

Fall 2021

A special report for supporters like you

A Place To Call Home



Justine hammering walls of her future home...one nail at a time!

A home is the center of everything. It's the source of childhood memories, a refuge after a hard day's work, and a gathering place for celebrations with family and friends. With your help, two new families

will open a new chapter in their lives when they move into their Habitat homes in the Mission Hill neighborhood of Boston.

Justine lived in Jamaica Plain with her mom, Harriet, and two daughters, Skylar and Sabella, until rising rental prices forced her to move. But she's committed to keeping her daughters in their Mission Hill school, so she endures the long commute to get the girls to school on time and herself to work.

In addition to working full-time at Beth Israel Deaconess Medical Center, Justine does her sweat equity at her future home's build site nearly every week. Soon she will begin attending Habitat's signature homesteader education classes that aim to prepare families for successful homeownership. **"I'm excited to learn a lot of things but mostly I'm excited to learn about how mortgages work and how to maintain my home in good condition,"** she says.

With construction in Mission Hill underway, Justine and Harriet look forward to living in a safe, healthy, and affordable home. They will also be able to walk Skylar and Sabella to school, and visit with nearby friends. **But mostly they will never have to worry again that unaffordable rental costs will drive them out of the community they know and love.**

...continued on page 2

Getting Ready to Cross the Finish Line



Cynthia (right) tackling sweat equity on her future home with a friend

Few of our partner families have gone through the challenges that two of our families have endured. Cynthia's, as well as Mostafa and Laila's future homes in Malden were under construction when the COVID-19 pandemic forced us to shut down our build sites. Even when we opened up, there was a shortage of volunteers to build the homes. But now, with volunteers back on site to work with our construction team, we are nearing the end of the project.

Both families continued volunteering at the build site even after they completed their required hours of sweat equity. Laila cooked delicious food for the volunteers, such as her recipe for chicken quiche (page 3). She also brought trays of desserts to our appreciative builders!

Now the families are close to the finish line.

...continued on page 3



Mostafa thrilled to add siding to his own home earlier this summer



Letter From Home

Dear Friends,

As we approach Thanksgiving, I want to thank you for your loyal commitment to Habitat Greater Boston. Like many other people and organizations, we've had a rocky time during the pandemic. Even as we resume our mission of building strength, stability, and self-reliance through shelter, we see a huge and growing need for affordable homes. Boston is the third most expensive city in the United States and, as the only homeownership organization in the Greater Boston area, we have seen the need for our homes grow exponentially.

We want to answer the call by tripling the number of Habitat homes in the next three years because we know hardworking, lower-wage families are living in unendurable conditions. Although they pay 50-60% of their income in rent, these families often live in crowded apartments that are not well maintained. Many move frequently because of rent increases, which forces their kids to change schools. Some are moving to different schools every other year. We know from research that this kind of stress has an impact on health and education outcomes. Habitat homes change that for our families.

We also see the beneficial effects of Habitat homes in the communities where we build. Many of our sites were once vacant lots that turned into dumping grounds and worse. When we construct our homes in a neighborhood, the area grows stronger and safer, because our homeowners are invested in creating strong communities.

Habitat Greater Boston is determined to give more deserving families the opportunity to become Habitat homeowners. Building our homes is a team effort. We could never do it alone. We need the help and support of good friends like you.

With deep appreciation,

James Kostaras, AIA
President & CEO

*Best wishes for the
upcoming holiday season!
From our family to yours.*

A Place To Call Home

...continued from page 1



Abdi framing exterior walls, the smile says it all!

Abdi and Hodan are also looking forward to planting roots in the community where their children go to school. Currently, the couple and their four children, Abdalla, Abdurrahman, Mohammed, and Fatimah, live in an expensive and overcrowded apartment in Mission Hill that their family is quickly outgrowing.

In addition to working full-time for the Boston Public Schools and part-time as a ride-share driver, Abdi is also earning a software engineering degree. He works hard for his family and to achieve the dream of homeownership. Despite all the demands on his time, he actively contributes his sweat equity at the build site where he enjoys learning about woodworking. **“I’m the type that likes learning new things and I hope I’ll make the most out of it.”**

When asked how he feels about his future place, Abdi told us **“My kids are mesmerized by the fact that they will live in a brand-new home.”** He also shared how excited his children are to have their own rooms, especially his daughter.

To learn more about the two families and their journey to homeownership, please sign up for our e-newsletter at habitatboston.org/newsletter.

Getting Ready to Cross the Finish Line

...continued from page 1

Cynthia has started planning where she'll place the furniture. She will finally move her family into the home she built along with the help of hundreds of volunteers. Her son Cory and daughter Mya will have their own rooms, and plenty of space to play, study, and grow.

Mostafa and Laila are also excited that their children, Chaimaa, Yassine, Sumaiyah, and Leena, will live in a single-family home with a side yard, patio, and green space across the street to play.

