

COMMUNITY NEWSLETTER

Solving the Western Massachusetts affordable housing crisis together

May 2023 | Issue 3



Churchill Homes development on Chestnut Street in Holyoke is home to both Holyoke Housing Authority (HHA) and Greater Springfield Habitat for Humanity residences. HHA officials said the agency will soon modernize the building envelope, kitchen, bathrooms, windows, and building systems in the residences it owns using tax credits and other funding sources. To read more, go to Page 5.

Habitat breaks the mold: offers economical 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 monetary losses wreaked on the organization.

GSHFH primarily constructs three- and four-bedroom single-

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Revitalize CDC
Rebuilding our Community Since 1992

Revitalize CDC fights gentrification, aims to keep families safe in homes



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Holyoke Housing Authority achieves goal, creates more low-income housing

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Greater Springfield
Habitat
for Humanity®

Tickets:
\$40 each

Bingo

Purse & Power Tool

Thursday, May 25
Doors open at 6pm; Event starts at 7pm
Knights of Columbus Council 50
371 Washington St, Enfield

Buy tickets at: paypal.me/2MomsOnAMission
Venmo @Two-MomsOnA-Mission

Please note the date of the event when purchasing the ticket.



Revitalize CDC
Rebuilding our Community Since 1992

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Revitalize CDC fights gentrification, aims to keep families safe in their homes

Springfield may be known as the “City of Homes” due to its collection of Victorian mansions, distinctive architecture, and a multitude of single-family houses, but it comes at a price. Many of these dwellings were built before 1978 and are now filled with harmful contaminants that can cause respiratory issues. They may also have slip and fall hazards, which can be problematic for aging residents. That’s where Revitalize Community Development Corporation (RCDC) comes in. Since 1992, the organization executes critical repairs, modifications, and rehabilitation on nonprofit facilities and homes for families, elders, military veterans, and people with disabilities of limited income.

Revitalize CDC operates with a \$4-million budget, 15 employees on payroll, plus contractors, and volunteers to serve Hampden County and in some cases, depending on funding, all of Massachusetts. Since the agency’s inception, more than 30,000 families have benefitted from Revitalize CDC.



Revitalize Community Development Corporation (RCDC) staffers (from left) Aneida Molina Flores, Rita Longe, Nova Denoncourt, a former employee; and Kayla Avielz stain a handicap ramp at the #GreenNFit Chicopee event in September 2022. The ramp is for an elderly woman who is the widow of a veteran.

The organization executes approximately 75 critical repairs a year, and also performs assessments, interventions, and offers programs to improve

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housing conditions. “Our focus is trying to keep clients in their homes as housing is getting more expensive with factors like gentrification,” said Chelsea McGrath, RCDC Operations and Finance

director. “Massachusetts isn’t as affordable as it used to be and we want clients to be able to stay in their homes that they can afford.”

Chelsea said this year the agency relaunched “GreenNFit” in the Memorial Square neighborhood on April 29, after four years. The day-long event rebuilds a block of homes in one neighborhood. The task is performed by more than 100 supporters and 1,000 volunteers. The organization will

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WE, THE PEOPLE, WANT TO BE HEARD.

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Greater Springfield Habitat for Humanity®

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habitatspringfield.org/hops-for-habitat

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Building homes, building opportunities



