








Habitat for Humanity in Massachusetts

Offering a hand up, not a hand out

August 2021



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Massachusetts' Habitat for Humanity affiliates keep housing affordable

Affordable housing is a tricky topic that better resembles an oxy-moron, especially in Massachusetts. It's said one in seven households in the Bay State spends half or more of their income on housing,

according to Habitat for Humanity's 2020 State of Home Affordability. Despite the statistics, Habitat for Humanity remains committed to creating as much affordable housing as needed.

It's not an easy feat. In Massachusetts, there are 16 Habitat affiliates building a minimum of one house per year. Sometimes the goal is easier said than done as each chapter also battles its own challenges. They include finding buildable land, reaching volunteers, the rising cost of lumber, the community not knowing an affiliate is in their area, and correcting false information. For instance, many people think

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Greater Boston achieves the impossible: builds affordable homes in *wicked* expensive city

Current projects:
 2 single-family homes in Malden
 5 townhouse-style homes in Malden
 2 townhouse-style homes in Boston
 7 townhouse-style homes — Dorchester (planned)

Habitat for Humanity Greater Boston

Cynthia is excited to raise walls during the framing of her future home in Malden with the help of volunteers.

It can be said Boston is the third most expensive city for renters in the United States behind San Francisco and New York, respectively. To buy in Boston is no small undertaking either as the average house price is upwards of \$600,000. These are statistics Habitat for Humanity Greater Boston knows only too well. Add in the stress, hardships, and rising cost of lumber and other building materials caused by the COVID-19 pandemic and this affiliate has overcome what some may say is impossible.

Since Habitat Greater Boston opened its doors in 1987, the affiliate has empowered more

than 120 families to achieve their dream of homeownership. In the past year, despite Coronavirus, that number has only grown.

“It hasn’t been easy during the pandemic, but we are proud to say four families have moved into their new homes over the last year. Because of dedicated

supporters in our community, homes for two more families are in the final stages of construction,” said Theresa Lakin, Habitat for Humanity Greater Boston director of External

Relations. “We look forward to celebrating family home dedications in the coming months for our four newest homeowners.”

Habitat Greater Boston also offers volunteer opportunities



Habitat for Humanity Greater Boston

Despite more than a year of delays caused by the pandemic, our future homeowner Cynthia is proud to be back onsite finishing her sweat equity.

and a ReStore, a nonprofit home improvement store and donation center that accepts and resells gently-used furniture, home accessories, building materials, and appliances at a discounted price.

To learn more about Habitat for Humanity Greater Boston or make a donation, go to habitatboston.org



240 Commercial St
 Boston, MA 02109
 (617) 423-2223
habitatboston.org



Current projects:
 1 home in Mattapoisett
 1 duplex in Westport

Buzzards Bay Area Habitat for Humanity

A single mother is working to build her own home.



Buzzards Bay Area Habitat for Humanity

Our first Mattapoisett Habitat home build and our first solar home.

Buzzards Bay Area is a perplexing mystery achieving greatness

Buzzards Bay Area Habitat for Humanity could be considered a super hero among the Massachusetts’ affiliates. Currently, there is one person on staff: Executive Director Christine Lacourse. It’s up to her to ensure the chapter and all of its components runs smoothly. It’s a mighty challenge for a Habitat that has the homeownership and Brush with Kindness programs. Brush with Kindness is a home preservation opportunity that offers affordable repairs to qualifying homeowners who need help with accessibility modifications, home weatherization, and general home repairs.

Christine, who has been with Habitat for the past 12 years, takes it in stride as she says there are plans to soon hire an office manager. Her focus, instead, is on the affiliate’s achievements and upcoming projects.

“We are completing our first Mattapoisett Habitat home and it’s our first solar home,” Christine said, meaning the house will have rooftop photovoltaic (PV) panels to collect and store usable energy from the sun. “It is our most energy-efficient home built to date coming in at a HERS (Home Energy Rating System) rating of 11. We will also be building our first duplex in Westport and it will be our first passive house.”

