



Pioneer Valley
Habitat for Humanity[®]

FY 2018



annual report

letter from the executive director

Dear Habitat Community,

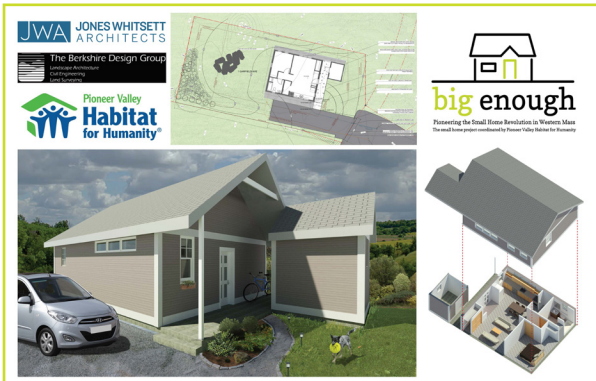
Pioneer Valley Habitat for Humanity will celebrate its 30th anniversary in 2019, and FY18 was a year of growth and exploration, positioning us well for this milestone year. As we age, we have the privilege of building on past successes and trying new things with the wisdom learned. As we reported in our last annual report, the Community Foundation of Western Mass kick-started that exploration with an innovation planning grant in FY17 and this year we took it to the next step with an implementation grant.

The planning grant gave us the opportunity to explore with community partners effective construction of small, simple homes while balancing construction costs, regulatory and code barriers, financing and ownership and social/cultural expectations. In FY18 we took those ideas and began running with them.



We broke ground on a 650 sq ft one-bedroom house in 2018 and made plans for the delivery of two zero net energy potential modular homes (Pioneer Valley Habitat's first). We sold our first home with a USDA direct mortgage and laid the groundwork for a partnership with a local bank on a new collaborative financing model. We convened people for a forum to dig deeper, create pathways to solutions and encourage ongoing conversation online and through informal networks.

Over 60% of all households in the region consist of one or two person households (PVPC, 2014), which is why building smaller makes sense for a lot of people. We won't give up on larger homes for larger families, but we strive to serve a diversity of people in need of housing – from the single mom with kids to the minimum wage worker who can never get ahead.



"We keep moving forward, opening new doors, and doing new things, because we're curious and curiosity keeps leading us down new paths."

-Walt Disney

Volunteers form the fabric of our community and we couldn't build without them, but there just aren't enough skilled volunteers to build all the houses that are needed. Which is one of the reasons we are looking toward piloting energy efficient modular construction. It might not be the best way to boost our capacity, but building is our best classroom and the best way for us to test theories.

The other key innovation we are working on – financing – is critical as the cost of construction increases faster than incomes. It costs more to build a house each year, even with generous donations of labor and materials. To improve our cash flow to be able to serve more families we are trying subsidized government loans and local bank partnerships to make sure our families can afford a home of their own.

I am already looking forward to reporting back next year on how these innovation pilots have gone, what can be replicated for Habitat and the broader community and where we go from here for the next 30 years of building homes and hope.



In Gratitude.