Both families are currently completing homeownership education requirements, including conflict negotiation and estate planning. They were excited to learn from their mortgage lender that there are programs to assist with college financial planning for their children.

None of this would be possible without the generosity of friends like you! Your kindness is the foundation of Habitat Greater Boston homes.

Laila's "Go-To" Chicken Quiche

Her kids love this dish! • Serves 4



1 cup diced chicken	1/2 cup cheddar cheese, shredded
1/4 tbsp chopped green pepper	1/2 cup chopped onion
3/4 cup milk	3 eggs
ground black pepper, to taste	1/2 cup mayonnaise
salt, to taste	9-inch pie shell
1/2 cup chopped red bell pepper	

How to make Chicken Quiche

1. Preheat the oven at 350 degrees Fahrenheit.
2. Sprinkle half of the shredded cheese on the pie shell and put aside.
3. Combine chicken, onion, bell peppers, and remaining cheese in bowl. Add the mixture to the pie shell.
4. Beat the eggs, then add milk, mayonnaise, salt and black pepper, to your taste and mix well. Add this mixture to the pie shell and place it in the oven.
5. Bake the chicken quiche for 30-40 minutes. Once baked, remove from the oven. Slice it evenly and enjoy hot!

Update From Our Build Sites

Two single homes on Main Street in Malden

Both homes are almost complete and we are working around the clock to be done by the end of the year. We are installing bamboo flooring, interior doors, and painting all the interiors. Almost done!

Two townhouses on Parker Street in Mission Hill, Boston

The first floor of both homes is framed and the second floor joists are installed. The next step is to start framing the second floor.

Future homes in the pipeline:

Stay tuned for updates following the building permitting process!

Main Street, Malden (Phase II) - 5 homes

Norfolk Street, Dorchester, Boston - 7 homes



Boston Beer Company joins our team in Malden alongside future homeowner, Justine

Wellesley Street, Weston - 6 homes

Walter Street, Roslindale, Boston - 4 homes

...continued on page 4

Update From Our Build Sites

...continued from page 3

Thank you to all the volunteers who came to build with us in 2021! With your support we are able to slowly recover from the many delays caused by the lingering pandemic.

Allscripts
Alta Equipment Company
Boston Beer Company
Boston College Habitat Chapter
Breckinridge Capital Advisors
Brookline High School Habitat Chapter
Building Pathways
buildOn
Constellation Energy
Definitive Healthcare
Dellbrook | JKS
Emmanuel College
Foley Group (family team)
Fortis Management Group
Forward Financing
General Dynamics
GID Boston
HBI Carpentry
IANS
LogMeln
Lyle Group
Morgan Stanley
Morse Corporation
Mothers & Daughters (family team)
Omni Wealth Management
Partner Engineering and Science
Perkins & Will
Plymouth Church
Putnam and Associates
The Roxbury Latin School Habitat Chapter
Samuels & Associates
Scalora Consulting Group
St. Ignatius of Loyola Parish
Translate Bio
UVA Club of Boston
Volvo Construction Equipment
William Rawn Associates

Come build with us!

Email volunteers@habitatboston.org to set up a Build Day for your team!

Answering the Call



Construction team members, Ivory, Sam, and Anthony working to install floor joists for two new homes at Parker Street, Mission Hill

You've been hearing it for some time now. The housing market in Boston is booming. **Home sale prices are higher than ever and buyers' offers are made well over asking. Unfortunately, increasing home prices leave out working-class residents from ever being able to become homeowners.** Most of them are essential workers we all depend on. Our belief is that they deserve to have healthy homes in safe neighborhoods, maybe even with a small yard and space for their children to play. They too would like to provide their children with opportunities to have more secure and prosperous lives.

Partnering with these hardworking families has been Habitat Boston's long-time mission. Since 1987, 122 families have been accepted into our homeownership program, and over 25 already paid off their mortgages, and now are sole owners of their homes. **But the need is rapidly increasing, and now for every home we plan to build, we receive at least five highly qualified applications from families wanting and wishing to enter homeownership.** It's heartbreaking to 'reject them' knowing that there are no other opportunities for homeownership outside of Habitat Greater Boston's program.

Buying a home is more affordable than renting

Median monthly payment

Rent	Mortgage
\$1,607	\$1,255

Source: simplifyingthemarket.com

"Greater Boston is not coming close to building enough homes for deserving families," says Jim Kostaras, president and CEO of Habitat Greater Boston. When you add increasing gentrification that prices lower-income families out of their beloved communities, the need for affordable housing is clear. **So, Habitat Greater Boston is upping its game.**

Over the next three years, we plan to triple the number of homes we build. Right now, we have 26 homes in various stages of the building pipeline, from the permitting process to putting in the final finishes.

We will need the support of our entire Habitat Greater Boston community to make this critical work possible. If you can donate, we welcome your support. If you can volunteer, please reach out. **We're counting on you to help us answer the call for more affordable housing for hardworking families with children.**