

2023 Year in Review

Building homes,



building opportunity



Greater Springfield
Habitat
for Humanity®

Board Leadership

Michael Cardaropoli
President

Tiffany Tranghese
Vice President

Ian Coddington
Treasurer

Katherine Shea
Clerk

Matthew MacDonnell
At Large

Qunnell Arnold
Melvin Coleman
Mckenzie Russell-Masterson
Kelly Trompke
Raymond Walsh

Staff leadership

Aimee Giroux
Executive Director

Olga Calligos
Homeowner Programs
Coordinator

Brandice J. O'Brien
Marketing & Communications
Manager

John O'Farrell
Fundraising & Volunteer
Coordinator

Joseph Schebel
Construction Manager

Dear Friends,
Thinking about our work this past year, I've been reflecting deeply on the impact Greater Springfield Habitat has had, thanks to the generosity of donors and volunteers like you. Your support has been instrumental in shaping our legacy, which extends far beyond the construction or repair of a home, touching the lives of individuals, families, volunteers, and our community in profound ways.

When we speak of legacy, we're essentially talking about the lasting imprint left behind by our actions and endeavors. It's about how our collective efforts resonate through time, influencing and shaping not just the present but also the future. And at the heart of it all lies impact – the tangible result of mission, dedication, resources, and commitment to making a difference.

Your contributions and volunteer hours on our construction projects and at our events have enabled us to create meaningful change in the lives of those we serve. Your generosity has empowered us to uplift and inspire, to break down barriers, to keep seniors in their homes, and create pathways to success for youth interested in the construction fields.

But our impact goes beyond the immediate beneficiaries of our programs to build and preserve homes. It ripples outwards and extends to stronger communities and future generations. A safe secure home can improve children's educational outcomes, homeownership helps to create generational wealth opportunities, volunteering has shown to improve physical and mental health, and increase longevity. For every dollar that GSHFH invests in projects, \$1.65 is invested back into the the local economy through the development of jobs, payment of local and state taxes, and purchases made from local businesses.

As we look to the future, your continued support will be essential in strengthening our legacy even further. With your help, we can expand our reach, deepen our impact, and continue to make a meaningful difference in the lives of those who need it most. Together, we can build a legacy of compassion, empowerment, and positive change that will endure for generations to come, creating lasting change, for a brighter and more equitable future for all.

Thank you for being a vital part of our journey and for your unwavering commitment to our cause. Your support is truly making a difference, and we are deeply grateful for the opportunity to continue our work with you by our side. We hope that you will join us in participating at some new events and programs that will be rolling out over the next year. We are working to have a stronger presence in the community. Keep a look out for upcoming financial and estate planning clinics, "One-for-the-Books" read-a-thon, and fun ways and places where you can just "Hang with Habitat." If you have suggestions or ideas on events, partnerships, and places you think we can help, reach out and share those thoughts with us.