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2022 Year in Review

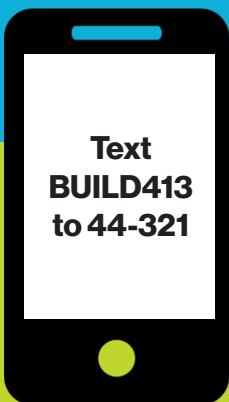
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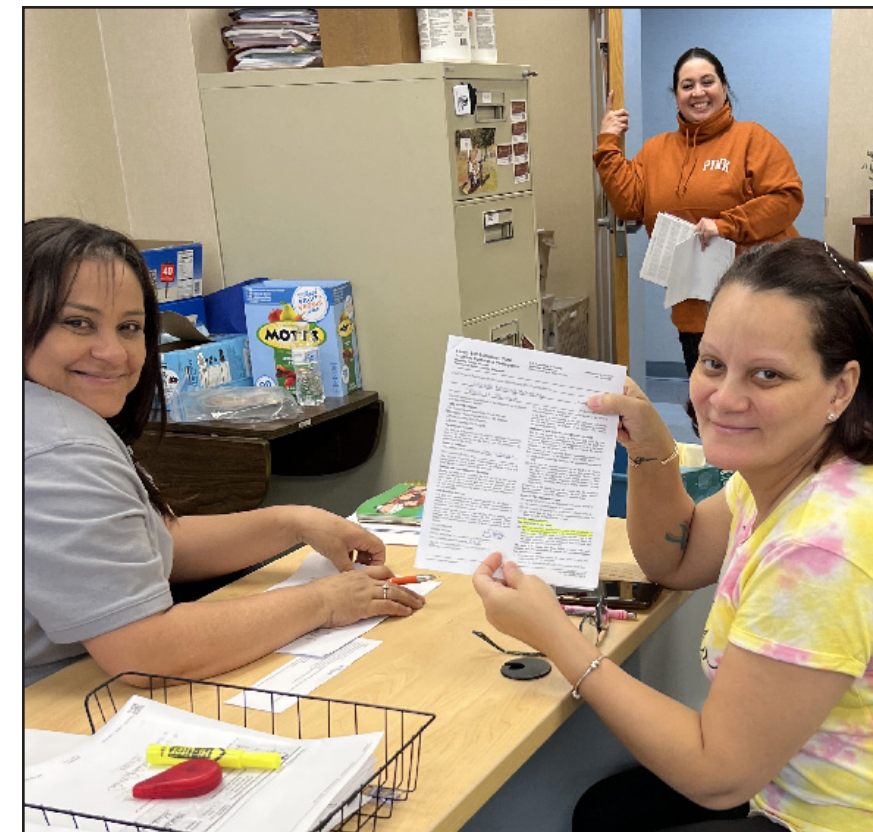
We support Greater Springfield Habitat and affordable housing.

You can too.

Text **BUILD413** to 44-321



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Holyoke Housing Authority (HHA) staffer Yadaris Rivera (front left) smiles as she sits with a participant who holds an enrollment contract for the agency's Family Self-Sufficiency program. In the background, another HHA employee stands in the doorway smiling.

HHA achieves goal, creates more low-income housing

Holyoke Housing Authority (HHA) understands the need for affordable housing. In fact, the organization's entire mission revolves around resolving the issue. This year, the public agency aims to expand its program reach, grow and create new partnerships, and offer more affordable housing. HHA just reached one goal and on May 4,

city, state, and HHA officials cut the ceremonial ribbon on phase one of the South Holyoke Homes development, an affordable rental and homeownership project around Carlos Vega Park.

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Holyoke Housing was formed 85 years ago to provide subsidized public housing to low- and moderate-income families, seniors, veterans, and individuals. Today, the agency has 821 traditional



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public housing units in 12 developments throughout the city. HHA also offers Section 8 Housing Choice Vouchers and Massachusetts Rental Vouchers for 1,500 homes in the private market.

"We are an organization with the goal of helping people, helping our community, and helping the City of Holyoke," said Matthew Mainville, HHA executive director, who has been with the agency for 25 years and in his current role for eight years. "The reality of the affordable housing crisis in Western Massachusetts is very serious."

Matthew said when they opened the waitlist for the 12 units at the South Holyoke Homes development, HHA received more than 1,100 applications. Chosen families were picked via a lottery.

"Our application process is a very regulated process in



Socks for a cause | \$10/pair

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accordance with all applicable laws, including those prescribed by Fair Housing Law,” Matthew said. “Our state portfolio and Section 8 waitlists are centralized while our other programs are a locally-controlled process.”