fiscal report

Fiscal Report FY18

Statement of Financial Position 6/30/18

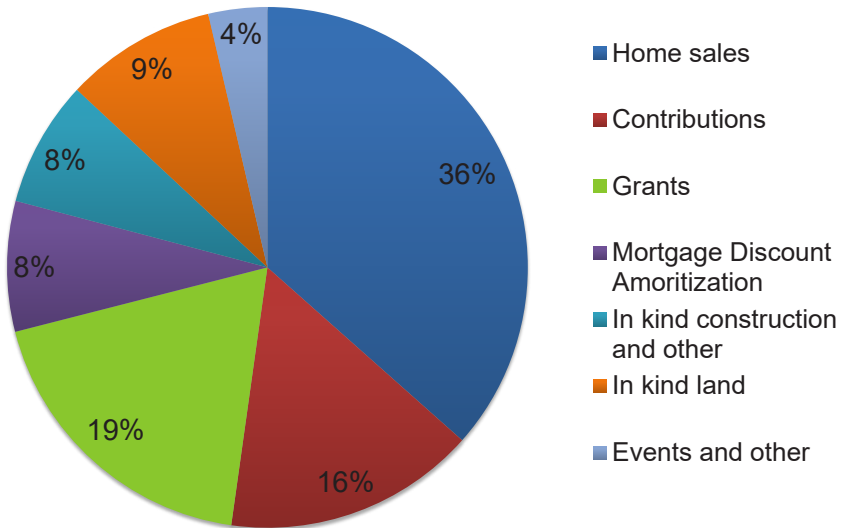
Rounded to the nearest thousands

Cash	\$	441,000
Contributions and grant receivable		16,000
Property escrow receivable, net		7,000
Property and equipment, net		2,000
Construction in progress		363,000
Other assets		7,000
Mortgages receivable, net		856,000
Total Assets		1,692,000
Accounts payable	\$	10,000
Accrued expenses		23,000
Deferred revenue		62,000
Notes payable		192,000
Total Liabilities		287,000
Unrestricted net assets		1,404,000
Total Net Assets		1,404,000
Total Liabilities and Net Assets	\$	1,692,000

"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. It's such an important piece of what it is going to take this community to be able to continue to grow."

-Barbara Yanke, VP of Residential Lending, Bank ESB

FY18 Sources of Support and Revenue



Support and Revenue

Assembled from audited financial statements.

Rounded to the nearest thousands

	FY18	FY17
Homes sales	280,000	270,000
Contributions	120,000	98,000
One time bequest		300,000
Grants	144,000	96,000
Mortgage Discount Amortization	62,000	62,000
Sale of House		57,000
In kind construction and other	60,000	70,000
In kind land	72,000	167,000
Events and other	28,000	48,000
Total	\$ 766,000	\$ 1,168,000

family selection committee

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

The Family Selection Committee jumped right into action with a very busy schedule this year. We started with preparations to choose an occupant for Pioneer Valley Habitat's first "just big enough" house of six hundred and fifty square feet. The house will be located at the end of the Garfield Avenue in Florence. After reaching out to the surrounding communities with flyers, phone calls, and three information sessions in February, we received eight applications by the April deadline, of which two applicants qualified for home visits in May and final consideration. The new Garfield Avenue homeowner has already enthusiastically begun his sweat equity!

With no time to waste, the Family Selection Committee embraced its next assignment—finding families for the three homes to be built on Glendale Road in Northampton. As in choosing to build a small house as a way to make home ownership more affordable, Pioneer Valley Habitat explored another new idea for reducing building costs—building modular homes for two of the three Glendale Road houses. (The third house will be a stick-built home.) All three houses will

be two stories with three bedrooms and approximately twelve hundred square feet in size. The houses are located in



Diana and family with their mentor Lucia

a residential neighborhood adjacent to fifty-plus acres of conservation land in the Mineral Hills conservation area.

So this year has been a very active one for the seven current members of the Family Selection Committee as we shared the challenges of engaging the public and screening the applicants. Many thanks for the hard work and diligence of all the committee members, and to Megan for moving the process forward so seamlessly.

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 Family Support Committee has nine members. Seven of us are currently mentoring Habitat homeowners or future homeowners. The flurry of new Habitat projects in the valley has left our committee stretched a little thin, so we have been recruiting new members this year. We are still in need of a member or two who lives on the west side of the river.

In addition to mentoring, our main activities this past year have been the planning of three dedications for new homeowners and updating a couple of the handbooks that our committee uses in working with partner families. The dedications took place in Amherst and Greenfield.

In reading over the reports from the past couple of years I see that we had hoped to hold a yearly meeting with crew leaders, a representative from the Building Committee and the Executive Director, following a very helpful joint meeting in 2017. This is something we didn't do this year, so we will definitely put it on our agenda for 2019!

**New
homeowners
Brahim and
Hasnaa sign!**



"The happiest thing is that you are going to own it, have your own space, paint it any color you like. It's your own house."