With heartfelt gratitude,

Aimee Giroux, Executive Director

Financial highlights



In-kind giving
\$76,029



Municipal support
\$11,200



Volunteer hours
4,552



Corporate giving
\$41,107

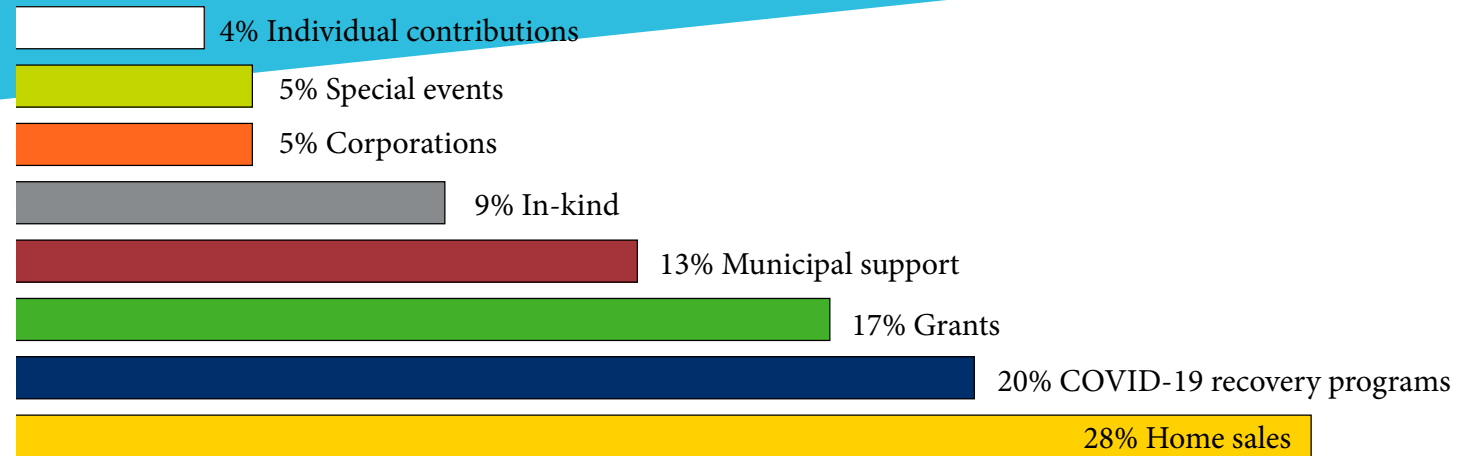


Average cost to build a Habitat home
\$200,000

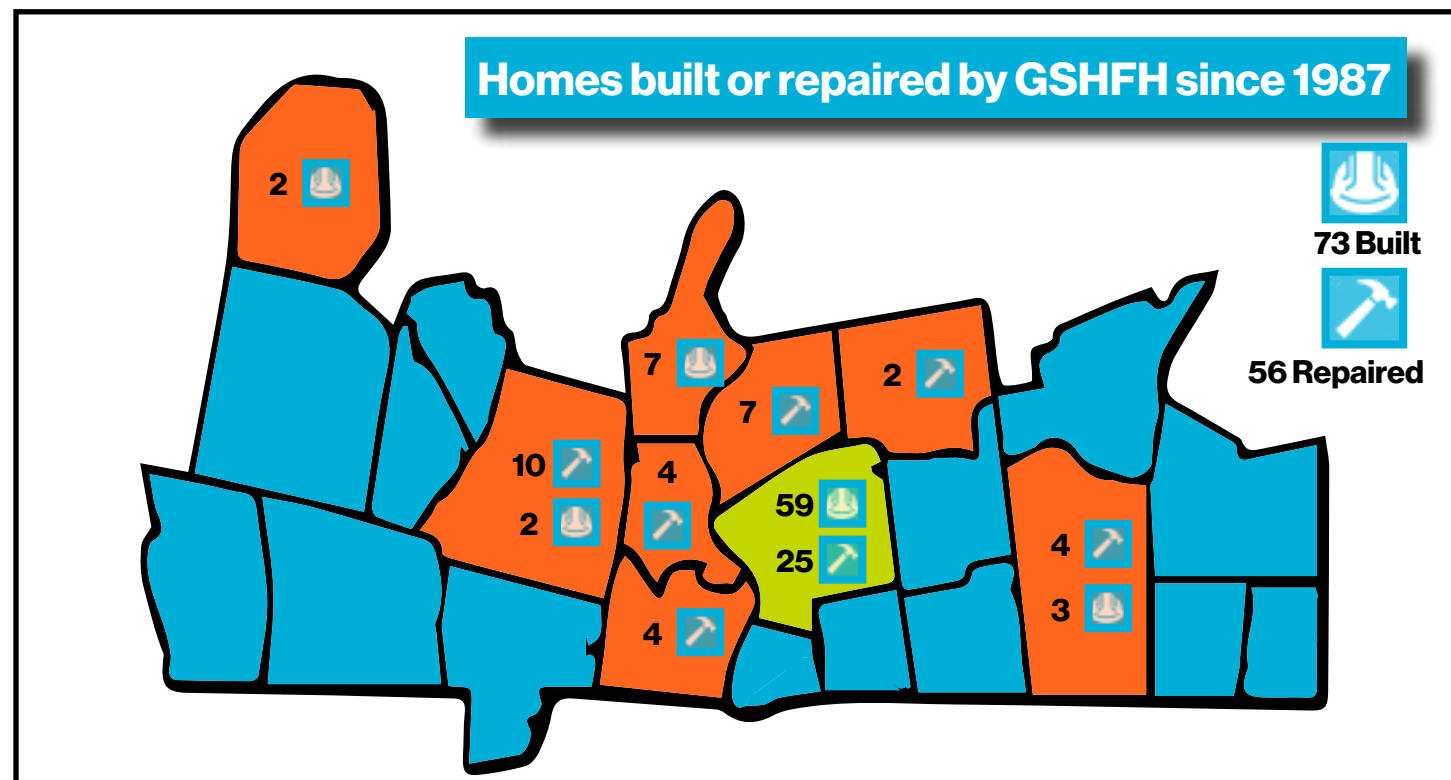
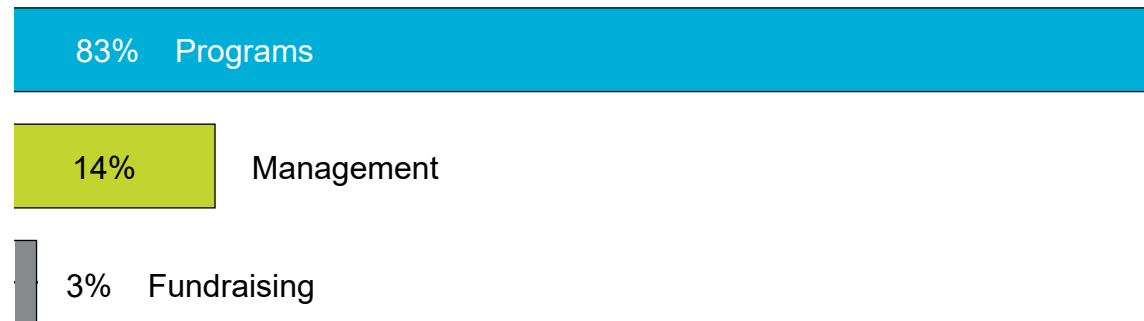


