

**Habitat for  
Humanity in  
Massachusetts**  
Offering a hand up,  
not a hand out



**NEWS**

**August  
2022**

**GSHFH celebrates 2 families  
at double dedication event**



Deborah O'Mara, Greater Springfield Habitat for Humanity Family Services manager who retired in late July, presents symbolic front door keys to soon-to-be homeowner Jennifer on July 18 as her son looks on.

**O**n July 18, the City of Holyoke and Greater Springfield Habitat for Humanity (GSHFH) communities celebrated two new partner families at the build site of their future homes. Construction is expected to finish this summer with the families closing on the homes just in time for the new school year. The double dedication ceremony attracted approximately 50 guests, including the partner families' friends and loved ones, city

officials, individual and corporate volunteers, and donors.

Construction for the two homes at 117 and 113 Jackson Street began in summer 2021 are possible through Greater Springfield Habitat's partnership with Holyoke Housing Authority, the City of Holyoke Office of Community Development, and the Community Act Preservation Committee.

"The homes we dedicate this morning are glass and

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## GSHFH homeowner achieves success following home purchase, inspires others

Emma Febo-Garcia sits at a table by the window with her mobile phone in front of her. Her attention is constantly pulled in multiple directions, yet she never loses her composure nor her friendly demeanor. She readily admits her world is frantic and stressful, but she's grateful for it. After all, it got her here, to a seat at a table in her own restaurant. Emma credits her peace of mind and, in part, success to Greater

Springfield Habitat for Humanity (GSHFH) for mentoring her to reach a significant milestone – homeownership.

“When we moved in, it was a relief. I felt like I could finally breathe,” Emma said. “Living in the other places, I always felt like I had to keep the kids quiet. Living in our own space, I finally felt freedom; and the security we have now, I don't have to worry where we'll live next.”

Following the purchase of her residence in 2016, Emma continued to pursue larger endeavors, including the opening of Mexirico Food Shop, which offers freshly-made Puerto Rican and Mexican dishes, in the Old Hill section of Springfield. Despite numerous hardships, including divorce, illnesses, family tragedies, and restrictions during and after the COVID-19 pandemic, Emma remains hopeful. She said she's not done chasing her dreams. She

has more and bigger endeavors. But most importantly, she wants to help her community and be an inspiration to women who are struggling and don't know how to move forward.

Naishka Otero, Emma's 27-year-old daughter who helps her run Mexirico, said she's already there.

“She's a superhero. She's Superwoman,” said Naishka, who is one of Emma's three children. She has two

younger brothers who are 22 and 23 years old. Both are working and one has a 14-month-old son. “She's an octopus with her hands everywhere, helping everyone. She inspires a lot of people.”

Aimee Giroux, GSHFH executive director, agreed.

“Emma Febo epitomizes the impact that homeownership can have on a family if you are willing to work hard for it. In the time that I have known Emma, the importance of her home and what it provided to her and her family, and how hard she is willing to work to keep her home is evidently clear,” Aimee said. “I am very proud of the achievements she has made, not only in respect to homeownership with Habitat, but also to becoming a business owner and being a wonderful role model for her children, community, and is always looking for the silver lining of whatever is thrown her way.”

Emma's quest for success



Greater Springfield Habitat for Humanity In Mexirico Food Shop, Emma Febo-Garcia stands beside a mural inspired by her 98-year-old grandmother. Overhead is a framed picture of her grandmother. Emma said she is the soul of her family and is still working the land in her native Puerto Rico.

began 18 years ago when she immigrated to Amherst from Puerto Rico with her ex-husband and their three young children. Unable to speak English and knowing only one other family, Emma and her ex set out to give their relationship another try and build a better future for their daughter and sons. But three months later, Emma's husband gave up, left the family, and returned to Puerto Rico.

Emma refused to throw in the clichéd towel. She set a plan

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## Way to go, Jina! Greater Lowell homeowner pays off mortgage

Congratulations, Jina! In June, the Habitat for Humanity of Greater Lowell homeowner achieved a significant feat – she paid off her mortgage. The milestone success is considered a goal by many, but to single mother Jina Levin, it might be a considerably greater accomplishment.

Jina learned about Greater Lowell Habitat in 2001 through an online ad. She soon picked up an application, but doubted her qualifications, figuring she'd never be selected. She tossed the application but soon regretted the decision. She acquired another application and filled it out. She and her family were selected. These days, Jina laughs when thinking about those days and how far she's come.

“I feel like I'm in as much shock as when I got the house,” Jina said.

