



Greater Springfield  
**Habitat**  
for Humanity®



## We build strength, stability, and self-reliance through shelter.

Since 1987, Greater Springfield Habitat for Humanity (GSHFH) has built 77 homes and repaired 58 others throughout Hampden County, Massachusetts. Partner families purchase their homes from GSHFH via an affordable mortgage that we help them to obtain. Partner families must also provide sweat equity on GSHFH projects and complete financial education classes.

We couldn't do our work without grants and federal programs, including these:

### **HOME** Investment Partnerships Program

HOME funds support Habitat's work to repair, rehabilitate, or reconstruct owner-occupied housing. It also supports land acquisition, infrastructure improvements, new construction, demolition, and down payment assistance.

**GSHFH has received \$775,000 in HOME funds and five homes were built since 2015.**

**OUR ASK: no less than \$1.5B for FY '27**

### **USDA 502 Direct Loan Program**

The direct loan program assists low- and very low-income families living in rural areas, such as Monson. Funds can be used to underwrite a family's mortgage.

**OUR ASK: no less than \$1.25B for FY '27**

### **SHOP** (Self-Help Homeownership Opportunity Program)

SHOP funds can be used for land acquisition, infrastructure improvements, and administrative costs.

**OUR ASK: no less than \$20M for FY '27**



This house in Springfield was built using HOME funds.