Grants
\$156,044

Sources of funding revenue



How gifts are used



Welcome to GSHFH, Driss and Majda

Driss and Majda are one step closer to reaching the essence of the American dream. In July 2023, the couple, with their four children, accepted the opportunity to partner, build, and purchase their first home through Greater Springfield Habitat for Humanity (GSHFH).

The family applied in the January-through-March 2023 homeownership application cycle. After months of interviews, a home assessment, a volunteer build day at a Holyoke site, and reviewing the application, which included personal and financial documents, the family accepted an invite to the West Springfield administrative office in late September 2023. There, the family learned they were chosen. They were selected from a group of eight suitable families.

“When we received the email saying we had to meet you in the office to discuss the decision that was made, we suspected you chose our family for homeownership,” said Driss, the patriarch who works as a truck driver, while his wife Majda cares for the children. “We thought if we weren’t chosen, you would just give us a phone call or emailed us.”

Driss, Majda, and their four children, who range in age from 6 months to 11 years, immigrated to Western Massachusetts from Morocco



Greater Springfield Habitat for Humanity’s newest partner family celebrates the surprise announcement at the West Springfield administrative office in late September 2023.

in November 2018. Driss said they came via a lottery diversity program in hopes of discovering a new country and gaining more opportunities.

The family had lived in a house in West Springfield until a car crashed into the home causing structural damage. It was condemned and the family was moved to a tiny two-bedroom apartment in the same town. The girls who are 8- and 11-years old share one bedroom, while Driss, Majda, and the two youngest boys share the other bedroom.

“They’re crammed tighter than sardines,” said Olga Callirgos, GSHFH Homeowner Programs coordinator.

