



Pioneer Valley  
**Habitat**  
for Humanity®



# Annual Report

Fiscal Year 2016

Building strength, stability and self-reliance through  
affordable homeownership  
in Hampshire and Franklin Counties



Pioneer Valley  
**Habitat**  
for Humanity®

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[pvhabitat.org](http://pvhabitat.org)



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**Megan McDonough**  
Executive Director

## Letter from the Executive Director

Dear Habitat Community,

Last year when our annual report went to print, Pioneer Valley Habitat for Humanity's board of directors had just completed a strategic planning process to chart our course for the next 3 years. In fiscal year 2016 we got the chance to set sail upon this course. We sold two zero-net-energy-potential homes in Easthampton at our Women Build project; construction began on a duplex in Amherst; we closed on a low-interest loan from a local community development financial institution; we affirmed the next steps for partnering with the USDA Rural Development 502 mortgage program; we hired a new volunteer coordinator; and we set our sights on the not too distant shores of two projects set to break ground in spring 2017.

While the story of this voyage may not be new to those of you who have supported our local Habitat for many years, there are some key elements to our current strategy that will help many find refuge on the shores of a home to call their own.

Our house production has become more predictable, we have diversified funding sources, improved procedures and we are

working to build on past successes. These investments in our operations mean that on the horizon we will be building in multiple locations, engaging hundreds of volunteers and making a deep difference in the lives of future homeowners.

Thank you to the wonderful volunteers and staff who have helped keep us on course as we build strength, stability and self-reliance in our community. We hope in the year ahead we can continue to count on all hands on deck.

In gratitude,

Megan McDonough



“Common Capital recognizes that **strong and vibrant communities** also include opportunities for people of all incomes to have access to **safe neighborhoods and suitable housing.**”

We are proud to have assisted Pioneer Valley Habitat for Humanity with financing that enables them to develop additional properties for their clients.”

– Michael Abbate  
Chief Operating Officer  
Common Capital

# Fiscal Report 2016

## Statement of Financial Position 6/30/16

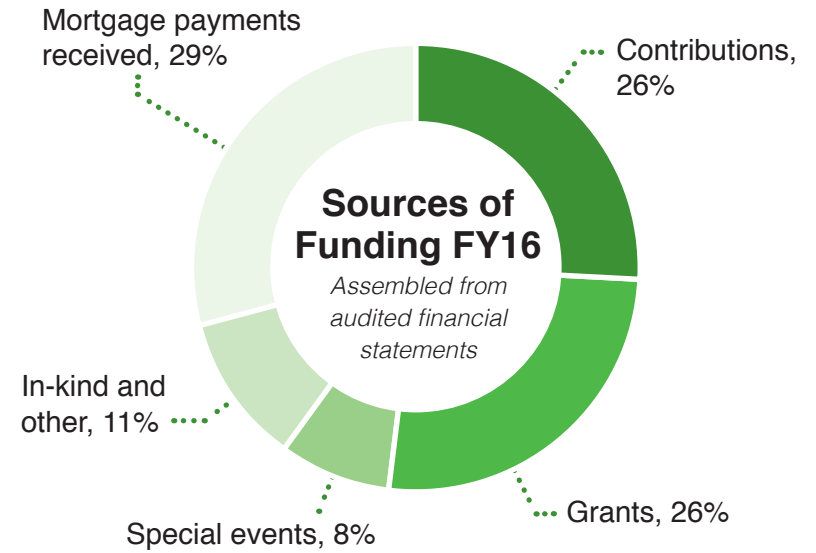
Source: audited financial statements

Cash	\$ 160,844
Short-term investment	200,000
Grants receivable	1,052
Property escrow receivable, net	3,644
Property and equipment, net	2,917
Construction in progress	104,519
Prepaid expenses	3,881
Inventory	14,960
Mortgages receivable, net	775,098
<b>Total Assets</b>	<b>1,266,915</b>
Accounts payable	\$ 12,706
Accrued expenses	24,868
Notes payable	243,500
<b>Total Liabilities</b>	<b>281,074</b>
Unrestricted net assets	957,241
Temporarily restricted net assets	28,600
<b>Total net assets</b>	<b>985,841</b>
<b>Total Liabilities and net assets</b>	<b>\$ 1,266,915</b>