Established in 1991, Greater Lowell serves 15 towns, plus the City of Lowell. The affiliate typically builds one to two houses a year, offers a critical home repair program, and has 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. The critical home repair program aids qualified seniors, veterans, and families whose homes face health and



Habitat for Humanity of Greater Lowell

From left: Jina Levin, Habitat for Humanity International's first volunteer Clive Rainey, who spoke at the mortgage payoff celebration, and Jina's youngest daughter Sonya pose during the ceremony.

safety code violations.

“We are so happy for Jina and her family,” said Diane Taylor, Habitat for Humanity of Greater Lowell Community Outreach

director. “They've been a wonderful partner family – taking the ‘hand up’ they were given and continuing to work hard. They've stayed in touch and even donated an old car last year to our

Cars for Homes program.”

When Jina applied for the Habitat house, she lived in a two-bedroom apartment with her three daughters

who ranged in age from 10 to 16 years old. The girls shared one room with bunk beds and as they aged, the living quarters became cramped. But, Jina was in a tough spot. Her rent was \$1,200/month and rising each year.

Jina wanted better for her daughters and worked multiple jobs to give her children a nice home, in a nice neighborhood, with their own yard to play in. Jina cleaned homes, worked at a bakery, and at an adolescent group home around her daughter's schedules. These days, she's a personal care attendant. Jina told her daughters their job was to get a good education and once they were in their new home, the girls would have more space to study and do their homework.

Her efforts paid off. Jina's

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for herself. If she couldn't learn English and achieve success after five years, then she'd consider returning to Puerto Rico.

The first few years were tough. Emma said she relied on government assistance, moved into Section 8 housing, took English classes in the morning, and worked per diem at her youngest son's daycare in the afternoon. Then, she bought a car and remarried. Later, she found a better job as an outreach counselor for the Latino community, enrolled and graduated from community college with an associate's degree. Emma also helped with translating duties at Pioneer Valley Habitat for Humanity as their affiliate was situated in an office space above her organization.

Emma reached success and decided to move her family from their current apartment to a brand-new complex. Shortly after moving in, Emma and her family encountered a grumpy older neighbor who had issue with everything. She made their lives difficult.

"I ran out of the place and found something here in Springfield," Emma said. "It wasn't good. The apartment was awful. I went from a nice place in a nice area to a different environment. It was really hard. Even today, my kids still regret it. I just wanted peace of mind and freedom. It was awful living next to that neighbor. We couldn't even walk out of the door without her being on top of us."

Emma's North End apartment was infested with mice and the landlord was unresponsive to their complaints. Crime and prostitution ran rampant. Emma's car was broken into one night even though it was parked in her driveway and her 15-year-old son was propositioned by a prostitute while

at the park next to their apartment.

In 2013, Emma and her husband Luis applied to Greater Springfield Habitat for Humanity, but were turned down as Luis didn't have credit. The couple worked on their finances and reapplied two years later.

They were accepted and supposed to move into a house on Massachusetts Avenue, but after seeing a similar home on Quincy Avenue that was further along in construction and had no family attached to it, Emma asked to switch. The organization agreed to the change. The family moved into their new home in February 2016.

"Habitat cares for other people. They hear you. They care about my concerns," Emma said. "Even now. If I have trouble, I can call Aimee and she helps me ... The change Habitat makes on the lives of its partner families is incredible."

Five months after the move into the new Habitat house, Luis and Emma separated. Having come so far, Emma said she knew there were still bigger dreams for her to tackle. Three years later, in 2019, using her tax returns, credit, and money borrowed from friends, Emma opened Mexirico.

"I love it," Naishka said. "It's a lot of work, but I love cooking. It's our family thing. I spent time learning how to cook from my great-grandmother, grandmother, and mom. It's something we do."



Greater Springfield Habitat for Humanity  
Emma Febo-Garcia's Springfield home.

With the triumph came tragedy. In 2019, Emma and her sister were diagnosed with breast cancer. Emma underwent a double mastectomy. Her sister didn't survive the battle with cancer. Then, their mother suffered a spinal cord injury and lost her ability to walk. She received treatment in Boston. Emma commuted to the capital city to visit her. Upon her release, Emma's mom moved in with Emma and the kids.

When Emma was ready to return to work, the COVID-19 pandemic struck and Mexirico shut its doors for two-and-a-half months. When the food shop reopened, Emma said she and her daughter started from scratch using grants and loans to revitalize the business.

"Never give up. I always tell people that no matter how hard it can be and how much you struggle,

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focus on the good," Emma said. "There's always something good. Even when there's a storm, the following day the sun rises. I always tell people, 'get past the storm. There will be another day. The sun will come out.'"

It worked.