Driss said because the rent is

too expensive and the apartment is too small, they applied to the Greater Springfield Habitat program after learning about it from a friend.

“We applied through your program to get a home so that our children would have a better life,” Driss said. “My dream is for my children to be good people and useful to society and do good deeds for the environment and achieve their dreams.”

Going forward, Driss and Majda will be required to complete 500 hours of sweat equity – volunteer hours on the construction site and/or at other organization-sponsored events; and complete financial education classes.

Youth Workforce Development Initiative

Greater Springfield Habitat for Humanity connects the next generation of builders with real-world work experience. By working in partnership with youth-based organizations and workforce development agencies, Habitat is able to provide local students with job experience. Holyoke High School Dean Technical Campus worked with us on the Chestnut Street build site in Holyoke and Springfield's Roger L. Putnam Vocational Technical Academy is helping to build a first-floor bedroom and bathroom addition for a Greater Springfield Habitat homeowner, who is also a veteran. Putnam students also worked at the Chestnut Street build site.

Holyoke High School Dean Technical Campus at Chestnut Street, Holyoke



Putnam Vocational Technical Academy at Princeton Street, Springfield



Putnam Vocational Technical Academy at Chestnut Street, Holyoke



GSHFH helps 3 seniors through Home Preservation

Summer 2023 was busy at Greater Springfield Habitat for Humanity (GSHFH). A long-term Veteran Build Home Preservation project began and two were completed.

Veterans Build is a Habitat for Humanity national initiative to provide housing solutions, volunteer and employment opportunities for US veterans, military service members, and their families. The program serves limited-income homeowners who are affected by age, disability, or family circumstances and struggle to maintain the condition and utility of their homes.

The home preservation program provides affordable micro-loans to qualifying homeowners who need help with accessibility modifications, home weatherization, general home repairs, yard cleanup, and landscaping. GSHFH works alongside volunteers and homeowners to make repairs.

"Massachusetts has some of the oldest housing stock in the country and many aging homeowners are unable to make needed repairs on their own," said Aimee Giroux, GSHFH executive director.

McKnight neighborhood, Springfield

Greater Springfield Habitat homeowners Max and Gloria live in the McKnight neighborhood of Springfield and purchased their two-story colonial home from GSHFH in June 2002. In recent years,



Volunteers from the Westfield Home Depot Distribution Center recently came out to Monson to help demolish a deck in preparation for a veteran repair project.

Max has suffered from chronic obstructive pulmonary disease (COPD) and rheumatoid arthritis, which makes climbing stairs to the second-floor bedrooms challenging. Max said he presented his concerns to Aimee.

"She's very knowledgeable and she knew just what I wanted and needed," Max said. "Everything was very smooth and easy. Habitat is always there for me when I need it."

Max, a former Marine corporal, qualified for the Veterans Build Home Preservation program and the US Department of Housing and Urban Development (HUD) Veterans Housing Rehabilitation and Modification Pilot Program (VHRMP). The pilot project gives competitive grants to nonprofits that serve veterans or low-income individuals. The grants can be used to

rehabilitate eligible veterans' primary residences.

Aimee, Max, and Gloria opted for first-floor bedroom and bathroom addition. Purple Heart Homes (PHH) donated \$15,000 to the project.

Purple Heart Homes, a nonprofit charity, provides housing solutions for previously-served military members who are disabled and/or have decided to age in place. The organization has two programs – Veterans Aging in place and Veteran Home Opportunity Program (VHOP). VHOP is designed for service-connected disabled veterans who are either ready for the responsibility of homeownership, are looking for a rental home, or are interested in a tiny home.

"Every act of generosity towards our veterans echoes a resounding commitment to honor their service and

sacrifice. With deep gratitude, Purple Heart Homes is proud to contribute \$15,000 to Greater Springfield Habitat for Humanity home preservation project, ensuring veteran Maxwell Wiggins finds solace and security in a place he can call home," said John Gallina, CEO and co-founder of PHH. "We believe we're better together. In collaboration with Habitat for Humanity, we hope to build a legacy of compassion and support for those who have bravely defended our freedom."

Monson

In July, Greater Springfield Habitat in association with RJL Contracting, Window World Military Initiative, Home Depot Repair Corps, and VHMRP, performed outside work for former Army Specialist fourth grade Roland and his wife Jo-Ann.

The one-story Monson house, which the couple purchased in 1992, had fallen into disrepair and according to Roland, his insurance company didn't want to insure it as is because of the state of the siding.

Roland said he knew of Habitat for Humanity from reading articles about well-known volunteer and former President Jimmy Carter and thought there might be an affiliate in Springfield. He reached out to Aimee, who visited his home and set him and Jo-Ann up with paperwork. Aimee then filed and submitted the documents.

Window World Military Initiative then stepped in and

donated the new windows, siding, doors' material, and labor.

"Our family is blessed and honored to live in a country that provides the freedoms that we all enjoy, and as a small family business, we are the example of the American Dream," said

Grace Drost, Window World of Western Massachusetts owner. "With that, we can't forget that those freedoms and the American Dream aren't free and feel this is an opportunity to thank our veterans for the sacrifices they make so our dreams can come true. One of the core values of our company is rooted in changing lives, and this is a chance for our whole team to give back to those who make the ultimate sacrifice for our freedoms."

Preliminary work to demolish the deck began in late June 2023. Roland said that's also when the couple picked out new siding to replace the brown exterior with its peach shutters. Additionally, Greater Springfield replaced Roland and Jo-Ann's gutters, and cleaned up the yard. "Habitat is excellent. I'm very pleased," Roland said.

East Forest Park, Springfield

In early June 2023, Karen



A carpentry student from Springfield's Roger L. Putnam Vocational Technical Academy works on the addition at Max's house.

needed help. The exterior breaker box at her East Forest Park, Springfield, home was corroded and rusted. Water had seeped in and destroyed it and there was a risk for fire. Karen, a disabled senior citizen, called "211" for help for the electrical emergency. The operator suggested several programs, including GSHFH.

Karen said Aimee had been upfront with her and informed her she might not be able to help, but would see what she could do. Karen did in fact qualify and Greater Springfield Habitat brought in a subcontractor to replace the electrical meter box.

"I'm pleased and very happy with the service all around. The guys who did the work were nice, cordial, and friendly. I liked communicating with Aimee," Karen said. "I definitely recommend Habitat to others. I only have good things to say about the program and the people I worked with."

Thank you, volunteers



SunRun Solar – July 2023

Green Thumb Industries/ RISE – June 2023



Appleton Corp – June 2023

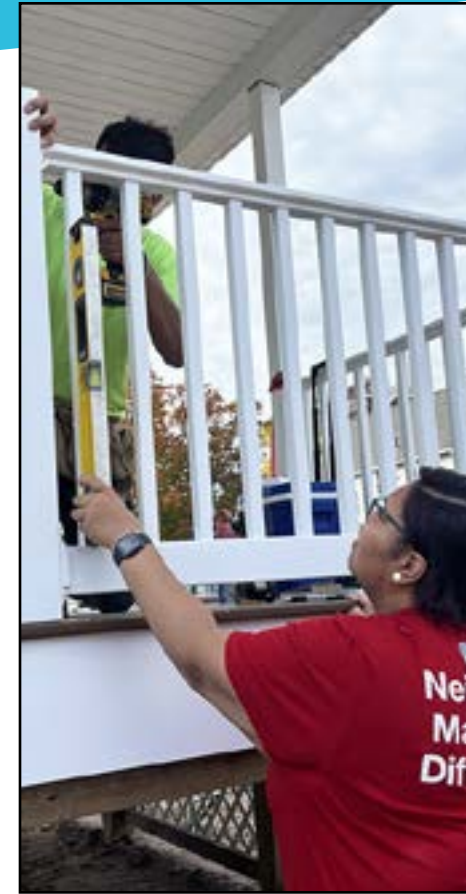


Farm Credit East – September 2023

Thank you, volunteers



Commonwealth Care Alliance – September 2023



KeyBank – October 2023



MassMutual Worksite Team – October 2023



Bank of America – November 2023

GSHFH embraces energy-savings initiatives

Energy savings and green products are all the rage right now. Greater Springfield Habitat for Humanity (GSHFH) is working tirelessly to provide their homeowners and prospective partner families with environmentally-friendly products that help them save on utility costs, while keeping expenses low. That's not an easy feat considering inflation and limited resources. Yet, the nonprofit is able to accomplish this achievement through fundraisers, donations, and grants.

