



2017



Pioneer Valley
Habitat
for Humanity®

annual report



Letter from the executive director

Dear Habitat Community,

While gratitude is a frequent theme for Pioneer Valley Habitat for Humanity, I believe FY17 is a year for which we can be especially thankful. In addition to the contributions of our wonderful partners who you see listed in this report, an anonymous donor left a bequest to Pioneer Valley Habitat for Humanity of \$300,000. This gift is providing the working capital for us to try out new strategies for home mortgages and construction strategies that will make the work we do more sustainable for the future.

This generous bequest was enough to double cash donations for FY17, and we also were fortunate to have several other unique and unexpected sources of revenue.



1. One of our homeowners decided to use the equity in their home as a down payment for a new home. The new buyer of the Habitat home used a bank loan to purchase the house and our initial partner paid off their mortgage to Habitat.

2. We received 2 lots in Amherst from the town, 4 lots in Northampton from the city and in early FY18 a private individual donated a building lot in

Northampton! We continue to foster partnerships for donations of land; some years are bountiful and other years we wait for opportunities.

3. We also had a banner year for in-kind professional services donations for the Hawthorne project in Amherst. Read further in this report to see a list of these generous local companies.

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4. A grant from the Community Foundation of Western Massachusetts supported our exploration into the roadblocks and opportunities for small homes as a new entry ramp to the dream of homeownership. We are now positioned to begin construction on our first round of small but “big enough” homes.

faith community – all contributing what they can. Some give at special events or by making grants, writing checks for home sponsorships, giving a monthly gift or an annual donation. It is this diversity of support from \$10 monthly gifts to a one-time bequest that makes it possible for us to build strength, stability and self-reliance through affordable homeownership in Franklin and Hampshire Counties.

The bequest along with the mortgage payoff, several land donations and foundation support for innovation creates a spike in revenue for FY17 that we don’t expect to be able to reproduce every year. But with your help we can continue to gather the financial and human resources to leverage this banner year into more homes for our neighbors.

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In gratitude,
Megan McDonough

Our annual fundraising comes from many sources: local businesses, banks, individuals, foundations, the

fiscal report

Statement of Financial Position 6/30/17

rounded to the nearest thousands

Cash	\$	519,000
Contributions and grants, receivable		51,000
Property escrow receivable, net		4,000
Property and equipment, net		2,000
Construction in progress		304,000
Other assets		5,000
Mortgages receivable, net		785,000
TOTAL ASSETS	\$	1,670,000
Accounts payable	\$	18,000
Accrued expenses		19,000
Notes payable		220,000
TOTAL LIABILITIES		257,000
Unrestricted net assets		1,384,000
Temporarily restricted assets		29,000
TOTAL NET ASSETS		1,413,000
Total Liabilities and Net Assets	\$	1,670,000

To build a house requires time, materials and know-how. To build a home requires all of those things as well as respect for community and our sense of belonging. Habitat for Humanity builds homes and I wanted to contribute.

--Anonymous individual donor of land in Florence

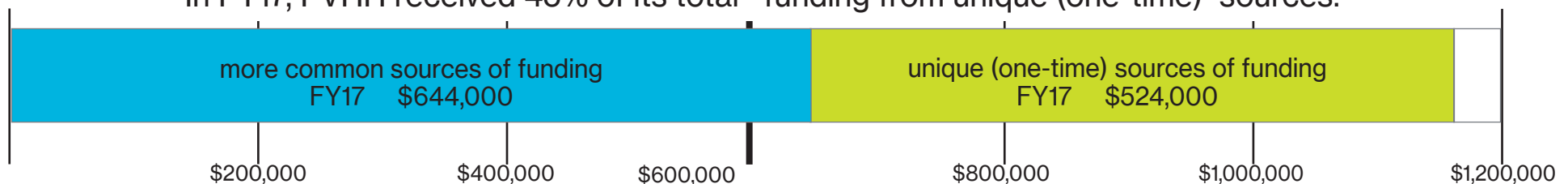
Support and Revenue

assembled from audited financial statements

rounded to the nearest thousands

	FY 17	FY 16
Home sales	\$ 270,000	\$ 280,000
Contributions	98,000	103,000
One time bequest	300,000	
Grants	96,000	103,000
Mortgage discount Amortization	62,000	55,000
Sale of house	57,000	
In kind construction and other	70,000	38,000
In kind land	167,000	
Events and other	48,000	40,000
Total	\$1,168,000	\$619,000

In FY17, PVHH received 45% of its total funding from unique (one-time) sources.



family selection committee

In the course of the year, three families were selected for Habitat homes

The committee consistently had eight members, with four new to the committee, four who said good-bye, and four who returned from previous years. We met as a whole committee every month during our selection cycles, augmented by several focused sub-committee meetings.

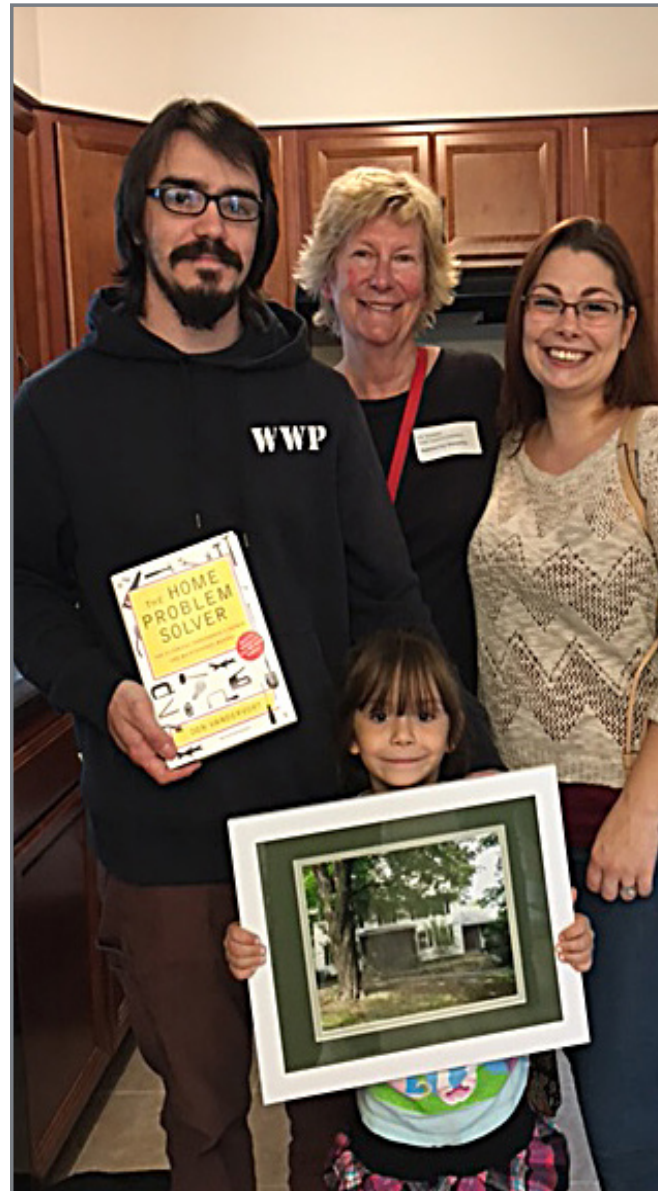
In the course of the year, three families were selected for Habitat homes: two for the Amherst/North Pleasant St. duplex, and one for the Greenfield single family home. In the course of our work for the selection of these families, our activities broadly included:

- Two selection cycles. Over 73 people attended information sessions, 40 people submitted applications and 11 were eligible for the lotteries.

- Increased targeted marketing for qualified applicants.

- Partnership with Amherst Community Land Trust (ACLT) for the N. Pleasant St./Amherst duplex. ACLT representatives attended a number of committee meetings and accompanied committee members on home visits. The integration of our two agencies proceeded very well, with special thanks to everyone involved who wanted to the partnership to be as simple and seamless as possible for the N. Pleasant St. families.

- Loan expansion to include United States Department of Agriculture/USDA loans. The USDA offers subsidized mortgages for low-income first-time homebuyers in rural communities.



new homeowners Catrina and Terrence at the dedication of their new home (June 2017)

Partnering with USDA will increase cash flow for Habitat to immediately invest in future homes.

- Strengthened interpretation and translation of materials for Spanish-speaking applicants. This goal from last year could not have been achieved without the skill and enthusiasm of PVHH office volunteer and Family Selection Committee member Lucia Spiro.

- Training and integration of new members on the Committee: we couldn't have had such a successful year without our enthusiastic, qualified, and fun new members.

In the coming year, we hope to continue with the rather formidable goal of strengthening our targeted outreach in order to reach more potential Habitat families. Many thanks to Megan McDonough and the PVHH staff who helped us with amazing efficiency, clarity, and good spirits this year.

family support committee

provides mentors for Habitat partner families in the year prior to becoming homeowners and for one year after they close on their homes

The primary tasks of the Family Support Committee are to provide Mentors for Habitat partner families in the year prior to becoming homeowners and for one year after they close on their homes, and to plan the new home dedication ceremonies. We also keep the Mentoring Handbook and the Future Homeowner Handbooks up-to-date.

We are currently a seven-member committee, and four of us are actively mentoring families. We held a double dedication this year, for the two



Tim and his mentor Sheila, at the dedication of his new home (June 2017)

families who moved into the homes at Hawthorne Farm in Amherst. It was a lovely event, with many Habitat employees and volunteers in attendance, along with the families and others from the community.

One of the goals we have been working towards is more frequent communication among our committee, the Executive Director and the crew leaders.

This past year we held a meeting with representatives from all three groups, and found it very helpful. We would like to make this a yearly event.

site squad

assessing sites for possible future Habitat homes with lots of inventory to review

Montague Center and Turners Falls

We had initial conversations with the town planner about properties in these two locations. The town is considering alternate uses for these properties, but it was a positive connection with the Planning Dept and we hope to maintain communications about future potential sites.

Charlemont

Potential donation of a duplex. The house needs significant work and updating and we were concerned about cost feasibility and overseeing a renovation so far from our base of volunteers. We offered the owner through board member Christine Aubrey, realtor, help with listing and selling the property.

Deerfield

An RFP from the town to develop. We determined the requirement to build triplexes was a deal-breaker for us (sprinkler, controlled construction and other code requirements kick in at that level), however we sent the town a letter indicating our excitement and eagerness to partner in the development of this land if their requirements could be modified to fit Habitat's expertise

1 Garfield Ave, Northampton

This property was transferred to us in July, we look forward to breaking ground on our first small home on this site in the coming year

Colrain

Potential donation (or very inexpensive sales) of a SFH from a Boston developer. The home needs significant work, including major foundation and drainage issues which were unfortunately cost prohibitive for us.

Amherst

Potential donation of a buildable lot, which we determined was cost prohibitive due to a long and complicated sewer connection.



Students and staff from Smith Vocational School assisted with plumbing.

Construction resumed in April 2016 and was finished at the end of May 2017. The dedication ceremony was held June 4th and the two families moved in June 28th.

building committee

planning and construction was under way at three sites during the 2017 fiscal year

235 & 237 EAST PLEASANT STREET, AMHERST

In April 2014 the Town of Amherst selected PVHH as the developer of an affordable housing duplex on the site of the former Hawthorne Farm at 235 East Pleasant Street. The design and construction goal was a duplex that evoked the look of the original farm house and met or exceeded Energy Star energy requirements. The duplex consists of a 2-story unit with a connected

1-story unit, with each unit consisting of 3 bedrooms, living room, dining area, kitchen, 1 bath, ½ bath with laundry combination and an attached



storage shed. The foundation, slab and two sheds were completed in September 2015 before construction was halted for the winter.



It's incredible. We love living in Amherst, living in town, the girls love walking to school. Their teachers have told me how much better they are doing in school, things are just getting better and better. Generally, our sense of well-being and the comfort of being where we need to be make all the difference. It's a very healthy feeling. Having a nice place to live and being able to live like this is something we can carry out into the world. I continue in my offer to help with future Habitat work any way I can.

--Tim, new Habitat homeowner



1073 & 1075 NORTH PLEASANT STREET, AMHERST

The project is a partnership between PVHH and the Amherst Community Land Trust (ACLT). PVHH is building an affordable duplex based on the East Pleasant Street design on land ACLT purchased from the North Amherst Community Farm. Tree clearing began in February 2017 followed by the foundation in April and the wall raising ceremony in July. The goal is to complete the duplex in June 2018.



Smith Vocational Forestry students help clear the way for the North Amherst build site



33 SMITH STREET, GREENFIELD

The construction of the 1-story home with two bedrooms, one bath, living room, dining area, kitchen, utility laundry combination and attached shed on land purchased by PVHH began in June 2018. This home designed by Austin Design Inc. will be equipped with solar panels donated by PV Squared and is expected to exceed Energy Star and stretch code energy requirements.



A wall raising ceremony was held in July. Students and staff from Franklin County Technical School are doing the plumbing, electrical and HVAC work. The goal is to complete the home in the summer of 2018.



Working together that day brought us a powerful sense of teamwork and purpose. To create something out of raw materials that will help other families was inspiring. It was a day we will all remember. And we look forward to doing it again!
Riverbend Animal Hospital after their Team Build day, summer 2017

development committee

With our current Director of Development Amy Landry on board for more than three years, resource development for Habitat has developed a rhythm and consistency beneficial to the organization. This consistency has provided strength to the annual fall and spring appeals and other development activities.



It has afforded the organization the ability to expand fund-raising

While fund-raising via events is often a time consuming endeavor for a small organization, new ideas and organization continue to flow into the work behind our annual signature events FEAST for Habitat and Gingerbread Build. A well-organized auction (thanks to Lindsay Berry) and the introduction of some tiny houses for sale – birdhouses – made this year's FEAST our most successful ever.



ideas and opportunities. Donor challenges for matching gifts from both an individual and a foundation are case in point.

Lastly, increased communications and meeting with larger donors from the individual and corporate world continue to produce solid results and long term partnerships.

committees and community engagement



board

John Ebbets, *president*
 Anna Cook, *vice president*
 Reverend Janet Bush, *treasurer*
 Steve Harrington, *clerk*
 Jane Andresen
 Christine Aubrey
 Allie Brady
 Marybeth Bridegam
 Jeff Hutchins
 Tom Jones
 Libby McLarty
 Stacy Metzger
 Tara Palkoski
 Keith Woodruff



finance committee

Lorenzo Bonino
 Ken Bordewieck
 Janet Bush, *chair*
 Steve Harrington
 Maureen Mahar
 Robert Massey
 Paul McDonough
 Stacy Metzger
 Matthew Ramon



family selection committee

Fidela Blank
 Allie Brady
 Kathleen Caputo
 Elizabeth Ferreira
 Joan Iwanicki
 MaryAnne Kurozcko
 Chris Morrison
 Kate Reagan
 Lucia Spiro
 Annalee Wulfschuhle, *chair*

family support committee

Jane Andresen, *chair*
 Nancy Bair
 Myra Carlow
 Sheila Klem
 Carole Manning
 Susan Roznoy
 Lucia Spiro

site selection committee

Anna Novey Cook, *chair*
 Chuck Dauchy
 Carl Guepel
 Terrence McKenna

building committee

Bart Bales
Helaina Balcanoff
Michael Broad
Bruce Coldham
Ryan Crandall
George Hollywood
Tom Jones
Charlie Klem, *scribe*
Walt Kohler, *chair*
Libby McLarty
Bill Noel
Gary Snyder
Jim Van Natta
Aaron Walker
Irene Winkelbauer

hawthorne farm build team leaders

Chuck Dauchy
Walt Kohler, *chair*
Charlie Klem

north amherst build team leaders

Walt Kohler, *chair*
Bruce Coldham

greenfield build team leaders

Helaina Balcanoff
Beth Paulson
Gary Snyder
Irene Winkelbauer
Jim Van Natta

gingerbread build chairs

Betty Duprey, *corporate team recruitment*
Mariah Kurtz, *registration*

feast for habitat chairs

Fred Andresen and Mariah Kurtz, *registration*
Nancy Bair and Carol Wood, *logistics and decorations*
Lindsay Berry, *silent auction*

Jennifer Therkelsen, *food and beverage*
Janna Ugone and Justin Roberts, *birdhouse auction*
honorary chairs
Keith Woodruff, *birdhouse auction staging*

women build week steering committee

Libby McLarty
Mariah Kurtz

Carol Wood
Analee Wulfkuhle
regular office volunteers

Fidela Blank
Muriel Codwise
Lyn Heady
Jodi Kirchner

Lucia Spiro
graphic design volunteers

Mareika Phillips
Kayla Fontaine

staff

LaVae Allard, *bookkeeper*
Lindsay Berry, *volunteer coordinator*
Mariah Kurtz, *volunteer coordinator*
Amy Landry, *director of resource development*
Megan McDonough, *executive director*

interns

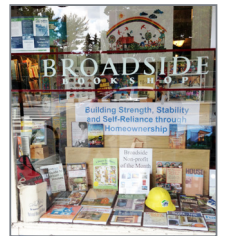
Emily Behn
Pam Kimball
Maggie Krause
Congke Li
Monika Sharma
Sam Stettiner



community support

keystone sponsors (\$10,000+)

Anonymous
Anonymous gift in memory of Jon Bekoff
Community Foundation of Western Massachusetts
Florence Bank
Massachusetts Clean Energy Center
Singing Field Foundation



cornerstone sponsors (\$5,000 – \$9,999)

Anonymous
Irwin Friman
Greenfield Cooperative Bank



foundation sponsors (\$2,000 – \$4,999)

Anonymous (2)
Janet and Booker Bush
Franklin First Federal Credit Union
PeoplesBank
Sinauer Associates



PeoplesBank is proud to support the good work of the Pioneer Valley Habitat for Humanity. By addressing the challenges of homeownership head on, you are providing an invaluable service to our community. Thank you.

Matthew Bannister, First VP Marketing & Innovation, PeoplesBank

**future builders
(\$1,000 – \$1,999)**

Anonymous (3)
Lois Ansett
Sanford and Elizabeth Belden
Bike & Build
Coca-Cola of Northampton
Dietz & Company Architects, Inc
Jacob Ditkovski
John Ebbets
Fitness Together
Freedom Credit Union
Bridget Goggins
Goggins Real Estate
Habitat for Humanity
International
Walter and Wendy Kohler
Mi Tierra
Jean and Lynn Miller
Nicky D's
Riverbend Animal Hospital
Susan Rothschild
UMass Amherst Habitat Chapter
Westhampton Congregational
Church
Keith Woodruff

**dream builders
(\$500 – \$999)**

Alina's Ristorante
Edy Ambroz and Barbara Graves
Anonymous (4)
Christine Aubrey
Lindsay Berry
Bova, Harrington & Associates,
P.C.
Marybeth Bridegam
Michael Broad and Rita Farrell
Broadside Bookshop, Inc.
Bueno y Sano
Charlemont Federated Church

Coldwell Banker Upton-
Massamont Realtors
Martha and Frank Cutting
Delap Real Estate
Easthampton Savings Bank
Edwards Church
First Congregational Church –
Amherst

Thomas Giles
Janine Giles
Gavin Grant
Greenfield
Savings Bank
Lyn Heady
Julie Held and
Thomas Martin
Helping Hand
Society
Dianne Hobbs
Integrity
Development &
Construction
Donna
McCallum

Joanne Morrison
Sharon Moulton
Bill Noel and
Margaret Lucey
Northampton
Vision
Specialists
David Paul
Porth Associates Architects
David and Nancy Ratner
Tom & Sarah Rossmassler
Beverly Shaw and Thomas Bassett
Vasilios Turloukis
UMass Amherst Community
Campaign
UMass Five College Credit Union



**golden hammer
contributors (committed
monthly donors)**

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Dorothy Cresswell
Sarah and Roy Darling
Jeffrey Galbraith
Philip and Jane Hall
Christine Hannon
Lyn Heady
Doris Holden
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Megan McDonough
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Susan Smith
Lucia Spiro
Claude Tellier and Ruth Hazzard
Frances Volkmann and Joan
Cenedella
Cynthia Wade and Bob Page
Jim and Jane Wald
Kenneth G. Weaver

**donors of in-kind
goods and services
over \$500**

Austin Design, Inc
Bacon Wilson, PC
Berkshire Design Group

The Black Sheep Deli
Blue Heron Restaurant
Marybeth Bridegam
Richard Chenevert
Cliff's Smokin' Backyard BBQ
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