In 2020, Mexirico was awarded the Massachusetts Sustainable Business of the Year award for "their commitment to building a local, green, and fair economy." In 2021, the restaurant obtained a food truck and is looking to get involved in special events. Emma is considering opening another food shop or relocating to a larger space that allows her to serve alcohol.

Emma and Naishka said they pride themselves on being able to give back to a community that needs their help. Mexirico offers a to-go chicken burrito called "Hope burrito" to the homeless at no cost. They estimate the food shop gives away 100 meals every two to three months. They also hire single parents, college and high school students, and individuals who need a second chance.

"I'm always looking at what's next, but this is not for me. I have what I need and that's all I want. I can pay the bills and help others. That's all that I want." Emma said.

**Volunteers wanted.**  
**No experience necessary.**  
[habitatspringfield.org/volunteer](https://habitatspringfield.org/volunteer)



Habitat for Humanity of Greater Lowell  
Jina Levin's dedication ceremony.

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oldest daughter graduated cum laude from University of Massachusetts at Lowell with a degree in psychology. She pursued a master's degree in counseling and industrial organization from Salem State University. Jina's middle daughter received the John and Abigail Adams full-tuition scholarship after performing well in the Massachusetts Comprehensive Assessment System program. She attended University of Massachusetts at Boston and Amherst and graduated with a degree in geology. She later earned a master's degree in geology from University of California at Davis. Jina's youngest daughter, who was diagnosed with Autism and has several health conditions, lives close to Jina and works as a dog groomer, a skill she learned from her mother to care for the family dog in efforts to save money.

Jina continues to emphasize the importance of education and has a child's desk with workbooks set up in a corner of her living room for her granddaughter when she visits.

"I'm very grateful for every day I wake up in this house," Jina said.

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wood monuments to our belief in community, our belief in neighborhoods, and our belief in neighbors, as well as our belief of families that have children,” said Holyoke Mayor Joshua Garcia. “Many of you have heard the slogan, ‘it takes a village to raise a child.’ Yes, that’s true, but first you have to have a village. Habitat for Humanity is a village builder.

“I have often told people, for as long as I have grown up and lived in Holyoke, I have realized Holyoke is a place of hope and opportunity. My family benefitted from Holyoke’s compassion,” said Mayor Garcia. “What we are witnessing behind us today and beyond is Holyoke’s compassion and action.”

The two families were chosen based on need for safe, adequate, and affordable housing; a willingness to partner with GSHFH and perform “sweat equity,” time spent helping to build their home along side Habitat volunteers and construction staff. The families also showed an ability to afford a mortgage. Jennifer and Juan and Ireydiza learned of their acceptance into the homeownership program in November 2021.

“These families are amazing,” said Deborah O’Mara, GSHFH Family Services manager, who retired at the end of July and worked closely with the families. “They have been out every weekend working and Juan has been out during the week. They’re fantastic. We wouldn’t be in the place we’re in right now without their help.”

Single mother Jennifer and her three teenage boys will move into the three-bedroom, two-story home at 117 Jackson St, the house that’s farther along in construction. Since divorcing her abusive husband, Jennifer has strived for a safe and decent affordable home. Within her current apartment, her two youngest sons share a bedroom

and bed and neighborhood they live in is dangerous – has several vacant buildings, homeless people, drugs, and vehicles are frequently vandalized.

“Thank you to Habitat for Humanity for choosing our family to have this huge blessing,” said Jennifer whose eyes welled with tears.

“This means a lot to us. We’ve been through a lot. Finally, we get to realize our dream because of Habitat ... We look forward to making this house a home.”

Ireydiza and Juan have two young children and will soon move into the neighboring house at 113 Jackson St. Just four years ago, the family was happy, healthy, and dreaming of buying their first home. Then tragedy struck. A workplace injury disabled Juan, the breadwinner. Ireydiza left school to be the sole earner. The family is eager to move forward and out of the apartment, which in winter is cold in the living room and master bedroom.

“I know we all experience unexpected hardships in our life and these times are when our trust in God is tested. After my stroke and losing my career, my family and I got tested. I didn’t think getting a house for them would be possible,” said Juan. “Thanks to Habitat for Humanity, y’all are making our dream come true. I believe we all have a purpose in life and some of you are definitely doing what God has planned for y’all. Not only do you build houses and sell them at affordable prices, but you also save



Top: Juan (right) speaks at the July 18 double dedication ceremony with his wife Ireydiza and children by his side. Above: Holyoke Mayor Joshua Garcia addresses the guests at the double dedication event on July 18.

lives through this program. Thank you from the bottom of our hearts for giving us the opportunity to be homeowners.”

To learn more about the homeownership program, go to [habitatspringfield.org/how-to-apply](https://habitatspringfield.org/how-to-apply)