Holyoke Housing residences vary between high-rise apartments, and multi-family and single-family homes. The agency also provides programs and classes to prepare renters for the challenge of homeownership, including First-time Homebuyers Workshop; First-time Homebuyers Down Payment Assistance Program, and Family Self Sufficiency, which helps families achieve financial independence.

Holyoke Housing operates on an estimated \$29-million budget and has 59 employees on its payroll. Matthew said their funding comes from rent, the Commonwealth of Massachusetts, and the US

Department of Housing and Urban Development.

“Greater Springfield Habitat for Humanity and the HHA have partnered to develop single-family housing on land that the HHA has donated to us, most recently building three homes on the corner of Jackson and Chestnut Streets,” said Aimee Giroux, Greater Springfield Habitat for Humanity executive director. “We are in the development stages for future homeownership projects in South Holyoke. Our partnership with the HHA has been very beneficial to our mission and work in Holyoke.

The agency’s next big project, Matthew said, is the repositioning of the Churchill development. Holyoke Housing recently purchased the property’s interests and will modernize the building envelope, kitchens, bathrooms, windows, and building systems using tax credits and funding through other sources.



Vivian Rodriguez-Jimenez poses for a photo while presenting a certificate for completion of Holyoke Housing Authority’s First-Time Homebuyer Workshop.

To qualify for HHA programs, applicants must be within income limit restrictions, and pass the Massachusetts Criminal Offender Record Information check and the Massachusetts Sex Offender Registry Information check.

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family homes that measure 1,466 and 1,646 square feet. When configuring the family’s repayment ability, Habitat uses a formula that is not to exceed 42% total debt-to-income ratio. In many cases, GSHFH homebuyers pay \$850 to \$900/month, which includes principal and escrow. Habitat does not require a down payment. Instead, Habitat requires its potential homebuyers to help build their home and others. Better known as “sweat equity,” future homeowners participate in 300 to 500 hours of volunteering alongside Habitat staff and volunteers.

Juan Gonzalez said just before he and his wife showed up to the January 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 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, 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

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that’s definitely a plus.”

For comparison, purchasing a similar house in Greater Springfield without the assistance of Habitat, could cost a homebuyer upwards of \$1,700/month with principal and escrow. Homebuyers will also be responsible for a down payment or accepting private mortgage insurance costs. According to the United States Department of Housing and Urban Development’s 2023 Fair Market Rent Documentation System, a three-bedroom apartment may cost \$1,497/month and a four-bedroom rental can be \$1,799.

Neither option is doable for a family that struggles to pay its bills or can’t move beyond their status in life. 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 GSHFH 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

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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 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, said Aimee Giroux, GSHFH executive director.

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

Habitat chooses its families based on need. 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 homebuyers must also attend first-time homebuyer and one-on-one financial literacy classes.

To keep the mission moving forward, GSHFH relies on funding and donations. The majority of money comes from home sales, grants, municipal support, and mortgage and repair loan payments.

To make a donation to Greater Springfield Habitat for Humanity and keep the mission moving forward, text BUILD413 to 44-321.



The entry of a Habitat homeowner’s residence showing a place where family members can kick off their shoes.

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also have more programs for seniors who want to stay and “age in place” in their current residences, critical repairs, and nutrition.

“We love helping clients have more-controlled diabetes or asthma, and helping someone continue to live in their home safely while making the necessary repairs so they don’t have to move,” Chelsea said. “Getting to help the community and make a difference in family health

conditions to see positive outcomes is definitely a benefit to working in this industry.”

Chelsea said many clients come to the agency after finding out about it via word of mouth, referrals, applications, or their marketing strategies. Specific qualifications to apply vary based on the funding that pays for the program. Some candidates must answer lengthy applications, while others must be referred by a health center. Funding comes from various sources, including the US Department

of Housing and Urban Development, corporate community sponsors, and general donations.

“The need for home repair services in our area is huge. No one organization can tackle this problem alone,” said Aimee Giroux, Greater Springfield Habitat for Humanity executive director. “To make an impact, we must work together and partnering with Revitalize CDC is a way we can help make that happen and better serve those in need in our community.”