteer air sealing around a window.

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habitatspringfield.org/fancy-footwork



Habitat for Humanity North Central Massachusetts A newly-constructed three-bedroom, two-bathroom all-electric home in Ashburnham.

North Central Massachusetts

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thankful to have lower energy costs and the towns we work with are all moving toward the stretch energy code, they are happy we’re using it.”

The affiliate introduced the energy-efficient products and methods in 2019. Carolyn said Habitat NCM has been working with state agencies, including Massachusetts Clean Energy Center, to further refine the efficiency of the homes.



Greater Lowell Habitat for Humanity

Greater Lowell Habitat for Humanity builds homes to Home Energy Rating System (HERS) standards. The recent build at 930 Main St, Concord, earned a HERS rating of 44 for Unit 1, according to the rating certificate. It yields an estimated savings to the homeowner of \$1,699 per year. Unit 2 earned a HERS rating of 50, with an estimated savings of \$1,769 annually.

Massachusetts’ Habitats

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our partner families with an energy-friendly home that will allow them to save money, while protecting their investment for many years to come,” said Aimee Giroux, GSHFH executive director. Greater Springfield Habitat serves 23 towns and cities in Hampden County. “We want them to pass their home to the next generation of family members and provide them with a solid foundation for a better, more stable future.”

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Debunking 5 Habitat for Humanity myths

1. Habitat gives away houses.

Habitat homes are not free. Partner families purchase their homes from a Habitat affiliate via an affordable mortgage that the staff helps them obtain. Partner families must also provide sweat equity on Habitat projects and complete financial education classes.

2. Habitat is a government organization.

Contrary to popular belief, Habitat is not a part of the government, nor is it a government program. Habitat is a 501(c)(3) tax-exempt nonprofit charitable organization. The 501(c)(3) designation makes it recognizable as “tax exempt” by the IRS. Habitat does apply for and receives grants, which empowers us to continue our mission, and all donations to the nonprofit are tax exempt.

3. Habitat was founded by former President Jimmy Carter.

No. Habitat was founded by husband and wife duo Millard and Linda Fuller. Millard, a self-made millionaire by the age of 29, said his marriage, health, and personal integrity suffered as his business grew. He and his wife decided to sell their possessions and give away their money to the less fortunate. As they sought ways to redirect their intentions, the Fullers worked with a housing ministry to build simple housing for homeowners who



Linda and Millard Fuller

wouldn't be able to afford a home through traditional means. In exchange, future homeowners helped construct the homes and paid for materials. The Fullers found their calling and tested the model by moving into one such home. Several years later, in 1976, they laid the groundwork for what would become Habitat for Humanity.

Former President Jimmy Carter and former first lady Rosalynn Carter are volunteers. Their first interaction with Habitat happened in March 1984 when the couple participated at a build site in Americus, Georgia, the home of Habitat. They enjoyed the experience so much that six months later, the Carters led a Habitat for Humanity work group to New York to serve 19 families in need of safe, affordable housing. The Carters have since introduced the Jimmy & Rosalynn Carter Work Project, a weeklong building blitz to benefit Habitat partner families.

President Carter entered

hospice care in February.

4. Habitat houses reduce a neighborhood's property values.

Quite the contrary, affordable housing doesn't negatively affect a community's property values. Habitat homes are well-built and fit in with the rest of the neighborhood. In fact, if Habitat didn't build a home on the plot of land, there might not be any house there. Without any home, there wouldn't be a homeowner contributing taxes to the local economy or leading by example to show the positive impact a responsible homeowner family can have on a neighborhood. All Habitat homes are sold to partner families at fair market value and serve to uphold property values for every homeowner in the community.

5. If I have land, Habitat will build me a house.

No. Habitat will accept land donations, but cannot build any one person/family a specific house on a particular piece of property. That's not how the program works. The Habitat affiliate will select locations for future projects as sites become available. Once funding is in place, the affiliate will open applications to anyone living or working in their district and is interested in becoming a partner family. Applicants that meets all requirements and has the greatest need for safe, decent, affordable housing will be selected.