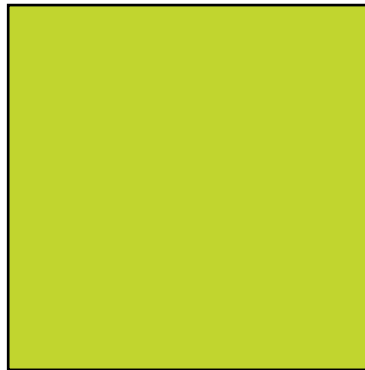




Annual Report FY 2025



Growing our Presence

Dear Friends,

This year reminded us just how powerful community can be.

At a time when the affordable housing crisis continues to deepen—and when shifts at the federal level have created uncertainty, delays, and increased pressure on local housing systems—Greater Springfield Habitat for Humanity chose to lean in, not pull back. We leaned into partnership. We leaned into collaboration. And most importantly, we leaned into our community.

Across Hampden County, families are struggling with rising costs, limited housing supply, and fewer public resources. Navigating a changing administrative and funding environment required patience, flexibility, and persistence. While these challenges slowed progress at times, they also strengthened our resolve and reinforced the importance of strong local partnerships. Especially those with our skilled construction sub-contractors and vendors, thank you for your understanding and commitment to helping us achieve our goals.

This year, GSHFH renewed and expanded relationships with municipalities, housing authorities, educational institutions, community organizations, volunteers, and donors who share a belief that affordable housing is essential infrastructure for thriving communities. Together, we moved projects forward, overcame delays, and laid the groundwork for new homeownership opportunities in Holyoke and Springfield.

We celebrated meaningful milestones—homes nearing completion, new partnerships taking shape, students and volunteers gaining hands-on experience, and families preparing to step into homeownership. These accomplishments are not the result of any single organization, but of a collective effort rooted in trust, shared goals, and a deep commitment to place.

Our donors and supporters are vital partners in this work. Your generosity allowed us to bridge funding gaps, navigate reimbursable grants, and continue building even when timelines stretched and costs increased. Your support helped turn challenges into opportunities and ensured that families were not left waiting for stability.

As we look ahead, we do so with optimism and confidence. The lessons learned this year—about adaptability, collaboration, and the strength of local leadership—are shaping a stronger, more resilient GSHFH. With our community beside us, we are poised to increase affordable housing production and continue building neighborhoods where families can put down roots and thrive.

Thank you for standing with us, especially in a year that demanded both perseverance and hope. Together, we are proving that even in uncertain times, community-driven solutions can create lasting change.

