








Hang with Habitat
Thursday, Jan. 18
6-8pm

109 Apremont Way, Westfield
brightideasbrewing.com

Dedication ceremony
11am, Wednesday, Feb. 14
360 Chestnut St,
Holyoke




Introducing our newest feature:




Habitat in your neighborhood

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WELCOME, 2024!

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FINANCIAL EDUCATION

When you donate your old car, you're not just parting ways with a vehicle, you're funding programs like financial education, which is part of our Habitat homeowners' buying process. To learn more, visit habitatspringfield.org/cars-for-homes

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Greater Springfield
Habitat for Humanity[®]

NEWS

January 2024



Congratulations & Happy Holidays



The Facebook post Dietz & Company Architects used to congratulate the winners of the 2023 "Spread the Cheer" campaign.

Congratulations, Habitat GSHFH wins holiday poll top prize

Dietz & Company Architects recently held their annual "Spread the Cheer" holiday campaign with a \$2,500 top prize donation. Greater Springfield Habitat for Humanity (GSHFH) won it with 640 votes, nearly 25% of the total votes.

The "Spread the Cheer" holiday campaign began in 2017 in an effort to be more environmentally conscious by not sending out

paper holiday cards and to raise awareness for all the work local nonprofits do.

"As a company, we firmly believe in being an active part of the Greater Springfield community and beyond through volunteerism and donating funds when possible," said Ashley Solomon, Dietz Marketing manager. "It is our hope that by continuing to do this

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GSHFH board excited to forward organization's mission in the New Year

The Greater Springfield Habitat for Humanity (GSHFH) Board of Directors may be ready to tackle the New Year. Several members recently commented on the team's plans for 2024, while others remarked about their new positions on the executive committee.

Board President Michael Cardaropoli said his main objective continues to be ensuring Greater Springfield Habitat is financially viable to keep moving the mission forward. He also wants to boost relationships within the community.

"In order to do that, we hope to increase our fundraising efforts throughout the year by hosting multiple fundraising events and also improving our efforts in building relationships with individual donors who believe in our mission," Michael said.

GSHFH is a nonprofit organization that's dedicated to strengthening communities by empowering limited-income families to change their lives and the lives of future generations through affordable homeownership and home repair opportunities. Greater Springfield Habitat serves Hampden County and since its inception in 1987, the nonprofit organization has built or repaired 120 homes. In 2023, GSHFH closed on one home and completed six home repair projects for veterans. A home preservation project started in 2023 is still under construction, and a new home will soon be sold to a Habitat partner family. Two more veteran home preservation projects are



Michael Cardaropoli,
President



Ian Coddington,
Treasurer



Katie Shea,
Clerk



Matt MacDonnell,
At-large

set to begin early this year.

Board Treasurer Ian Coddington said his plan for 2024 is to continue to pay down obligations and expand the number of houses for selected families in the community. To achieve it, there will need to be increased fundraising and outreach.

"We have a strong board full of individuals who have great connections in our community," Ian said. "We will continue to leverage those relationships to bring in new donations and partners to help Habitat succeed in the coming year."

Greater Springfield Habitat

relies on grants from federal and state government, plus donations from individuals and businesses. However, Ian said donations, by nature, can be volatile. But, GSHFH has made the ability to donate easier by implementing a text-to-donate option, which removes the barriers of donating by simply sending a text on a phone. Regardless of how a donation comes in, it's appreciated.

In addition to achieving organizational goals, two board members have accepted nominations onto the executive committee and remarked about their new posts. Katie Shea serves as the board's new clerk and Matt MacDonnell is in the at-large role.

"I have some previous experience with this type of role – recording minutes – which I think will be helpful as clerk," she said. "I am excited for this opportunity to assist the board and support all the

great work of Greater Springfield Habitat for Humanity."

Matt, whose new role is to support the officers and communicate with other board members and staff, agreed.

"I'm eager to become more deeply involved with the functions and goals of the organization in 2024. My responsibilities will be determined by their need for assistance and leadership," he said. "This has been my first volunteer experience and I have enjoyed it immensely. I'm looking forward to learning and growing in my role with GSHFH."