Houses rated by HERS are scored based on their energy efficiency. The average new house will score 100 and an existing house may score a 130. Anything below a 100 score, is considered energy-efficient and the lower the rating, the better.

A passive house is an energy efficient building, which requires considerably less energy to heat

Buzzards Bay Area
Habitat for Humanity
 8 County Road, Suite 2
 PO Box 1584
 Mattapoisett, MA 02739
 (508) 758-4517

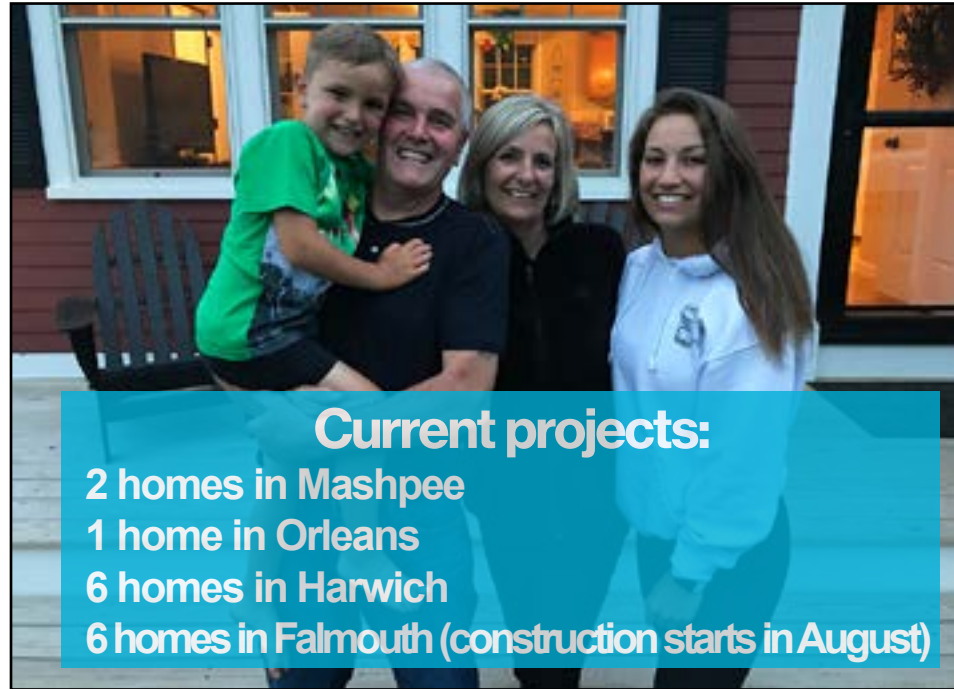
Cape Cod Habitat staffer embodies soul of mission

Few people can speak about Habitat for Humanity with the same gusto as Tara Cronin, Habitat for Humanity of Cape Cod Volunteer and Community Relations manager. She will tell you, in an all caps kind-of-way, she LOVES Habitat. After all, she owns a Habitat home.

Twelve years ago, a Habitat partner family moved away leaving their house up for sale. Habitat of Cape Cod wanted the next family to meet similar criteria. Tara, who worked for a different nonprofit organization full-time as well as two side jobs, fit the requirements. She and her children soon moved in and the family has called the house their home ever since.

"I wouldn't still be living on Cape Cod if it weren't for Habitat," Tara said. Seven years later Tara found an opportunity she couldn't refuse. The Cape Cod affiliate posted a job for a volunteer and community relations manager. "It was a no brainer. I wanted to join them."

The Cape Cod chapter serves approximately 15 towns and has two ReStore, a nonprofit



Current projects:
 2 homes in Mashpee
 1 home in Orleans
 6 homes in Harwich
 6 homes in Falmouth (construction starts in August)

Habitat for Humanity of Cape Cod

A partner family in Cape Cod stands outside of their home after commenting on the benefits of living in a house with solar panels. "When we open our electric it usually says, 'no payment due' (and) we accumulate so much credit during the summer that it carries over all the way through the winter. Solar is amazing," said the homeowner Julie (second from right) standing with her family.

home improvement store and donation center that accepts and resells gently-used furniture, home accessories, building materials, and appliances at a discounted price, in addition to the homeownership program. They are in Yarmouth and Falmouth. Since the Habitat opened its doors in October 1988, the organization has built 153 homes. Tara said another three are expected to be finished in next months and 12 are scheduled for the next year.

In addition to making Habitat homes affordable, the Cape Cod affiliate strives to make houses energy efficient. In fact, two homes in Wellfleet have a Home Energy Rating System index of -15, meaning it is 115% more energy economical than a standard new home.

"... Our homes are fully

"I wouldn't still be living on Cape Cod if it weren't for Habitat."

- Tara Cronin,
 Habitat for Humanity
 of Cape Cod Volunteer
 and Community Relations
 manager

electric, delivering efficient heating and cooling without the storage or use of fossil fuels," said Bob Ryley, Habitat Cape Cod Construction director. "And when equipped with solar (photovoltaics) PVs, the homes require minimal grid-source electricity – and can potentially produce as much electricity as

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Essex County Habitat introduces newest affiliate

Essex County Habitat for Humanity may just be the newest affiliate. It came about in October 2020 following the merger between Merrimack Valley Habitat for Humanity and Habitat for Humanity of the North Shore, which had both been established in 1985. The new chapter serves 34 towns and communities across the county.

The Essex County affiliate offers the home ownership program, an aging in place home repair program, and two ReStores – in Lawrence and Peabody. ReStore is a nonprofit home improvement store and donation center that accepts and resells gently-used



Essex County
**Habitat
 for Humanity**
 14 Park St
 Danvers, MA 01923
 (978) 681-8858
essexcountyhabitat.org

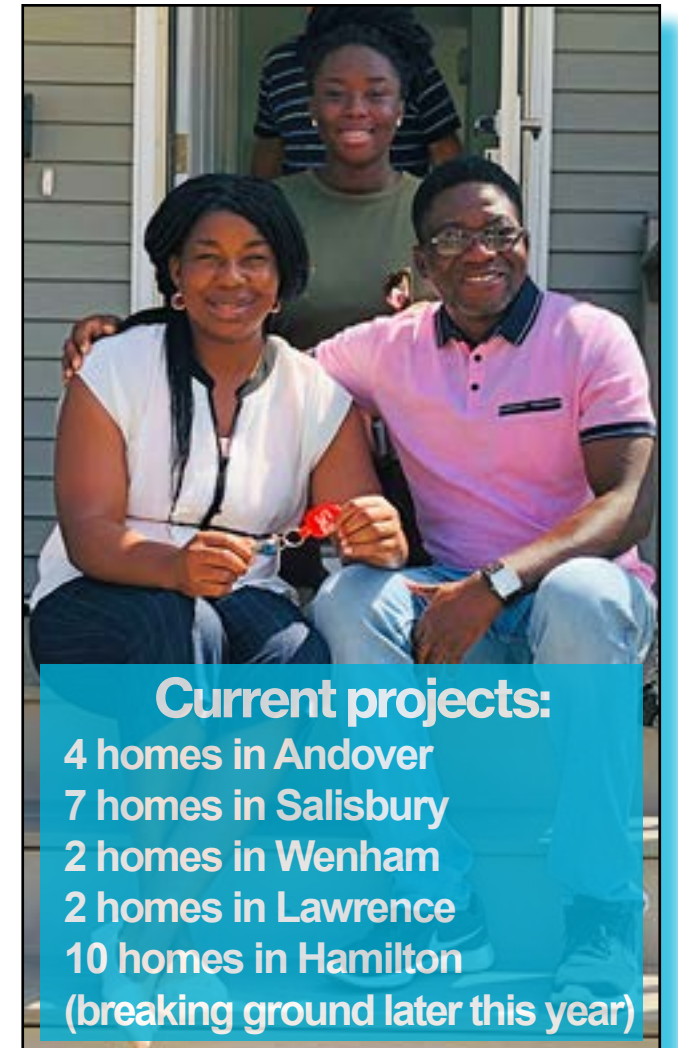
furniture, home accessories, building materials, and appliances at a discounted price.

"In merging last year to become Essex County Habitat for Humanity, we will be able to build even more safe, decent, and affordable homes alongside partner families across Essex County," said Jacques Du Preez, Essex County Habitat for Humanity Marketing and Communications director. "A higher rate of homeownership means stronger



Essex County Habitat for Humanity

Women work together during the Women Build event held in June in Salisbury.



Current projects:
 4 homes in Andover
 7 homes in Salisbury
 2 homes in Wenham
 2 homes in Lawrence
 10 homes in Hamilton
 (breaking ground later this year)

Essex County Habitat for Humanity

Habitat homeowners Annie, Henry, and their daughter sit on their front porch.

neighborhoods, stronger schools, and stronger communities for everyone."

Merging the two Habitats and carrying on the Habitat mission during the pandemic proved to be challenging, Jacques said. "COVID-19 impacted us all and unfortunately put us many months behind in completing homes that were scheduled completion in the summer of 2020. Seven of our families have experienced delay after delay."

Despite the trials, the Essex County is on track to finish the seven homes early this month. The chapter also embarked on its first aging in place home repair project. The project is for a disabled elderly veteran in Lynn. Habitat will make repairs on his home to ensure its safe and up to code.

To learn more or make a donation, go to essexcountyhabitat.org



**Current projects:
2 houses in Concord**

Greater Lowell Habitat for Humanity

The Amador children jump for joy knowing they finally have a place they can call "home."

Greater Lowell Habitat celebrates milestone anniversary

Happy anniversary, Habitat for Humanity of Greater Lowell. This year marks the 30th anniversary of the affiliate. To mark the occasion, the chapter recently celebrated the completion of 49 homes, noted the fact they've never had to foreclose on any of the partner families, and started two new houses in Concord.

Through a partnership with the Town of Concord, several businesses, and local churches,

Greater Lowell Habitat acquired a single-family home and began renovations to turn it into a two-family home, which will be the 50th and 51st homes.



68 Tadmuck Road, Unit 1
Westford, MA 01886
(978) 692-0927
lowellhabitat.org

into the neighborhood and community," said Kim Trainor, director of Development at Habitat for Humanity of Greater Lowell.



Greater Lowell Habitat for Humanity

Team Examity begins repairing the front wall of a house under renovation in Concord.

Among the 49 completed homes, is a 10-home neighborhood revitalization endeavor in the "Acre," one of Lowell's earliest ethnic neighborhoods and a national historic park. The revitalization project includes a community park and garden.

"Helping a family go from struggling and living in poor conditions to learning how to build a house and to finally have a place to call home is so rewarding," Kim said.

Greater Lowell serves 15 towns, plus the City of Lowell. The affiliate offers homeownership, critical home repair, and has a ReStore – a nonprofit home improvement store and donation center that accepts and resells gently-used furniture, home accessories, building materials, and appliances at a discounted price. The critical home repair program offers assistance for qualified seniors, veterans, and families whose homes face health and safety code violations. Since the program was introduced in 2012, Kim said 62 seniors and veterans have been afforded the ability to remain in their homes.

To learn more or donate, go to lowellhabitat.org



South Shore Habitat for Humanity

Father and son duo (right) stand in front of their new house in Easton (middle).

**Current projects:
1 single-family home in Westwood
2 homes in Hingham (planned)
2 homes in Cohasset (planned)**

South Shore Habitat puts efforts solely on building new homes

South Shore Habitat for Humanity is unique among its peers.

Unlike the other Habitats that either operate a ReStore or have plans to open one, the South Shore affiliate closed their 3-year-old

nonprofit home improvement store and donation center in December 2019. The decision came in an effort to direct their

attention exclusively to the mission of building homes in the community.



20 Mathewson Drive
Weymouth, MA 02189
(781) 337-7744
sshahabitat.org

helping more than 100 adults and 200 children. The affiliate recently finished a home for a single father and his son in



Easton. They're now working on a home in Westwood and will soon start two houses in Hingham and two homes in Cohasset.