With gratitude and celebration,



Aimee Giroux, Greater Springfield Habitat for Humanity Executive Director

Staff

Aimee Giroux
Executive Director

Olga Callirgos
Homeowner Services
Manager

Brandice J. O'Brien
Marketing & Communications
Manager

Joseph Schebel
Construction Manager

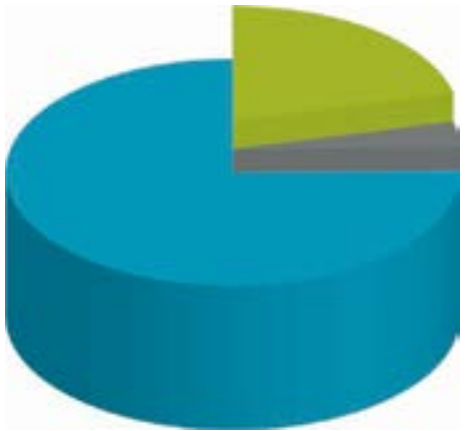
Edgar Herrera
Construction Staff

FY 2025 Financial Highlights



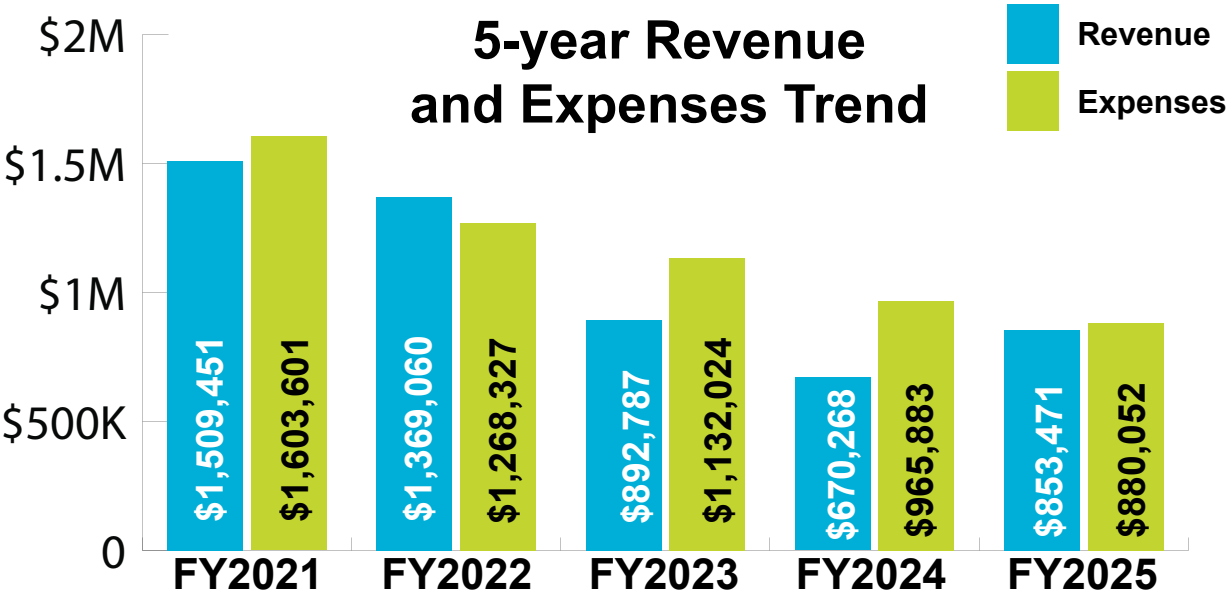
2025 Sources of Revenue

- Grants \$410,316 (48%)
- Mortgages \$165,500 (18%)
- Corporate contributions \$39,059 (5%)
- Other revenue \$49,921 (6%)
- Individual donations \$105,817 (13%)
- In-kind donations \$42,445 (5%)
- Special events \$40,413 (5%)
- Total Operating Revenue: \$853,471



2025 Total Expenses

- Programs \$662,130 (76%)
- Management \$188,143 (21%)
- Fundraising \$29,779 (3%)
- Total Expenses: \$880,052



Dear Friends,

As president of the Board, I am proud to share Greater Springfield Habitat for Humanity's (GSHFH) annual report—both a reflection on the lives changed over the past year and a statement of our shared commitment to the work ahead. Together, we continue to transform lives by strengthening families, fostering stability, and building community through access to safe, affordable housing.

This past year, our collective impact was both meaningful and measurable. With the help of 220 volunteers, donors, and partners, GSHFH built two new homes, completed four critical home repairs, and served families throughout Greater Springfield. More than 2,400 volunteer hours were invested in strengthening neighborhoods, improving safety, and creating pathways to long-term stability for our neighbors.

Yet our impact extends far beyond the numbers. It is seen in families building equity and independence, in seniors remaining safely in the homes they cherish, in veterans gaining accessibility and dignity, and in communities coming together around a shared belief that everyone deserves a decent place to live. These outcomes are possible only because of the generosity, commitment, and belief of supporters like you.

As we look ahead, we do so with optimism, resolve, and a clear sense of purpose. **Looking Ahead: Our Strategic Priorities**

Expanding Affordable Housing Capacity

We will increase new home builds and home preservation projects to reach more underserved families, while advancing readiness for additional builds across Springfield, Holyoke, and neighboring communities.

Strengthening Homeowner Support Services

We will enhance support for partner families transitioning into homeownership through financial literacy education, post-purchase guidance, and expanded programs for seniors and veterans, including accessibility upgrades and specialized housing solutions.

Growing Community Partnerships

We will deepen collaborations with local businesses, civic organizations, and municipal partners, and launch targeted initiatives with workforce development and youth-focused organizations.

Volunteer Engagement and Inclusion

We will recruit and retain volunteers through year-round opportunities and meaningful roles, fostering inclusive experiences that reflect the diversity of the communities we serve.

Board and Organizational Development

We will continue to strengthen governance and leadership to ensure strong oversight, strategic growth, and long-term accountability.

Your continued partnership is essential to this mission. Together, we are not just building houses—we are building homes, strengthening families, and creating pathways and opportunities for generations to come.

