Affordable Housing as a Win-Win

“Families live in homes. As a developer I get to build homes for families. It’s so rewarding to design and create real communities and real houses for families to make a home, then to meet them as they discuss their individual wants and needs, then to see it come to life and watch them prepare to move in with their new life full of promise and joy. All these families are different and unique but they also have similar aspirations for their family. The home is the centerpiece of their life and being able to deliver a community with expansive open space, trails and walkways, dedicated recreational areas, and then a home that is well designed, warm & inviting, efficient, and functional is my dream.”

Jeffrey Brem, Owner, Quality Green Homes, Westford, MA

This is not an isolated situation. Habitat for Humanity has been helping developers in the Northern Middlesex area for over 25 years now. We pride ourselves on creating a win-win!

YOU, as the Developer, get 4 important wins:

1. A development which you can be aesthetically, socially & economically proud!
   - Habitat builds to your design with some modifications for affordable guidelines
   - Habitat builds highly efficient homes (HERS Rating between 41-48)

2. You can make your profit goals and still add the affordable component!
   - You can take a tax deduction for the donation
   - Habitat pays for the construction costs of the affordable homes
   - Possible density increase bonus from the municipality for a Habitat home(s)
   - No extra cost to you – you need to put in infrastructure either way

3. Efficiency - Do what you do best – BUILD. We take care of the affordable piece!
   - Habitat is an authorized DHCD lottery agent and is approved for family selection
   - Habitat finances the mortgage, you don’t have to worry about buyer qualification

4. Score points with the Town for future project consideration!
   - Build goodwill for building affordable housing
   - Be proactive in helping the town achieve their 10% subsidized housing inventory
   - Habitat works with local technical schools training young future talent - job pool source
   - Habitat works with a local advocate to educate families on becoming a good neighbor

Habitat wins:

1. Land to build an affordable home!
2. Exposure to new and different building techniques from local builders!

No investment on your part - let’s set up a meeting to see how we can give you more options to build in more towns!

Thank you,

Brenda Gould
Executive Director, execdir@lowellhabitat.org
THE WESTFORD STORY

What started out as 17 acres of sandy land, now sits as home to 18 families, 2 of which are Habitat. Jeffrey Brem of Quality Green Homes, LLC, Westford, MA could have easily built 10 “McMansions” off of 75 Graniteville Road in Westford. He wouldn’t have needed to go through all the planning board, conservation board, zoning board meetings. Instead, he had a vision of workforce housing, lots of open space, trails, parks, families of all ages, some over 55, some with young children and in the mix, he saw 2 affordable homes.

Working with Habitat for Humanity has allowed me to experience the giving of so much to families with so little, changing their lives forever. Building suburban communities for families from here in America and from other parts of the world, joining diverse cultures and backgrounds in a huge and impactful way and changing lives forever is very special. How great is that?

The difference is BUILDING community, not just houses. Community includes the new homeowners, the volunteers who build, the donors who contribute – building a home locally impacts EVERYONE in town.

From our Westford homeowners....

Tracy LeBlanc (family of 4) Owner -14 Juniper Hill, Westford; Move in date 2/2019: “One of the things I look forward to the most is gathering together for dinner. It’s been years since we’ve had room for a kitchen table and I can’t wait to spend that time together.”

Silvia Berrio (family of 3) Owner - 7 Juniper Hill, Westford; Completion date 7/2018

“Being selected as a partner family is a blessing and my family and I are deeply grateful for this opportunity. I look forward to playing with the kids in the yard, celebrating Holidays at home and meeting my new neighbors. Becoming a partner family has been a life changing experience. Every day, I wake up and I’m thankful for this amazing experience. Thank you for helping to improve my family’s life. My dream of providing my children with a safe place to live and a place to call home has become a reality. It’s reassuring to know that people care for the well-being of others.”

From our Westford volunteers (individuals, organizations and businesses)

“I personally felt that I was the lucky one reaping the benefits of being allowed to participate in such a wonderful cause,” Debbe, a Woman Build Westford volunteer.

“We want to help people who don’t have homes and we want to make a better world. It was indescribable to walk into a house that we helped build last year! It made us feel wonderful to help give something that people needed all their lives and to give back to our community.” Westford Girls for a Better Tomorrow

“By teaming with Habitat for Humanity, we have strengthened our bond with the community; help provide a home for this family, which is giving them an opportunity for a fresh start. This experience has been empowering and extremely rewarding for the entire NetScout organization.” Michael Szabados, Chief Operating Officer at NetScout, Westford

From the Town of Westford ...

“Westford is committed to building workforce housing that is attractive, energy efficient and affordable. Habitat has a very good reputation in Town and aligns with our goals. They are passionate about what they do, easy to work with & professional.” Jeff Morrissette, Director of Land Use, Westford, MA

LET’S MAKE THE NEXT QUOTE ONE FROM YOUR BUILD SITE!
**Why Giving back is Important**

**TOP 10 REASONS FOR GIVING BACK (www.lyceum.co.za)**

1. It creates a feeling of gratitude
2. Giving encourages a culture of giving
3. Strengthens communities and nations
4. Alleviates poverty, struggleing and suffering
5. It helps you to share resources
6. Creates a nation of emotionally aware people
7. Provides people with the building blocks for their future development
8. You will grow as a person
9. Enjoy the health benefits of Giving Back
10. It feels good to give

Whichever way you look at it, giving back to society has profound benefits for both the giver and the recipient. The potential for strengthening people through giving back to society is huge and something that we all need to consider looking into. Here’s hoping that you are inspired to give and contribute to society in whichever shape or form in your life. We’d like to encourage your “shape or form” to join us in providing affordable housing!

**DO IT FOR HEALTH REASONS**

Often the role of housing in the health of a person is overlooked. Everyone knows that eating well, getting exercise, immunizations and getting doctor checkups are important to influence our health. But our health is also greatly affected by social and economic opportunities. Inequalities in society and economics produce inequalities in health. The Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO) and many others refer to these as “Social Determinants of Health.” One of the key but understated social determinations is housing.

Common sense dictates that someone living in housing that is unsafe and badly in need of repair is likely to get hurt. Common sense also dictates that if people live in substandard housing filled with mold, filth, and vermin or polluted with toxic materials like lead or asbestos, their health will suffer greatly. Severe allergies, asthma and other respiratory issues, cancer, and lead poisoning are sadly real threats to those who cannot live in proper housing. Mental health is also affected by bad housing, in particular problems with depression. Much research and media surveys have backed up this common sense. (See E.g. – NPR article “People with Low Incomes Say They Pay A Price in Poor Health”, March 2, 2015 [http://n.pr/1AJBEAv](http://n.pr/1AJBEAv) (See E.g. – Fukuzawa and Karnas “Reconnecting Health and Housing: Philanthropy’s New Opportunity.” Environmental Justice, Vol.8, No.3 (2015): 86-94. Print) It’s not just a Third World problem – it’s in our backyards and neighborhoods.

**DO IT FOR COST REASONS**

Massachusetts ranks as the 6th most expensive state in the country for housing. Someone would have to earn $28.64/hour to have affordable housing! (Out of Reach – the High Cost of Housing – National Low Income Housing Coalition 2018)