Sometimes, it's the small changes that make the biggest difference. GSHFH is now incorporating electric mini split heating, ventilation, and air conditioning systems to avoid using fossil fuels. In some instances, based on location and home design, tankless water heaters or air-sourced water heaters are installed.

"Our goal is to provide our partner families with an energy-friendly home that will allow them to save money, while protecting their investment for many years to come," said Aimee Giroux, GSHFH executive director. "We want them to pass their home to the next generation of family members and provide them with a solid foundation for a better, more stable future."

Energy-friendly products range from solar panel installation, the use of Low-E glass windows, to a plant-based fiber insulation called HempWool; light-emitting diode



Students from Western New England University Pharmacy Degree program install Hempitecture HempWool at the Jackson Street, Holyoke, build site.

(LED) fixtures, and the affiliate's first-ever insulated concrete form (ICF) home.

Solar panel installation can help a family significantly cut their electric bill and the use of Low-E glass windows lets in natural light while reflecting inside heat back into the home during the winter months. During the summer, outside heat is reflected away from the home.

LED fixtures reduce energy usage and programmable thermostats provide heating and cooling only during the times it was most needed. Plus, Energy-Star appliances, which are rated for maximum energy efficiency and cost savings, are used.

HempWool is a US

Department of Agriculture-certified bio-based insulation that is naturally mold and pest resistant. It's also resistant of volatile organic compounds and toxins. It's easy to install, doesn't sag, and like the Low-E glass, lowers the energy bills for heat in the winter, cooling in the summer, and general comfort.

"It's a lot less itchy to handle," said Tom Eisenman, GSHFH volunteer.

Additionally, new construction projects are built to meet the Specialized Opt-in Energy Code of Massachusetts Stretch Energy Code. The code sets significantly higher requirements for heating and cooling loads, which can be responsible for 60% of a building's energy use.

The future: Harriet/Dwight St, Springfield



To make a donation and support our mission, text "BUILD413" to 44-321 and follow the prompts.

NCCC River 4 team comes to GSHFH for 1st assignment

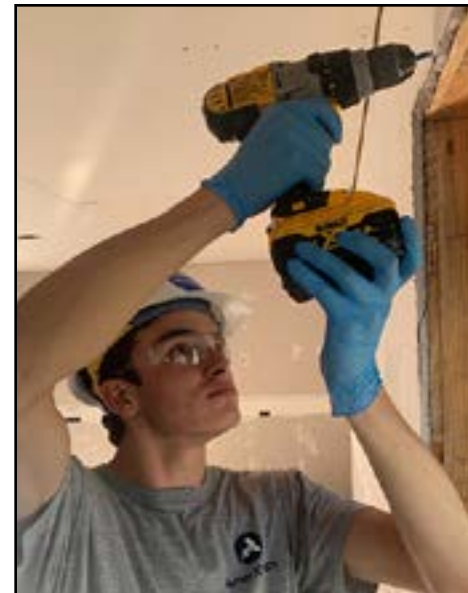
They sat side by side bantering with one another, laughing about inside jokes – including their newly-pierced septums – and conversed about the program that introduced the roommates to each other and to Greater Springfield Habitat for Humanity (GSHFH). Eighteen-year-olds Carmen Valez Haywood, of Newton, and Anya Simsic, of Yorktown, Virginia, were two of 11 young adults stationed in Western Massachusetts representing AmeriCorps National Civilian Community Corps (NCCC)'s Southern Region. Better known as the "River 4" team, the youth, who range in age from 18 to 26, lived and worked in the community. For their August-September 2023 GSHFH assignment, they stayed at the Springfield College dorms and spent their days volunteering primarily at build sites, assisting the construction crew.

