



Greater Springfield
Habitat
for Humanity®



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

Since 1987, Greater Springfield Habitat for Humanity (GSHFH) has built 65 homes and repaired 45 others throughout the 23 towns in 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: raise budget to \$1.9B for FY '23

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: raise budget to \$2B for FY '23

SHOP (Self-Help Homeownership Opportunity Program)

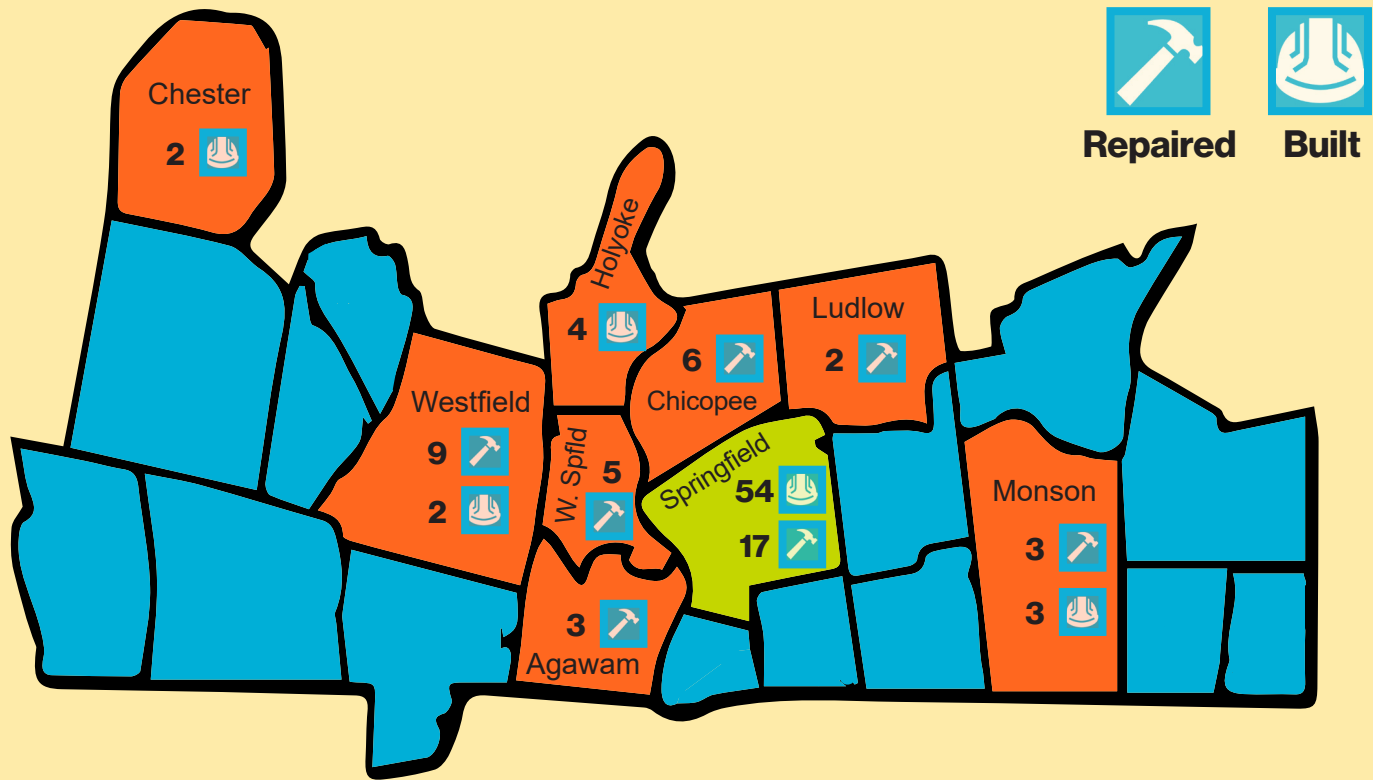
SHOP funds can be used for land acquisition, infrastructure improvements, and administrative costs.

OUR ASK: raise budget to \$20M for FY '23



This house in Springfield was built using HOME funds.

Homes built or repaired by GSHFH since 1987



AmeriCorps National Civilian Community Corps and Direct Service

AmeriCorps members serve directly with nonprofit organizations to tackle our nation's most pressing challenges. **GSHFH has worked with 39 total members, plus has 2 pending positions in 2022.**

Community Development Block Grant

Community Development Block Grants cannot be used for construction, but can be used for other infrastructure-related expenses, including removal of hazardous materials, permitting, and family selection. **GSHFH received \$20,000 in 2021.**

Community Preservation Agreement

A small surcharge added to local Massachusetts property taxes to be used for building and rehabilitating parks and protecting open space. **GSHFH received \$120,000 in 2020.**

New Market Tax Credits

To receive the tax credits, GSHFH would work with investors on large scale development projects, such as multiple units with a developer. Investors could claim a 39% tax credit.

Community Reinvestment Act

CRA credits are what encourage financial institutions to support our programs. The credits show banks are invested in their communities and serving all levels of clientele. **Over the past 10 years, these agencies have helped us provide families with mortgage options.**



Construction for these Holyoke homes will use CPA funds.