



From the Foundation

Same payment, different future



A Greater Springfield Habitat for Humanity home in Springfield.

At first glance, renting and owning can look surprisingly similar. A monthly payment is made. A living situation is secured for a month. Life goes on. But over time, one small difference changes everything. Homeownership is about more than just paying for a place to live. It's about building something of your own, one payment at a time.

Homeownership also gives something many renters don't always have: stability, control over the space, and the ability to put down roots in their community. Over time, it can open

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Green habits, stronger communities

At Greater Springfield Habitat for Humanity (GSHFH), “recycle for good” is more than a hashtag or catchphrase. In fact, over the past several years, it's the frame of mind that has financially benefitted the affiliate as well as the environment.

In May 2021, Habitat for Humanity International (HFHI) and Novelis introduced a collaboration and invited Habitat affiliates to participate. The Novelis Affiliate Recycling Program asked Habitat affiliates to collect aluminum cans in exchange for a grant. Greater Springfield Habitat has

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COMEDY NIGHT

to support Veteran Home Preservation projects and honor Military Appreciation Month

Get ready for a night packed with punchlines and quick wit by Steve Nagel and Marty Caproni plus RAFFLES!

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6-9:30 PM

 **AMVETS POST**
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TICKETS: \$25

Doors open at 6 PM
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the door to something even bigger – building generational wealth.

“A crucial trend people should understand about homeownership and wealth is that homeowners are, on average, roughly 40 times wealthier than renters,” said Dawn Creighton, Liberty Bank Community Outreach officer. “It’s a wealth gap that has reached historic highs.”

A big part of that difference comes from equity.

Simply put, equity is the portion of your home that you own. With each mortgage payment, you’re not just paying to live somewhere — you’re increasing your ownership. And as home values rise over time, that ownership can grow even more.

For example, a home purchased at \$210,000 with a small down payment starts building equity right away. As payments are made and the home increases in value, that equity can grow significantly – sometimes reaching tens or even hundreds of thousands of dollars over time.

Greater Springfield Habitat for Humanity (GSHFH) makes the purchasing process more affordable for the limited income population by offering low, fixed interest rates; a minimal or no down payment, and waiving mortgage insurance.

“After 10 years, equity grows more noticeably while the home value increases. After 20 years, more than 50% of the principal (the amount still owed) has been paid off. After 30 years, the family owns it outright,” said Olga Callirgos, GSHFH Homeowner Services manager. “This creates more financial freedom as there is now no monthly mortgage payment. The home is now a family asset that can be lived in long-term and passed down through generations.”

That piece makes a difference to many families, particularly those who previously faced housing instability.



Driss (far left) and his children pose in an upstairs bedroom of their new Springfield home.

40
years old

Median age of a first-time homebuyer in the US in 2025 (record high)

Protect and strengthen funding for critical housing programs that will increase access to affordable homeownership for all.



“When a family can stay in one place, they can finally stop reacting to housing crises and start pouring their resources into long-term goals like education or career growth,” said Beata Gosselin, Housing Counselor program manager at Cambridge Credit Counseling. “The extra breathing room in the budget allows families to build up an emergency fund and handle life’s unexpected curveballs without the constant fear

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of losing their housing.”

Greater Springfield Habitat has built 77 homes in Hampden County since opening its doors in 1987. The most recent home was sold in early April to a couple in Holyoke. In June 2025, GSHFH sold a Springfield home to a couple with four school-age children. In addition to building equity, the kids now have a stable and reliable place where they can grow and thrive.

“Children growing up in a home their parents own, generally experience greater stability, leading to improved educational outcomes, better physical/emotional health, and higher high school graduation rates (up to 25% higher) compared to renters,” Dawn said.

Anne Eisenman agreed. She is a longtime GSHFH supporter, volunteer, and former board of directors’ president.

“Living in the same home and attending school in one district throughout childhood provides stability and community. Seeing parents caring for their home and property teaches children life skills such as problem



Pedro signs mortgage documents for the Holyoke home he will share with his wife, Damaris.

solving, prioritizing projects, and managing finances,” she said.

To learn more about Greater Springfield Habitat and stay up-to-date on open application cycles, visit habitatspringfield.org

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earned roughly \$6,000 and kept many cans out of the landfill.

“Those who donate trash bags of cans and bottles to our recycling events, it probably doesn’t seem like much on the surface, but those cans and bottles help us take part in a grant sponsored by Novelis. Over the last year, those donated items along with the grant funds have brought our organization enough to cover the cost of one repair project for a disabled veteran,” said Aimee Giroux, GSHFH executive director.

The program goal is simple. Novelis, an international leader in aluminum rolling and recycling, provides bins and monetary grants to participating affiliates. Each quarter, the donated cans are weighed and the weight is reported back to Novelis. A large sum is awarded to the affiliate that collects the most cans and a smaller amount is donated to participating organizations.

According to an HFHI infographic, the aluminum donations can go a long way. The cost of a 2x4 beam is the equivalent of 400 cans. A mailbox is 3,000 cans. A window is 11,000 cans. A front door is 22,000 cans, and a 1,200-square-foot roof is 400,000 cans.

Since 2021, several businesses, including Rocky’s Ace Hardware, All States Transport (AST), Reminder Publications, Lock and Key Realty, Shatz, Schwartz, and Fentin; and Romeo Athletics in Enfield, Connecticut, have participated in the initiative by allowing a bin in their businesses and donating the contents to GSHFH. Other donations came from individuals, including Trina Winans.

“I believe in the organization and the importance of making a difference in people’s lives,” Trina said.

To get your bin, call (413) 739-5503. Cans can be dropped off at 268 Cold Spring Ave in West Springfield. To schedule a pick up, call (413) 739-5503. Greater Springfield Habitat will also accept recyclable glass and plastic beverage bottles.

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Above: Ernie Doucette, of Palmer, stands behind his can donation.

Below: Greater Springfield Habitat for Humanity (GSHFH) Homeowner Services Manager Olga Calligros (left) and GSHFH Executive Director Aimee Giroux consolidate empty aluminum cans from boxes to plastic bags for redemption.