Thank you for being an integral part of the Greater Springfield Habitat for Humanity community. We are deeply grateful for your support and inspired by what we will accomplish together in the year ahead.

With gratitude,

Ray Walsh

Ray Walsh, Greater Springfield Habitat for Humanity Board of Directors President

Board Leadership

Ray Walsh
President

Michael Clemente
Vice President

Ian Coddington
Treasurer

Mason Lebron
Clerk

Matthew MacDonnell
At Large

George Carter
Bree D'Amours
Patrick Huse
Nicolas Restivo
John Santaniello
Christopher Schulz
Candice Somar
Tiffany Tranghese

GSHFH welcomes 6 new board members to strengthen fight against housing crisis

Greater Springfield Habitat for Humanity (GSHFH) is poised to make even grander strides in combating the affordable housing crisis in Hampden County. In summer 2025, the Board of Directors welcomed five new members to bring fresh perspectives and energy to its mission.

George Carter, Candice Somar, Bree D'Amours, Chris Schultz, and Nick Restivo are the newest faces to the GSHFH team. Candice, George, and Nick are longtime supporters. They have attended countless fundraising events. George and Nick have also volunteered on the build site, while Candice helped plan Fall Festival and Building Dreams. Bree came to the home dedication on Dwight Street in Springfield this past June; and board member Tiffany Tranghese recommended Chris.

"We all have different



George Carter



Candice Somar



Bree D'Amours



Chris Schultz



Nick Restivo

experiences, come from different upbringings, and have different professional skill sets that I believe can bring a different perspective to finding solutions and problem solving," said George, a resident of Springfield, who works at Chicopee Electric Light as a systems administrator.

George's peers come from backgrounds in banking, finance, education, and human resources. While most are originally from Western Massachusetts, Candice immigrated to the United States from Guyana as a teenager. Chris moved to Westfield from Florida at 9 years old.

Despite their differences, their desire to propel Greater Springfield Habitat's mission forward is steadfast.

"Housing is such a fundamental need and I've seen firsthand how GSHFH transforms lives by providing stability and hope for families," said Bree, who lives in West Springfield and serves as the director of Admissions and Communication at Pioneer Valley Montessori School in Springfield. "After attending a home blessing and witnessing the impact on a new homeowner, I felt inspired to be a part of that change in a more active way."

Nick agreed. "I want to give homebuyers hope to obtain a decent home and to improve our communities by building more affordable housing," said Nick, a resident of Enfield, Connecticut, who works for HSA Bank as an employee benefits administrator, but has previous experience in the mortgage industry. "I know the importance of helping people find housing."

Meet John: A triple threat strengthening Habitat's mission



John Santaniello

John Santaniello might be the triple threat that the Greater Springfield Habitat for Humanity (GSHFH) Board of Directors didn't know it needed. The new member is armed with a background in real estate appraising, residential construction, and business banking.

John comes to GSHFH from Freedom Credit Union where he is a commercial real estate and business lender.

"I believe I align with the ultimate goal of GSHFH in helping those less fortunate," John said. "I look forward to advocating for those who cannot and hope to be able to help the board and organization in the trials and tribulations of the real estate market and the sub-market of development.

"I believe my network from the various real estate segments could prove to be beneficial to aid GSHFH in attaining various goals, ultimately helping those less fortunate," John said.

John is lifelong resident of Springfield and inherited his childhood home from his parents.

"We are excited for John to join the board and help us to deliver on our goals and objectives," said GSHFH Board President Ray Walsh. "He will be a great addition and I look forward to his contributions."

A Home Full of Heart: Driss and Majda Celebrate Dedication Day with Community, Culture, and Gratitude

On a picturesque Sunday in early June 2025, Driss, Majda, and their four children embodied the spirit of community and family at the dedication of their new home. As the kids played with other youth, Majda poured homemade hot tea from a Moroccan teapot into vintage Moroccan tea glasses, and offered a spread of homecooked dishes. The couple also thanked guests for attending and posed in pictures.

Greater Springfield Habitat for Humanity (GSHFH) staffers, board members, volunteers, city officials, and family friends celebrated the completion of construction at 1688 Dwight St on June 1. More than 35 people attended the event in the backyard of the two-story home.

"This house represents stability for us," said Driss. "It will allow us to focus on raising our children and helping them achieving their goals, so they can grow and contribute positively to society."