Habitat in your neighborhood

Habitat breaks the mold: offers affordable homeownership despite rising costs

Yes, Greater Springfield Habitat for Humanity (GSHFH) builds houses. But, there's so much more to the nonprofit organization. Simply put, Greater Springfield Habitat offers the limited-income population of Hampden County an opportunity to create better lives and generational wealth for their families. GSHFH operates using a three-pronged approach as a construction company, social service agency, and mortgage provider. In fact, Greater Springfield Habitat's construction projects are built despite the rise of inflation, financial challenges, and changes in the local housing market.

GSHFH primarily constructs three- and four-bedroom single-family homes that measure approximately 1,500 square feet. GSHFH helps families purchase homes that they construct in partnership with the organization, by requiring sweat equity contribution in lieu of down payment from partner families and providing low-to-zero-interest mortgages and subsidies to purchase homes at below market rate. Greater Springfield Habitat mortgages are based on the family's income and set to not exceed 43% of their total household debt when combined with all financial obligations.

"GSHFH works with families

that earn 45% to 60% of the area median income (AMI) level. For a family of four, that's a household income of \$35,000 to \$59,000 per year," said Aimee Giroux, GSHFH executive director. "Traditional first-time home buyer programs require a minimum income of 80% or \$80,000 AMI and the family must have 3% to 10% down payment to qualify."

By comparison, Aimee said, imagine a family of four earning \$50,000 (50% AMI) is trying to secure a \$150,000 mortgage. They have a current debt of \$700 per month for a student loan, credit card, and car loan. By partnering with GSHFH, they can afford up to a 2.5% interest loan. Their maximum payment with escrow would be \$993 per month with an overall debt to income of 40%. At the current 6.5% interest rate, their payment would be \$1,348 per month, and their debt to income would be 53%, which would make them ineligible for traditional funding.

Juan Gonzalez said just before he and his wife showed up to the January 2023 closing of his new home in Holyoke, he ran the numbers one last time to make sure the home was within their financial means. Looking over the math, he was worried. Unnecessarily so. Juan forgot the loan was interest-free. When he heard that he exhaled a big breath



A sign bearing hooks for keys and leashes and shoes on the floor in the entryway of a Habitat home.

and said, "Disregard my math. Thank you, Lord. This home is more affordable."

"Habitat made the process easy and with a no-interest loan in this economy, we couldn't have asked for anything better," said Karina Dise, Habitat homeowner in Monson, who with her husband,

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purchased their home in November 2007. “We are blessed to own a house and have land that goes with it. We can enjoy the outside when the weather is nice and we don’t have to hear our noisy neighbors who used to live right next door to us. My husband likes to grill outside too, so that’s definitely a plus.”

Greater Springfield Habitat realizes everyone deserves simple, decent, affordable housing. Period. Habitat aims to close the racial wealth disparities by providing subsidies and affordable mortgages to help families break the cycle.

“We had debt, we cleaned it up and went to the bank to see if we qualified for a mortgage. We were told we didn’t have enough money,” said Lori Holt, who with her husband purchased a Springfield Habitat home in May 2014. “Our daughter told us about Habitat and encouraged us to apply. I didn’t think we had a chance.”

Eventually, Lori and her husband applied and were accepted. “It was such a blessing for us,” Lori said. The couple has five children, four of whom are

now adults. “We pay for mortgage what a lot of people pay for rent. Habitat helped our family a lot.”

Kim Rivera, who experienced homelessness, on and off since her 18th birthday before owning a Habitat home, said she appreciates what Habitat has done for her. Kim purchased her home in December 2009.

“Habitat gave people like me the ability to get the American

“Habitat gave people like me the American dream.”
- Kim Rivera, Habitat homeowner



Ireydiza Perez (left) accepts keys to her brand-new home from Greater Springfield Habitat for Humanity Executive Director Aimee Giroux at the closing in the West Springfield administrative office as her husband Juan Gonzalez looks on.

dream. I have stability. My children and grandchildren have a safe haven,” Kim said. “I’m never selling this house. I’m going to keep it in the family. I want other generations to know they won’t be homeless. I have three kids and they’ve all seen the benefits of having a home.”

Studies have shown children of limited-income homeowners are 11% more likely to graduate from high school and are 4.5% more likely to complete post-secondary education than children of low-income renters, Aimee said.