For many of them, the choice to join the national service program was an opportunity to travel around the United States, engage in new and selfless opportunities, and figure out what they would like to pursue for a career. For Carmen and Anya, joining AmeriCorps gave them the much-needed break from academia. Both opted for a "gap year" after high school, and planned to attend college upon completion of the 10-month commitment.

"I like Habitat a lot. The staff is kind and generous and the construction team is willing to share, teach, put us on the



Anya Simsic (left) and Carmen Valez Haywood build an IKEA cupboard.



Above: NCCC River 4 team members work on various projects at Greater Springfield Habitat for Humanity.

right track, and always make sure we get the job done right," said Carmen of the team's first assignment since NCCC training in Vicksburg, Mississippi. Carmen is a self-proclaimed city girl who grew up in the boroughs of New York City before moving to Eastern Massachusetts two years ago. "It's a great organization and it focuses on the community's needs. Plus, they frame a house based on a family's needs – its God-like, an act of love."

Thank you, 2023 donors

Donor Listing reflects contributions made between July 1, 2022 to June 30, 2023

\$40,000 and above

City of Holyoke Dept.
of Community Devel.
Habitat for Humanity Int'l

\$25,000 - \$39,999

KeyBank
Window World
of Western Mass

\$10,000 - \$24,999

Bank of America
CSX Transportation
Holyoke Housing
Authority
The Home Depot
Foundation
Liberty Bank Foundation
Lock and Key Realty
Marlitta Foundation
Massachusetts Service
Alliance
MassMutual Financial
Group
MGM Springfield
Purple Heart Homes
Charles Richard
Vista Home Improvement

\$5,000 - \$9,999

AAA Northeast Charitable
Committee

Anonymous Donor
Disston Tools
Anne & Tom Eisenman
IKEA
Massachusetts Clean
Energy Center
The M&T Charitable
Foundation
Novelis, Inc.
Pellegrini, Seeley, Ryan
& Blakesley, P.C.

\$2,500 - \$4,999

Baystate Health
Michael & Antonia
Cardaropoli
Commonwealth Care
Alliance
William Fisher
& Jane Hopkins-Fisher
Ann Gish, Inc.
Granite City Electric
The Morris Group
OMG, Inc.
PeoplesBank
ROVI Gives Foundation
TNT General Contracting
Whirlpool

\$1,000 - \$2,499

Anonymous Donor
Country Bank

Digital Lift
Maurice Ferriter
First Church of Christ in
Longmeadow, UCC
Florence Bank
Foster Memorial Church
Freedom Credit Union
Garrity Asphalt
Reclaiming
Ron Gendron
IBEW Local 2324
LAKAY Building
& Remodeling, Inc.
LEVELOR Blinds
& Shades
McGill Hose & Coupling, Inc.
Meyers Brothers Kalicka, PC
Monson Savings Bank
Naples Realty Group
Nextgen Roofing
Meg O'Hare
Professional Drywall
Construction, Inc.
Schwartz Charitable
Foundation
Wayne & Betty Wyckoff

\$500 - \$999

All American Bar, Grill & Patio

Continued to Page 18

Thank you, 2023 donors

Donor Listing reflects contributions made between July 1, 2022 to June 30, 2023

Continued from Page 17

\$500 - \$999 cont'd

Bay Equity Home Loans
Claude Borowsky
Charles Casartello
Chicopee Savings
Charitable Foundation
The Collins Companies, Inc.
CTEC Culinary Arts Program
Barbara Derosé
Dianne Doherty
Elegant Affairs
Aimee Giroux
Julie Gittins
Home Depot Regional
Distribution Center
Home Builders &
Remodelers Association
of Western Mass.
4Impact
Kelley & Katzer Real
Estate, LLC
Mary & Michael Klicka
Denis & Linda Lankowski
The Living Room
Longwood Eye, LLC
Macken's Specialty Sliders
Mahmood Mohajery
MexiRico Restaurant
Mamma Mia's Pizzeria
& Trattoria