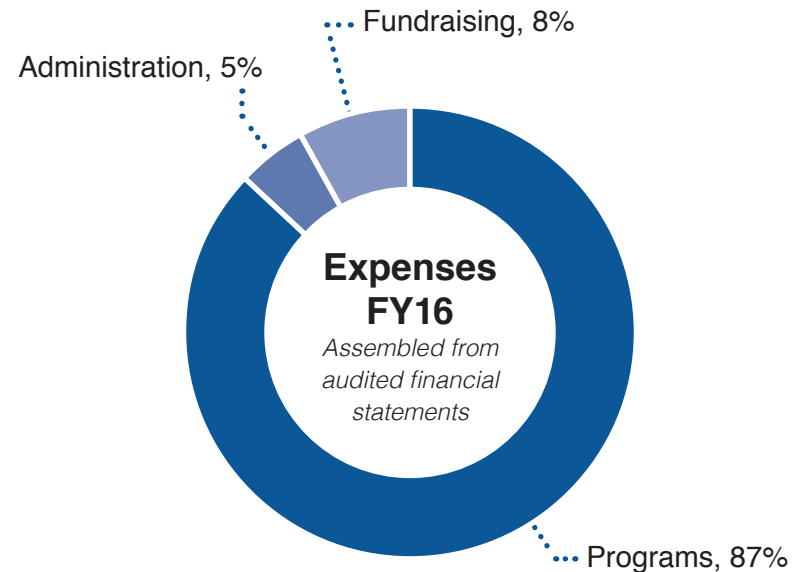
### Sources of Funding, Excluding Proceeds from Home Sales and Debt

Source: audited financial statements

	FY16	FY15
Contributions	\$ 103,490	\$ 121,809
Special events	35,232	32,151
In-kind and other	42,794	16,464
Mortgage payments received	114,666	102,445
Grants	103,381	95,043
<b>Total</b>	<b>\$ 399,563</b>	<b>\$ 367,912</b>



Sources of funding excludes proceeds from sale of house(s) and borrowing



Program expenses are offset by the proceeds from the transfer of house(s)

# Committee Reports

## Family Selection Committee

The ultimate goal of the 2016 Family Selection Committee was to assist the Board in selecting two families for the Hawthorne Farm site in Amherst. The committee is pleased to report that those families have been identified, and “sweat equity” is progressing as the homes are being constructed.

Strengthening the committee infrastructure in order to be more responsive to applicants was an important behind-the-scenes activity in almost every facet of the committee’s work. Activities this year included:



- Revising the Family Selection Policy to be in compliance with the mortgage industry, Habitat International, and PVHH’s mission;
- Recruiting new committee members to expand the knowledge base, especially in marketing, outreach and application review;
- Instituting American Bankers Association training for all committee members with application review responsibilities;
- Expanding marketing and outreach, resulting in 20+ applications;
- Dividing the applicant reviewers into two teams for more efficient screening, analysis, and communication with applicants;
- Re-focusing the job of the Home Visitors from determining applicants’ qualifications to verifying application specifics and addressing applicants’ questions; and
- Conducting two application cycles in order to obtain applicants in compliance with our Family Selection Policy.

In the coming year, the committee will likely be recruiting families for two construction projects. Members hope to expand outreach to Spanish-speaking applicants, clarify marketing materials consistent with selection criteria prioritizing family size, and continue to strengthen the committee through broad delegation of responsibilities.

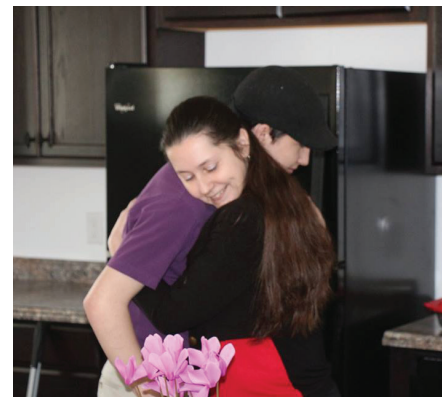
## Family Support Committee

This past year the Family Support Committee updated the Mentor Handbook and the Handbook for Partner Families, reflecting changes in policy. The committee also strove to make the information in the handbooks as simple and clear as possible.

In February, Family Support organized dedications for the two families who bought the East Street homes in Easthampton. The families moved in in March. Family Support also worked with them to complete their sweat equity hours, and their mentors are continuing to support them through their first year as homeowners.



Two members of the committee retired: Jean Miller and Marybeth Bridegam. Jean was on the committee for twenty years! We have one new member: Lucia Spiro.



The committee has assigned mentors for the two families who have been chosen to buy the Hawthorne Farm homes in Amherst.

The committee’s agenda for the future includes holding a joint meeting of Family Support and Family Selection, and assigning mentors for the new homes that are in the pipeline. Committee members continue to advocate for site selection decisions that benefit the families in the long run, and contribute to them being successful homeowners.

## Building Committee

In addition to overseeing the design and construction of four homes, the Building Committee developed and implemented a review and approval process for new construction design.

Planning and construction was under way at three sites (six homes total) during the 2016 fiscal year:

### 246 & 248 East Street, Easthampton

Construction was completed in February 2016 on two homes that began in July 2014. The city of Easthampton donated the land for this project. This was a Habitat Women Build site where over 50% of the volunteers were women.

The design and construction goal was a net zero energy potential building, meaning the estimated total amount of energy used by the building on an annual basis is roughly equal to the amount of renewable energy created on the site.



To achieve this, each home was designed and constructed to minimize the amount of energy required for heating and cooling and the photovoltaic panels installed on the roof were sized to produce enough electricity to provide all of the heating, cooling and other electrical needs.



### 235 & 237 East Pleasant Street, Amherst

In April 2014 the Town of Amherst selected Habitat 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 requirements. Site preparation began in September 2015 with the foundation, slab and two sheds completed before construction was halted for the winter. Construction resumed in April 2016. The units are targeted for completion in June 2017.



"My life is going to change in so many positive ways. Owning this house is going to set the pace. Maybe one day I'll be able to get a nice car. Maybe I'll be able to finish my Master's degree. **It's amazing what you can accomplish when you're not in survival mode.**"

– Angelique, Habitat Homeowner

## North Pleasant Street, Amherst

In February 2015 the Pioneer Valley Habitat Board of Directors agreed to work with the Amherst Community Land Trust (ACLT) as the developer of an affordable duplex on land the ACLT was negotiating to purchase from the North Amherst Community Farm. A detailed evaluation of the site began in July 2015 and concluded that an antiquated wetlands drain would need to be relocated from the property onto the adjacent farm property in order to build. The goal is to break ground on a duplex based on the Hawthorne Farm design in April 2017 and to complete construction before the end of 2018.



## FY 2016 Site Selection Squad

The Site Selection Squad looked at 9 different parcels of land which represented over 20 potential homes sites in 5 Pioneer Valley communities. In conjunction with the Amherst Community Land Trust, Habitat secured a building site on North Pleasant St. in Amherst. Design is in progress and we are close to submitting a plan for Site Plan Review.

In Northampton, the thoughtful folks in the Planning Department turned us on to several possibilities, all of which were evaluated for their suitability from a number of perspectives. Habitat was selected to develop a 4-unit parcel on Glendale Road with a projected land transfer date of December 2016 or January 2017. Other possible building sites in Northampton are currently under consideration.

In Greenfield, a potential home donation presented our first opportunity to renovate and sell. While this specific donation ended up not working out, it prompted us to create a rubric to evaluate an existing property and determine a scope of work and budget.

Also in Greenfield, we evaluated a building lot for sale on the open market. It was officially purchased in August 2016 and is the first project where our future homeowner will apply for USDA Direct Mortgage loan and fulfill part of Habitat's long-term sustainability plan.

“Both globally and locally, Coca-Cola is committed to improving the quality of life in the communities where we do business. Through our support of Pioneer Valley Habitat for Humanity, we are not only helping to build homes for families in need — but also helping to make the Pioneer Valley an even **stronger, better place to live, work and play.**”

— The Coca-Cola Company

# Committees and Community Engagement

## FY16 Board of Directors

John Ebbets, President  
Rev. Janet Bush, Vice President  
Emily Schwarz, Treasurer  
Paul McDonough, Asst. Treasurer  
Steve Harrington, Clerk  
Keith Woodruff, Assistant Clerk  
Jane Andresen  
Allie Brady  
Marybeth Bridegam  
Anna Novey Cook  
Jeff Hutchins  
Tom Jones  
Walt Kohler  
Libby McLarty  
Tara Palkoski

## Finance Committee

Emily Schwarz, Chair  
Lorenzo Bonino  
Ken Bordewieck  
Steve Harrington  
Maureen Mahar  
Paul McDonough

## Family Selection Committee

Annalee Wulfkuhle, Chair  
Allie Brady  
Myra Carlow  
Ed Larson

Carole Manning  
Chris Morrison  
Kate Reagan  
Lucia Spiro

## Family Support Committee

Jane Andresen, Chair  
Marybeth Bridegam  
Myra Carlow  
Bob Carroll  
Sheila Klem  
Carole Manning  
Susan Roznoy

## Site Selection Committee

Anna Novey Cook, Chair  
Chuck Dauchy  
Carl Guepel

## Building Committee

Walt Kohler, Chair  
Michael Broad  
Bruce Coldham  
George Hollywood  
Tom Jones  
Charlie Klem, scribe  
Libby McLarty  
Bill Noel  
Gary Snyder  
Aaron Walker  
Chuck Whitham

## WomenBuild/ MJ Adams Legacy Project Build Team Leaders

Edy Ambroz  
Lynne Badgett  
Libby McLarty  
Rachel Stevens  
Chuck Witham

## WomenBuild Media Committee

Peggy MacLeod  
Alicia Ralph

## Hospitality Committee

Marybeth Bridegam, chair  
Sandi Ameden  
Dot Cary  
Ginny Fuhringer  
Patricia Haber  
Margaret Humbert-Droz  
Heather Huot  
Juli Kinsman  
Cheryl Mattocks  
Mary McDonough  
Paul McDonough  
Libby McLarty  
Spike McLarty  
Benedict Neusselein  
Christina Neusselein  
Elizabeth O'Neil  
Lucia Spiro  
Millie Zweir

## Hawthorne Farm Build Team Leaders

Walt Kohler, Chair  
Chuck Dauchy  
Charlie Klem

## Gingerbread Build Chairs

Janet Bordwin, Registration  
Betty Duprey, Corporate Team Recruitment

## Feast for Habitat Chairs

Fred Andresen, Registration  
Jennifer Hudon, Food & Beverage  
Kyle Kraus, Logistics & Decorations  
Colleen Osten, Silent Auction

## Regular Office Volunteers

Fidela Blank  
Janet Elmassian  
Lyn Heady  
Jodi Kirschner  
Lucia Spiro

## Staff

LaVae Allard, Bookkeeper  
Mariah Kurtz, Volunteer Coordinator  
Amy Landry, Director of Resource Development  
Megan McDonough, Executive Director

## Interns

Blithe Archibald  
Emily Behn  
Jeannine Haendiges  
Kate McAteer  
Kayla Fontaine

"Working with Habitat gave us the skills and confidence to build our own home... Not only did volunteering give us the opportunity to learn concrete skills in construction, but connecting with other volunteers and the site leaders gave us **confidence in fostering community involvement** in building our house. We intend to continue volunteering and hope that one day we are able to serve as Crew Leaders to mentor others!"

– Jana, Habitat construction volunteer



# Community Support

## Keystone Sponsors

(\$10,000+)

Community Foundation of Western Mass  
Florence Bank  
Lowe's Home Improvement – National  
MA Department of Energy Resources  
Massachusetts Clean Energy Center

## Cornerstone Sponsors

(\$5,000-\$10,000)

Donor Advised Fund of the Boston Foundation  
Mass Save

## Foundation Sponsors

(\$2,000-\$5,000)

Anonymous  
Berkshire Bank Foundation  
Bike & Build  
Marybeth Bridegam  
Janet and Booker Bush  
Coca-Cola of Northampton  
Irwin Friman  
Greenfield Cooperative Bank  
Lynn and Jean Miller  
Sinauer Associates

## Future Builders

(\$1,000-\$2,000)

Anonymous  
A-Z Storage and Properties, LLC  
Lois Ansett  
Sanford and Elizabeth Belden  
Dietz & Company Architects, Inc  
John Ebbets  
Walter and Wendy Kohler  
Libby and Spike McLarty  
Northampton Vision Specialists  
The Northeast Sustainable Energy Association  
UMass-Amherst Chapter, Habitat for Humanity  
VIVINT Solar Developer, LLC  
Westhampton Congregational Church

## Dream Builders

(\$500-\$1,000)

Alina's Ristorante  
Anonymous (4)  
Association of Amherst Students  
Bova, Harrington & Associates, P.C.  
Charlemont Federated Church  
Coldwell Banker Upton-Massamont Realtors  
Sarah and Roy Darling  
Edwards Church  
First Congregational Church, Amherst  
First Congregational Church, Southampton  
Phyllis and Alexander Flandreau  
Freedom Credit Union  
Thomas and Janine Giles  
Michael and Jette Goldman  
George Goodwin  
Greenfield Savings Bank  
Helping Hand Society  
Keri Heitner and George Lipkowitz  
Integrity Development & Construction, Inc.  
KW Home  
Charles and Shelia Klem  
Doris and Donald Mcleod  
Kay Moran  
Ellen Morrison  
Sharon Moulton  
Mount Holyoke Student Government Association  
Nicky D's  
North Quabbin Garlic & Arts Festival  
John P. Pucci and Mary E. Bates  
David and Nancy Ratner  
Riverbend Animal Hospital  
Beverly Shaw and Thomas Bassett  
UMass-Amherst Community Campaign  
Unitarian Society of Northampton and Florence  
Webs/Valley Fibers Corp  
Wright Builders

## Golden Hammer Contributors

(Monthly Donors)

Anonymous  
Dorothy Cresswell  
Sarah and Roy Darling  
Jeffrey Galbraith  
Phillip and Jane Hall

Christine Hannon  
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Virginia and Ralph Kendall  
Jeanne Lightfoot  
Joan Levy  
Megan McDonough  
Elina and Joseph Mehegan  
Sharon Moulton  
David Mullins  
Richard J. Rubin and Colleen C. Currie  
Mike Simolo  
Grace and Christopher Smith  
Lucia Spiro  
Claude Tellier and Ruth Hazzard  
Frances Volkmann and Joan Cenedella  
Cynthia Wade and Bob Page  
Jane and Jim Wald

## Donors of In-Kind Goods & Services

(over \$500)

Bacon Wilson, P. C.  
Berkshire Design Group  
Beyond Green Construction  
Marybeth Bridegam  
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Jeffrey Defeo  
Doctor Drywall  
The Dow Chemical Company  
Eastworks  
Energia, LLC  
Esselon Café  
Fierst, Kane & Bloomberg LLP  
Hondrogen Design & Construction  
Hunter Douglas Blinds  
MurDuff's Jewelry  
Nicky D's  
Paradise Copies  
Professional Drywall Construction, Inc.  
Puffer Printing  
River Valley Co-op  
UMass-Amherst Catering  
Whirpool  
White Appraisal Service  
Wagner Wood  
Westover Building Supply, Inc.

*Thanks to our many generous supporters!*

“Freedom Credit Union supports Pioneer Valley Habitat for Humanity’s mission of **championing families, building neighborhoods and growing our communities** with annual event sponsorships.

We recognize that it takes strategic partnerships among local financial institutions and nonprofit organizations to create lasting change and we want to be part of the work of Habitat to change the future for and with low income families in the communities we mutually serve.”

– Glenn Welch  
President & CEO,  
Freedom Credit Union