Construction began in summer 2024. This project was made possible by sponsorships and donations from James Hardie, Key Bank, the Davis Family Foundation, RJL Contracting, Episcopal Diocese of Western Massachusetts, Community Foundation of Western Massachusetts, and Blessed Sacrament Catholic Church in Springfield, which let Habitat use its parking lot. It's across the street from the new home.

"We can't do this on our own and it's always so gratifying to see the amount of people who come out and are a part of this," said Aimee Giroux, GSHFH executive director.

Two-hundred seventeen



Left to right: New homeowners Driss and Majda pose with family friend Mary Johnson, State Rep. Brian Ashe (D-2nd District Hampden), Springfield City Councilor At-Large Kateri Walsh, Greater Springfield Habitat for Humanity (GSHFH) Executive Director Aimee Giroux, and GSHFH Board President Ray Walsh at the June 1, 2025, dedication in Springfield.

individual and corporate volunteers were involved in the endeavor to build GSHFH's 67th home in Springfield. Many came from Restoration City Church, Liberty Bank, MassMutual, MGM Springfield, Positive Regard Network/Springdale Education Center, Appleton Corp., Commonwealth Care Alliance, Liberty Mutual, OMG, M&T Bank, Second Baptist Church of South Hadley, and Westfield State University, among others.

"I had the opportunity to come down here with my Chief of Staff, Robin, and spend a few hours helping with work. It does really

make you feel good when you know you're not only giving back to the community, but also giving back to the family that needs and cares so much about this project," said State Rep Brian Ashe (D-2nd District Hampden). "Habitat for



One in six households in Massachusetts spend more than half of their income on housing.*

Humanity is not just about building homes, it's about building hope, stability, and a brighter future for families in our community."

Family friend Mary Johnson spoke about the early days when Driss,

Majda, and their two girls lived with her family. She spoke of their friendship, when Majda helped Mary with her Arabic, and taught songs in Arabic that Mary said she still sings with her own children.

"Majda taught me what it looks like to love your friends, to really love them," said Mary. "This is a truly beautiful neighborhood here. It already has so many wonderful neighbors, homes, and families. Now that Majda and Driss are here too, I know they'll fit right in. They'll bring their kindness, the Moroccan hospitality, and love to everyone they meet."

Driss and Majda closed on their home in mid-June.

*Habitat for Humanity International Office of Government Relations & Advocacy

Fundraising & Events

Fundraising and events for Greater Springfield Habitat for Humanity bring the community together to support affordable housing initiatives across Hampden County. Through engaging events, partnerships, and campaigns, these efforts raise vital funds, increase awareness, and inspire volunteers to help families achieve strength, stability, and self-reliance through safe, decent housing.



Bingo & Brews with the Queens March 17, 2025



Bingo Bonanza June 6, 2025



Approximately 17,000 housing units are needed in Western Massachusetts by 2035.*



Pickleball Tournament July 20, 2025



Habitat Family Fun Fest October 5, 2025



Hops for Habitat October 5, 2025-June 30, 2026



Vanished Valley Christmas Market December 6, 2025

* Way Finders "Building Homes. Building Futures." regional housing study

Home Preservation Projects

Home Preservation projects help homeowners maintain safe, healthy, and stable housing by addressing critical repairs and accessibility needs. These projects often include repairs such as roofing, plumbing, heating, electrical work, and safety modifications like ramps or grab bars. By preserving existing homes, Home Preservation programs allow families—especially seniors, veterans, and low-income homeowners—to remain in their homes, protect their investment, and strengthen the stability of the community.



Hampden Street, Holyoke



Clarendon Street, Springfield



Four homes repaired in Hampden County in 2025. Four additional projects started.



Stevenson Street, Springfield



A unique project brings community together, makes homeownership affordable for local couple

Greater Springfield Habitat for Humanity (GSHFH), Holyoke Housing Authority (HHA), and the University of Massachusetts DesignBuild program have partnered to make one local couple's dream of affordable homeownership come true.

In a unique collaboration, HHA has donated a plot of land on Chestnut Street. Greater Springfield Habitat prepared the site and build the foundation. UMass DesignBuild professors and students created and constructed a modular home, and oversaw delivery to the Holyoke site. GSHFH will then finish the inside work and sell the new home to Pedro and his wife Damaris, longtime Holyoke residents.

"This project is a learning experience for all of us and I hope we can do more projects like this in the future," said Olga Calligos, GSHFH Homeowner Services manager.

Home design began in spring 2025. Construction commenced in summer. The house was delivered in November.

The design emphasizes energy efficiency via highly-insulated and air-sealed exterior assemblies, triple-glazed windows, all-electric appliances/utilities, and low-embodied carbon building materials, such as wood fiber, hemp, and straw, said Ben Leinfelder, construction manager of UMass Building and Construction Technology.

While some may view the house as "tiny," the UMass DesignBuild team prefers to call it "modest." It will encompass the comfort and convenience of a larger home, but with a more compact and manageable footprint. The one-bedroom home will have full-sized appliances and fixtures

in the kitchen and bathroom, and plenty of storage throughout the home.

"It's the perfect size for a couple or single person who wants the lifestyle and private outdoor space of a single-family home without the heating bill and added maintenance of a larger, older house," said Naomi Darling, design studio professor at Mount Holyoke College and UMass Architecture. "This is exactly the scale of home that is missing in our housing market and for which there is an increasing demand."

Families applying for the homeownership opportunity had to be clients of the HHA's self-sufficiency program; earn between 35% and 60% of the area median income for Hampden County; have a positive credit history showing timely payments; a debt-to-income ratio of less than 43%; and the ability to pay 29% of their household income toward a mortgage.

Additionally, future homeowners are required to perform sweat equity, which is their hands-on investment. To keep costs affordable, selected Habitat families work alongside volunteers on the construction of their home, participate in office



Pedro (left) and his wife Damaris smile for the camera after learning they were selected to purchase a soon-to-be constructed modest home in Holyoke. The project is a unique collaboration between Greater Springfield Habitat for Humanity, Holyoke Housing Authority, and the University of Massachusetts DesignBuild program.

activities, or at events.

Pedro, who is retired, attended every info session, and submitted the necessary forms two days after the application cycle opened. He and his wife currently live in a one-bedroom apartment and have complained about their unfriendly neighbors who they say makes their everyday life unenjoyable.

When Pedro and Damaris received the news of their acceptance into the project, Pedro said he was quite surprised. "I didn't think they had picked anyone yet and HHA said I was just coming for an info session. This is such a dream. We were very surprised," said Vivian Rodriguez, HHA Homeownership Education coordinator and interpreter for the couple.

Thank you, FY 2025 donors

More than \$50,000

Community Foundation of Western Massachusetts
MassHousing

\$30,000 to \$49,999

Irene E. & George A. Davis Foundation
The Beveridge Family Foundation

\$20,000 to \$39,999

Home Depot Foundation
Lock and Key Realty/Patriot Property Mgmt
VHRMP - Habitat for Humanity International

\$10,000 to \$19,999

Bank of America Foundation
CSX Transportation
James Hardie Building Products
Liberty Bank Foundation
MGM Resorts Foundation
RJL Contracting

\$5,000 to \$9,999

Anonymous - Powers Law Group, LLC
Cars For Homes
Anne & Tom Eisenman
MA Clean Energy Center
M&T Charitable Foundation
Walmart Foundation

\$2,500 to \$4,999

Able Tool & Equipment
Appleton Corp.
Commonwealth Care Alliance
Community Auctions
Dietz & Company Architects Fund at Community
Foundation of Western Massachusetts
William Fisher & Jane Hopkins-Fisher
iCloud
LogicFortress
Mass Mutual Employee Giving
MGM Springfield
Novelis
Pellegrini, Seeley, Ryan & Blakesley, P.C.
Springdale Education Center & Center for School
Crisis Intervention & Assessment
Denise Warix
Whirlpool
Wayne & Betty Wyckoff

\$1,000 to \$2,499

BusinessWest
Ann Canning
Michael Cardaropoli
Country Bank
C&S Wholesale
DOC
Freedom Credit Union
Aimee Giroux & Richard Pelott
Julie Gittins
GMH Fence Co. Inc.
Health New England, Inc
IBEW Local 2324
LAKAY Building and Remodeling, Inc.
Matthew MacDonnell
Monson Savings
National Charitable Endowment, Inc.
National Philanthropic Trust
OMG, Inc.
Wilbraham United Church
WWLP-22 News & CW Springfield

\$500 to \$999

Associated Building Wreckers, Inc.
Marcelle Bastien
Betts Plumbing & Heating Supply Company, Inc.
Claude Borowsky
Daniel Bridgman
CJ's Towing
John Davis
Deborah Jagodowski
Dorey Jimmo
John R Sweeney Insurance Agency
Knights of Columbus/Fairview Council 4044
Elaine Korhonen
Denis and Linda Lankowski
LPL Financial
Mammoth Security
Dorothy & Vic Musante
Thomas Nevue
Reminder Publishing, LLC
r.k. Miles, Inc.
Schawb Charitable Fund
Tandem Bagel
The Collins Companies, Inc.
Jack & Elizabeth Toner
Vermont Energy Investment Corp.

Mary Walters
Way Finders, Inc.

\$250 to \$499

Marie & Edward Ciosek
Ian Coddington
Bill Driscoll
Diana Falvo
Fidelity Charitable Gift Fund
David Funk
Tim Garstka
Toi & Stewart Graham
Mary Klicka
Michael Laguerre
Srinivas Loke
Jeffrey & Laura Lomma
Charles McDulin
Robert O'Connell
Sandra Ogiba
Shatz, Schwartz and Fentin, P.C.
Theta Tau
Caroline Toner
Raymond Walsh

\$100 to \$249

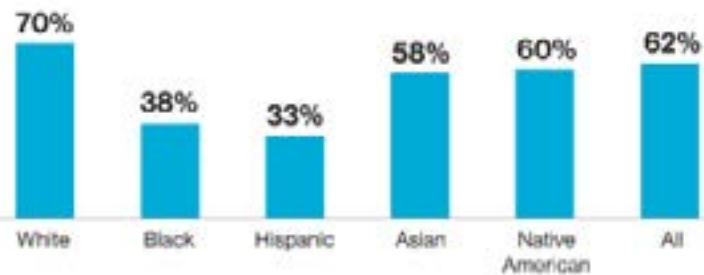
Rachel Alley
Kathleen Arcaro & Chris Carlo-Bergweiler
Beers & Story, Inc.
Bergen County United Way
Gwen Burke
Edward Butrick
Charlene & Jay Cameron
Melvin Coleman
Corridan Funeral Home, Inc.
Ellen Cote
Emily DiTaranto
Barbara Erwin
Mary Gibbs
Margo Halton
IBEW Local 455
Richard Kosko
Robin Larder-Olejarz
Juan Latorre III
Stephen and Joyce Lewis
Jolene Mastalerz
McGill Hose & Coupling, Inc.
Marguerite Morris-Willis
Elke & James Mueller
Donna O'Brien
Joe Schebel
Katie Shea
Christine Sickle
Linda Silveira
Stop & Shop Community Bag Program
Yeshvant & Jean Rose Talati

Kelly Thompke
Thomas Toman
Jim Vannoy
Carolyn Wallace
Donald Wolfson
Helen Wright

\$100 or below

Richard Baker
Carolyn Bellany
Ruth Budlong
Linda Carmicle & Jerrel Burdett Carmicle
Phillip Call
Louis Casa
Lynette Casa
Margery Cohen-Jacoby
Rich & Millie D'Amato
Margaret Eckert
Empower Retirement Solutions Group
Kathleen Fowler Volney
Karen Gatchell
Jan Janke
Francis Lagace
Angela Maria and Norman Landry
F.K. LaRosa
Teresa Lee
Arlene Mackie & Rebecca Fleming
Lisa Maloney
Donald and Gabriele Moore
Linda Odabashian
Stephanie Olech
Carmen Omer
Ann Pennell-Cimini
Lisa Pina
Jeremy Rapoza
Heather Robles
Bill Rogalski
Sage Ruth
Sumner & Toner Insurance Agency, Inc.
Janet Teng
Dorothy Wrona

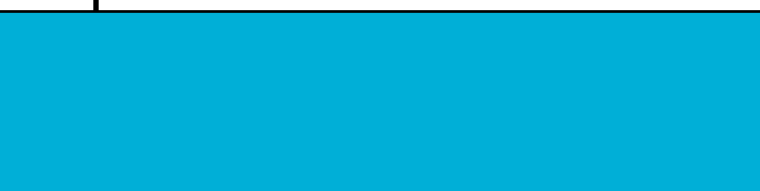
Homeownership rates
by race/ethnicity in Massachusetts*



*Habitat for Humanity International Office
of Government Relations & Advocacy



In FY 2025, 220 people
volunteered for our cause,
which equates
to 2,400 hours.



Growing our Presence