Nadim's Downtown
Mediterranean Grill
O'Reilly Talbot
& Okun Associates
Kathleen Morin-Paul
Reminder Publications
David Reynolds
Trish Slocum
Sumner & Toner
Insurance Agency, Inc.
Tekoa Country Club
Jack & Elizabeth Toner
Twin Hills Country Club
USA Hauling & Recycling
Way Finders, Inc.
Helen Wright

\$250 - \$499

Associated Building
Wreckers, Inc.
Marcelle Bastien
Better Life Whole Foods
Gwen Burke
Edward Butrick
H.L. Dempsey Co., Inc.
DJ Eddie O Entertainment
The Dowd Agencies, LLC
Barbara Erwin
Diana Falvo
David Funk
Tim Garstka

Toi & Stewart Graham
Halloran Sage, LLP
Srinivas Loke
Nadine Maggi
Sara Mimoso
Robert O'Connell
John O'Farrell III
Springfield Thunderbirds
Foundation
Caroline Toner
Rachel Yates
Your Choice Brands, LLC
Zion Community
Baptist Church

\$100 - \$249

Ciara Abrams
Anonymous Donor
Mohammed
& Kaneez Bajwa
John Barber
Daniel Blakesley
Lynne Cardaropoli
Chris Carlo-Bergweiler
Ian Coddington
Donna Conlogue
Donald & Lisa Crouser
Mary Cullen
Eric & Claire Day
Enrico DeMaio
Thomas Downey

Thank you, 2023 donors

Donor Listing reflects contributions made between July 1, 2022 to June 30, 2023

Empower Retirement
Neil Epstein
Daniel Garstka
Paul & Cathy Gatesman
Mary Gibbs
Grace Union Church
Gary Gray
Janet Hakanson-Stacy
Margo Halton
Candice & Andrew Healy
Clara Hoyer
Elaine Korhonen
Francis Lagace
Stephen & Joyce Lewis
Jeffrey & Laura Lomma
Kevin Lonergan Jr.
Patrick McHugh
Peter Moran
Moreau/Weinreb
Family Fund
Sondra Oldach
Sangita Patil
Linda Poulin
David Pritchard
Dean Rogeness
The Standard
Yeshvant & Jean Rose Talati
John Taveras
Tim & Kathleen Timpson
Thomas Toman
Dorine Toyen

\$99 and Under

Abigail Alvarado
Anonymous Donor
Jacqueline Baillargeon
Katherine Barnoski
Kristen Beturne
Walter Bishop
Peter Cherichetti
Costco Wholesale Corp.
Stewart Creelman
Rich D'Amato
Cinnamon Desgres
Frederick & Eileen Doherty
Nan Dubin
Margaret Eckert
Regina Edmonds
Betty Foley
Kathleen Fowler Volney
Nikki Gleason
James Goalder
Reuven Goldstein
Janet Gonzales
Kathleen Griffin
Mary Gustafson
Virginia Kasten
Knights of Columbus/
Fairview Council 4044
Holly Koenigsaecker
Juan Latorre III
Roger LeBlanc

Theresa Lee
Stephen Levine, MD
Liberty Mutual
Foundation
Robert & Ellen Liston
Elizabeth Maher
Joshua McGowan
Amelia McMeans
& Gloria Pereira
Eric Nelson
Ebony Newcomb
Carmen Nunez
Linda Odabashian
One4All Charitable Fund
John & Emily Pietras
Keith Powers
John Puffer
Alison Ritucci
Jean Sessions
Carol Shuman
Linda Silveira
Mike Spadaro
Diane Sweeney
Janet Teng
Lorraine Thomas
Margaret Timmons
Jim Vannoy
Trina Winans



268 Cold Spring Ave
West Springfield, MA 01089

NONPROFIT ORG.
U.S. POSTAGE
PAID
Springfield, MA
Permit #1465