"Every home we build changes lives not just for the families who purchase the home, but for all who volunteer and contribute their time and resources. It is about the community coming together to give families hope and opportunity," said Beth Lyons, South Shore Habitat of Humanity executive director,

Massachusetts' Habitat

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Habitat gives away homes – it doesn't. Others think Habitat is a government program – it's not. Or, affiliates are funded by Habitat for Humanity International – they're not. Each affiliate is responsible for raising its own resources. Many achieve them through fundraisers, donations, and grants.

Despite the predicaments and trying to return to normalcy following the COVID-19 pandemic and its restrictions, Habitat still presses on.

The homeownership program, available in every Habitat affiliate allows Habitat to partner with low-income families in the community to purchase new homes with affordable mortgages. In lieu of down payments, partner families contribute "sweat equity" by helping to build their new house as well as other houses. Habitat's belief is to give families a hand up, not a hand out.

In West Springfield, **Greater Springfield Habitat for Humanity** serves Hampden County and offers two programs – home ownership and home preservation.

The home preservation program offers affordable micro-loans to qualifying families who



Current projects:
1 home in Springfield
2 homes in Holyoke

Greater Springfield Habitat for Humanity

Airmen from the 439th Logistics Readiness Squadron at Westover Air Reserve Base in Chicopee recently took on the Bay Street project. The beams that structure the roof are finally up thanks to a little extra muscle and a lot of extra positive attitude.

need help with accessibility modifications, home weatherization, and general

home repairs. Larger loans and critical repair work is available on a case-by-case need. Greater Springfield Habitat also has a ReStore, a nonprofit

home improvement store and donation center that accepts and resells gently-used furniture, home accessories, building materials, and appliances at a discounted price.

Coronavirus presented significant trials, such as limiting the number of volunteers allowed on a build site, but

Greater Springfield Habitat still completed and sold three Springfield houses. This year, they began another home in Springfield and two houses in side-by-side lots in Holyoke.

"It's an exciting time. Plus, in November, we'll host our first in-person fundraiser since the pandemic. We're thrilled to get back to normal and do what we do best," said Brandice J. O'Brien, Greater Springfield Habitat for Humanity Marketing and Communications manager.

These days, many of the Massachusetts' Habitats are focused on new projects, fundraisers, and gaining more traction in the community. It's all in an effort to move the organization forward and better serve the Bay State.

"While our focus is on

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South Shore

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who has been with the organization for four years. Prior to coming to Habitat, Beth worked for nonprofits throughout the United States and previously in construction building specially adapted homes for severely injured veterans. Working at Habitat meant combining that knowledge while working for a great cause.

While the closing of the ReStore has affected the affiliate's operating costs, the organization is focused on fundraising events. An annual golf tournament will be held on Oct. 4 at Marshfield Country Club and the affiliate's prominent High Heels & Hard Hats gala will be held Oct. 21.

"The gala is a wonderful way for businesses and individuals to come together, have a great time, and really make a difference in our local communities," Beth said. "The money raised helps us to build affordable homes for hardworking families across the cities and towns that we serve."

To learn more about South Shore Habitat, to donate or participate in the events, go to sshabitat.org



Habitat for Humanity of Cape Cod

Fourteen Habitat homes are in Brewster.

Cape Cod

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consumed in the course of a year. Not only are we building homes with less environmental

impact, we are also lowering the homeowner's energy costs."

To learn more about the Cape Cod affiliate or make a donation, go to habitatcapecod.org

Massachusetts' Habitat

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Hampden County and the services we provide, it always amazes me to see to the level of work that is going on throughout the state and beyond by other Habitat affiliates," said Aimee Giroux, Greater Springfield Habitat for Humanity executive director.

To learn more about Greater Springfield Habitat or to donate, go to habitatspringfield.org

Buzzards Bay

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or cool a space than a standard house.

Buzzards Bay Habitat is also looking to open a ReStore, a nonprofit home improvement store and donation center that accepts gently-used furniture, home accessories, building materials, and appliances at a discounted price.

Buzzards Bay Area Habitat has been around since 1996 and serves nine communities.

To learn more or to make a donation, go to buzzardsbayhabitat.org