Since its inception in 1987, GSHFH has constructed 74 homes throughout Hampden County.

Habitat chooses partner families based on need, their willingness to partner with us, and their ability to repay a mortgage

for the purchase of their home. In many instances, a family’s current living situation is less than ideal with issues of rodents, limited electricity, no heat, and/or the apartment is in a dangerous location. For many families, gunfire, drugs, and vandalism are frequent. Families who face these realities often have challenges breaking the cycle for their children.

To ensure selected families understand the “hand up” versus a “hand out” ideology, prospective and have tools to manage the responsibility of homeownership, Habitat partner families must also attend first-time homebuyer education, financial literacy classes, good neighbor and home maintenance classes.

To keep the mission moving forward, GSHFH relies on donations. The majority of funding comes from individual donations, local businesses, and grants.

To learn more about Greater Springfield Habitat and its mission, visit habitatspringfield.org

In honor of March's Women History Month and Habitat for Humanity's Women Build event, Greater Springfield Habitat for Humanity presents



Ladies, leave the “honey to-do list” for another day. Let’s get together and celebrate our strengths, camaraderie, and build! Grab your friends and join us to learn DIY skills, and build outdoor furniture and/or accessories for a Habitat auction (at a later date). OK, men can come, too. Be entered into a raffle, enjoy snacks, a goody bag, and a wrap party at Two Weeks Notice Brewery! To learn more, visit habitatspringfield.org/spring-into-action

Habitat wins “Spread the Cheer” poll’s top prize

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year after year, more people will be encouraged to learn about, volunteer with, and donate to the groups that are meaningful to them.”

During the nine-day campaign, 18 local organizations were selected to be included in the event. Voters used a Survey Monkey link to access the poll and choose an organization that they thought was deserving of a share of a \$5,000 prize. The organization that received the most votes received \$2,500. Second place won \$1,500 and third place, \$1,000.

A future homeowner voted for GSHFH and left a message

on the poll. “I love that there is help for the minority community to experience the joy of owning their own homes. They have my vote. I am so grateful to them for helping me accomplish that dream. My kids and I will soon be one of the lucky owners of a Habitat home. I almost lost hope before I learned about this amazing nonprofit organization. It was so hard to find a decent place I could afford. Partnering with Habitat has been an adventure for me and my kids. I can’t wait to make new memories in our home.”

The International Language Institute of Massachusetts won second place with 556 votes, 22% of the total; and

Dakin Humane Society came in third with 489 votes, 19% of the total. The remaining 15 organizations received \$100 each. The prize money comes from a dedicated fund Dietz has for making annual donations to the community and nonprofit organizations, Ashley said.

“We are very appreciative of the donation from Dietz and the many community supporters who voted for us in the ‘Spread the Cheer’ campaign making us the top recipient,” said Aimee Giroux, GSHFH executive director. “There are so many well deserving organizations doing much-needed work in the local community. We are honored to be recognized for our part.”

HOPS for HABITAT beer passport is back!

To participate:

1. Purchase a Hops for Habitat beer passport by clicking on the QR code to the right. Follow the instructions. Physical passports will be mailed to the address listed on the order form. Participants may also pick them up at the [Greater Springfield Habitat for Humanity administrative office \(268 Cold Spring Ave, West Springfield\)](#).
2. Visit each brewery listed on the passport. Order and pay for beverage. Show the passport to the bartender, who will stamp the box of the correlating brewery. As a participant in the Hops for Habitat promotion, the bartender will fill your order and give you a gift of equal value (which may include a gift card for a second beer).
3. After you've visited and collected stamps from each of the passport's listed nine breweries, make sure your name and contact information is written on the document. Return the passport to one of the breweries or mail it to [Greater Springfield Habitat for Humanity administrative office \(268 Cold Spring Ave, West Springfield, MA 01089\)](#) to be entered into a raffle for a grand prize.

Frequently asked questions:

- Q. How soon after I order a passport will it arrive at my home?
A. [Passports are mailed via two-day priority mail.](#)
2. Can I purchase a passport at a participating brewery?
A. [No.](#)
3. When I visit a brewery, will the bartender know to stamp it?
[Yes, when you make a purchase and show the bartender the passport, they will know to stamp it.](#)



Participating breweries:

