Welcome to the neighborhood, we're glad you're here.

May this house be filled with love, peace, and joy!

May this home be filled with joy, health, laughter, and love—welcome xo
Dear Habitat Community,

We reached an important milestone this year – thirty years of building homes in the Pioneer Valley! A whole generation’s worth of home building for our neighbors. A lot has changed in that time but a lot has also stayed the same – we’ve gone from an all-volunteer organization building a home every couple of years to a volunteer-driven organization supported by staff with four homes under construction during this year.

We have volunteers who have been reliable leaders and doers for over a decade. We have said goodbye to some of our founders. We have tested new mortgage strategies with local banks this year and congratulated the first wave of Habitat homeowners paying off their 20-25 year Habitat mortgages. We broadened our construction approach this year to include small home and modular projects, experimenting with ways to be more efficient, inclusive and affordable. And this year we presented small home owner Janet Oberman from Greenfield and the City of Northampton with the first annual Small Home Hero awards at the block party celebrating the completion of the sixth Habitat home on Garfield Ave in Florence.

The challenge of finding affordable housing has not decreased in the last 30 years but we’ve made a deep impact in the lives of our homeowners and a broad impact on all the volunteers engaged in this work. Friendships have been formed. Lives have been changed.

I am so proud of the kindness and generosity that has been brought into the world through the work of building homes in the Pioneer Valley. Keep up the good work and don’t forget to celebrate!

In gratitude,

Megan McDonough
Executive Director

“Northampton’s been on the leading edge of encouraging sustainable, smart growth…To actually be there and help raise the first wall [on Habitat’s first small home] and partner with an agency like Habitat, very gratifying and really exciting.”

- Mayor David Narkewicz, city of Northampton
Statement of Financial Position

June 30, 2019

Cash 359,252
Contributions and grants receivable 9,848
Mortgages receivable, net 807,311
Property escrows receivable, net 9,576
Property and equipment, net 2,113
Investment in properties 514,271
Other assets 11,316
Total Assets 1,713,687

Accounts payable 3,167
Accrued expenses 22,200
Deferred revenue 2,206
Notes payable 163,629
Total Liabilities 191,202

Restricted net assets 52,571
Unrestricted net assets 1,469,914
Total Net Assets 1,522,485

Total Liabilities and Net Assets 1,713,687

INCREASE IN NET ASSETS
OVER PRIOR YEAR
8%

INCOME AND EXPENSES

Total support and revenue: $ 991,049
Expenses:
   Program services $ 632,134
   Management and general 54,924
   Fundraising 96,572
Total expenses $ 783,630

Revenue Sources

<table>
<thead>
<tr>
<th>Year</th>
<th>Cash Donations</th>
<th>Non-Cash Donations</th>
<th>Grant Income</th>
<th>Fundraising Events</th>
<th>Mortgage Payments</th>
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<tbody>
<tr>
<td>2018</td>
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<td>2019</td>
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family selection committee

four families were selected for Habitat homes this year

The Family Selection Committee, during the course of the year, held info sessions at the Lilly Library, Forbes Library, Greenfield Savings Bank’s Northampton Office on King Street, Northampton’s City Council Office, as well as Habitat’s Office on Pine Street. At these info sessions, attendees learn about the house to be built, Habitat’s criteria and selection process, and how to complete the application.

This year we helped find partner families for Habitat’s first 650 SF home on Garfield Avenue, along with three houses being built on Glendale Road. Next in line to be built would be a 2-bedroom house on Glendale, with a preferential consideration for veterans. This house is also designed to be wheelchair accessible.

We were excited to select a family for this home, but the lottery winner ultimately declined due to bedroom count. The committee decided to reopen the application process, removing the veteran preference. This began a second round of marketing, phone calls and information sessions.

The committee has successfully translated marketing materials and forms into Spanish, often having a Spanish translator available at information sessions. In the coming year, the committee will be recruiting families for future construction projects. A constant goal for the committee is to strengthen outreach efforts in order to reach more potential Habitat families.

The Family Selection Committee members are a cooperative group who work well together to accomplish the dream of affordable homeownership. The committee members would like to acknowledge Megan McDonough and the PVHH staff who support our outreach and other committee efforts. Thank you for all you do.

“\textit{We’ve been trying for so long to find a place to live. Right now we are finally getting ahead, and finally we are going to have a house! We are just so hopeful and so thankful.}”

\textit{ - Ruth, Habitat homeowner}
**building committee**

during the 2019 fiscal year, construction of five homes were under way on five lots at two locations

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**Garfield Ave, Florence**

Construction of this one-bedroom “just big enough” small home (~670 sq ft) designed by Jones Whitsett Architects for a small donated lot was started in July 2018 and completed in June 2019. A solar array was donated by PV Squared of Greenfield.

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**Glendale Road, Northampton**

PVHH began planning for this four-unit affordable housing project in July 2016 in response to a City of Northampton RFP. PVHH’s proposal to build three three-bedroom units and one two-bedroom unit on four separate lots was approved. Tree clearing for the three-bedroom homes began in May 2018. Site work for a common driveway, foundations, septic systems and other utilities for the three-bedroom units was completed in July 2018. In addition to three bedrooms, each home has a living/dining area, den/TV room and kitchen.

Two of the homes, 129 and 133 Glendale Road, are partially completed modular homes with one and a half baths built by Vermod in Vermont and were installed on the site in November 2018. Volunteers worked on the exteriors and interiors during the fall, winter and spring of 2018-2019. Solar panels were provided and installed by PV Squared in June. Completion is targeted for September 2019.

The third two-story home, 125 Glendale Road, is of similar design but has two baths and is being stick-built on site by volunteers. Framing started in April 2019. Work will continue during the fall and winter with completion targeted for April 2020.

Tree clearing for the fourth home, a single-story, two-bedroom, one-bathroom unit at 115 Glendale Road designed by Austin Design, Inc., was done in the winter and spring of 2019. The foundation and slab are scheduled to be poured in September and October 2019 before putting the site to bed for the winter. Framing will start in April 2020 with completion targeted for March 2021.

“Even with the heat and humidity, it was an awesome day to give back. Our associates felt like part of something bigger and learned so much about home building from John, David and Ken – they are a great asset for Habitat. Thank you for creating this opportunity.”

- Chrissy Kiddy, Assistant VP for Corporate Responsibility, PeoplesBank on their Team Build day experience
We are fortunate to have a very professional group of people evaluating properties for us. Many of our members have served on this committee for years, providing especially valuable insight about previous situations, opportunities and pitfalls.

The group consisted, over the year, of these professionals: architect, building contractor, current PVHH executive director, geographic information systems specialist, landscape architect, property manager, PVHH building committee chair, realtor, wetland scientist and restoration ecologist.

We typically examined each property on foot, and gathered maps and data from the internet. Our work consisted of an initial evaluation, which in some cases immediately eliminated the proposed site, and then any further evaluations needed to tease out the ultimate suitability for our mission. We then completed an evaluation matrix, which allowed us to assess the site against PVHH’s priorities, and also to compare one site’s suitability to another’s.

Co-chair Anna Novey-Cook, who is a board member, typically presents the data about any proposed site to the board for evaluation and further action.

“This Habitat has a real impact. I think it is really important to support Habitat and for Habitat to be here and do its work. This is important because housing is one of the fundamental things that people need. Habitat helps people find a place where they can be proud and where they can feel good about themselves and that also puts them in housing that is well constructed and they are good places to live.”

- Jack Hornor, donor

This year, we investigated 13 sites. Of these:

- 5 were brought to our attention by their town governments; 1 by the owners proposing donation; 7 by realtor listings or “for sale” signs.
- 4 were proposed donations to PVHH; 8 were proposed purchases. The remaining site was under consideration for development by the jurisdiction, with mechanism unknown.
- We looked at 2 sites each in Amherst, Greenfield, Montague, and Northampton; 3 in Shutesbury; and 1 each in Pelham and Hatfield.
- 3 ultimately were found to be sufficiently suitable to our needs that the board voted to obtain them. These were in Montague, Pelham and Shutesbury.

Of those we wished to obtain, we have 1 accepted offer (Shutesbury), 1 rejected offer (Montague) and 1 offer still in negotiation (Pelham). There were also, at the end of the FY, two properties that the board had not yet decided upon.

The committee continues to investigate all properties that come to our attention. Going forward, we are trying to find a suitable method to generate more leads on possible parcels, and would welcome assistance with that task, or, indeed with our work in general.
development committee

Due to a high degree of resource development work on the part of the PVHH staff, along with the support of many, it has been a good year on the fundraising front.

The 30th anniversary offered good talking points for folks to rally around for their giving. Florence Bank issued a $10,000 challenge grant for new dollars, which was matched this past spring. The interfaith community stepped forward in support of the Homes That Faith Built to raise money and support with volunteer hours. Corporate and nonprofit Team Builds surpassed their fundraising goal. And PVHH’s two major fundraising events – the Gingerbread Build and the FEAST for Habitat also exceeded their goals.

And lastly, the power of grant writing. Grants are a large portion of the dollars Pioneer Valley Habitat works with each year. Whether it’s money through municipal CPA funding or MA Department of Energy Resources or the Western Mass Community Foundation, grants are an important component of our revenue stream. A special thanks for all the work that goes into this funding mechanism by hardworking staff members.

safety committee

The Safety Committee is an ad hoc subcommittee of the Building Committee. Key accomplishments during FY19 included: creating site-specific safety plans for the Garfield Ave and Glendale Road building sites, and sharing those plans with all site supervisors; making additional safety materials available at job sites; making periodic site visits to assess safety in building practices, and to replace used safety items such as first aid kits and fire extinguishers; updating the safety statement endorsed by the Building Committee; and updating the language related to safety that is provided to new volunteers.
“I can’t think of a more direct way of offering yourself as an instrument of love and justice than to show up and do whatever tasks Habitat needs to make the house become real.”

- Michael McSherry, minister, Edwards Church, Northampton
community support

KEYSTONE SPONSORS
($10,000+)
Anonymous (1)
City of Northampton,
Community Development Block Grant
City of Northampton,
Community Preservation Committee
Community Foundation of Western Mass
Florence Bank
Jack Hornor and Ron Skinn
Massachusetts Clean Energy Center
VEIC

CORNERSTONE SPONSORS
($5,000 – $9,999)
Anonymous (1)
Edwards Church
Habitat for Humanity International
Lowe's Home Improvement
PeoplesBank

FOUNDATION SPONSORS ($2,000 – $4,999)
Anonymous (2)
Janet and Booker Bush
Irwin Friman
First Congregational Church,
South Hadley
Mass Save
Lynn and Jean Miller
Town of Amherst
UMass Amherst Community Campaign
Westhampton Congregational Church

FUTURE BUILDERS ($1,000 – $1,999)
Anonymous (3)
Lois Ansett
Christine Aubrey
Sanford and Elizabeth Belden
Berkshire Brewing Company
Lindsay Berry
John Ebbets
First Congregational Church - Hadley
Freedom Credit Union
Anthony Hill
Libby and Spike McLarty
Nicky D's
Northampton Vision Specialists
Julie Rosenshein
Smith College
Stiebel Eltron, Inc.
UMass Amherst Habitat Chapter
Unitarian Society of
Northampton and Florence
Keith Woodruff
Mark Zaccheo

DREAM BUILDERS ($500 – $999)
Edy Ambroz and Barbara Graves
Anonymous (1)
bankESB
Benjamin Barnes
The Benevity Community Impact Fund
Bova, Harrington & Associates, P.C.
Bresnahan Insurance Agency
MaryBeth Bridegam
Congregation B'nai Israel
P. Duke Corliss
Martha and Frank Cutting
Thomas Derr and Linda Vincent
Dietz & Company Architects, Inc
Wayne Feiden and Denise Green
First Baptist Church
Amy Freed
Carl Geupel and Janie Vanpee
Thomas and Janine Giles
Gavin Grant
Greenfield Savings Bank
Cathy Harraghy
Lyn Heady
Keri Heitner and George Lipkowitz
Integrity Devel. & Construction, Inc.
Keiter Builders, Inc
Walter and Wendy Kohler

“It's nice to be able to partner with Habitat, which has to do with affordable housing, which is so hard to find in Hampshire County and such an important piece of what it's going to take for this community to continue to grow. Being able to partner with such a great organization has been fulfilling to say the least, and something that BankESB is excited to be a part of.”

- Barbara Yanke, VP of Residential Lending, BankESB
DREAM BUILDERS ($500 – $999) continued

Conrad Liebenow
Donna McCallum
Newell Instruments / Build Equinox
Northfield Mount Hermon School
Victoria Pillard
Pioneer Valley Photovoltaics
John P. Pucci and Mary E. Bates
David and Nancy Ratner
Riverbend Animal Hospital
Ilene Roizman
Beverly Shaw and Thomas Bassett
Ralph S. and Vicki Tate
Janet Tucker
UMass Amherst Society of Civil Engineers
UMass Five College Credit Union

GOLDEN HAMMER CONTRIBUTORS
(Committed Monthly Donors)

MJ Adams
Anonymous
Jane Andresen
Christine Aubrey
Lindsay Berry
Marybeth Bridegam
Janet and Booker Bush
Dorothy Cresswell
Sarah and Roy Darling
Jeffrey Galbraith
Philip and Jane Hall
Christine Hannon
Lyn Heady
Edith L. Hunsberger
Nina Koch
Walter and Wendy Kohler
Amy Landry
Chouteau and William Levine
Joan Levy
Jeanne Lightfoot
Mary McDonough
Megan McDonough
Libby and Spike McLarty
Stacy Metzger
Sharon Moulton
David Mullins
David and Katharine Nelson
Joan O’Brien
Richard J. Rubin and Colleen C. Currie
Peter Shea
Randi Shenkman
Susan Smith
Lucia Spiro
Claude Tellier and Ruth Hazzard
Frances Volkman and Joan Cenedella
Cynthia Wade
Jim and Jane Wald
Kenneth G. Weaber
Keith Woodruff

DONORS OF IN-KIND GOODS AND SERVICES
OVER $500

Artisan Beverage Cooperative
Bacon Wilson, P.C.
Lindsay Berry
Richard Chenevert
Cowls Building Supply
Eastworks
Esselon Café
Fierst Kane Bloomberg LLP
Franklin County Technical School
Freckled Fox Cafe
Glendale Ridge Vineyards
Habitat for Humanity International
James Hardie
Headwater Cider
IKEA
Iron Horse Entertainment
MurDuff’s Jewelry
Norseman AV
Pioneer Valley Photovoltaics
T. Reynolds Engineering
River Valley Co-op
rk Miles
Smith Vocational and Agricultural High School
Smithsonian Cafe & Chowder House
Spoleto
Western Builders
Whirpool