Brahim, Habitat homeowner



building committee

Planning and construction were under way at four sites by hundreds of volunteers

NORTH PLEASANT STREET, AMHERST

This project was a partnership between PVHH and the Amherst Community Land Trust (ACLT). The duplex, each with three bedrooms, bath, laundry/half bath, living room, dining area, kitchen and attached storage shed, is based on the East Pleasant Street design and is built 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 in July. Students and staff from Smith Vocational High School did the



plumbing and most of the electrical work. It was completed, and the new homeowners took occupancy, in June 2018.

SMITH STREET, GREENFIELD

The construction of this 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 2017 and was completed in June 2018. Designed by Austin Design Inc. and equipped with solar panels donated by PV Squared,



it exceeds Energy Star and stretch code energy requirements. Students and staff from Franklin County Technical School did plumbing, electrical and HVAC work. The new homeowner moved in in July 2018.

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 and was completed in June. Site work for a common driveway, foundations, septic systems and other utilities for the three-bedroom units will be next. Two of the homes are partially completed modular homes built by Vermod in Vermont and will be installed on the site in November 2018. The exteriors and interiors will be completed by volunteers during the fall, winter and spring of 2018-2019. The third two-story home is of the same design but will be stick-built on site by volunteers starting in the spring of 2019.

GARFIELD AVE, FLORENCE

This is a one-bedroom home being built as a prototype “just big enough” small home (~600 sq ft) on a small donated lot. Planning began with Jones Whitsett Architects in January 2018 and finalized in May. Site work began in July with completion planned for the spring of 2019.

site squad

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

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
- civil engineer
- current and former PVHH executive directors
- geographic information systems specialist
- landscape architect
- property manager
- PVHH building committee chair
- realtor
- wetland scientist and restoration ecologist
- wetlands consultant

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. In the middle of this year, the committee developed an evaluation matrix, based on previous versions of evaluation forms, that allowed us to compare one site's suitability to another's, and to graphically present the data about any proposed site to the board for evaluation and further action.

"Supporting Habitat is important because housing is one of the fundamental things that people need...Habitat helps people find a place where they can be proud, where they can feel good about themselves."

-Jack Hornor, donor

This year, we investigated 10 sites. Of these:

- 4 were brought to our attention by their town governments; 3 by the owners proposing donation; 3 by realtor listings or “for sale” signs
- 7 were proposed donations to PVHH; 3 were proposed purchases
- 2 were in Amherst; 2 in Whately; 2 in Montague; 1 each in Greenfield, Athol, Sunderland and Wendell
- 2 ultimately were found to be sufficiently suitable to our needs that the board took a decision to obtain them
- As of this report, of those we wished to obtain, we have one accepted offer and one still in the works

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 to possible parcels, and would welcome assistance with that task, or, indeed with our work in general.



development committee

As we develop the annual calendar of fundraising activities at Pioneer Valley Habitat, we take into account that support comes in many forms, donors give for all kinds of reasons and on their own timetables and at a wide range of levels. During the fall we participated in the nationwide Giving Tuesday philanthropic effort as part of our



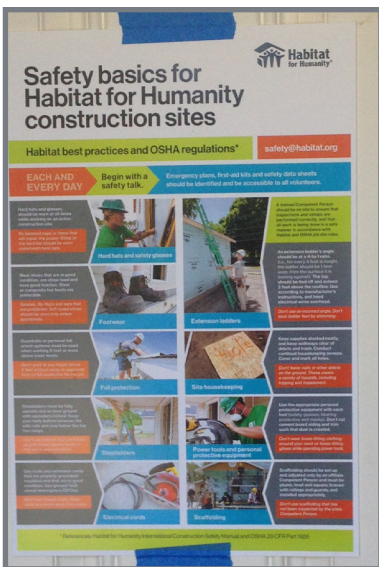
own fall campaign, and we held our signature Gingerbread Build fundraiser, which brought people together who want to make their contribution to Habitat in a creative way. For those donors whose economic cycle is better suited for a post-tax gift in the spring, there was the opportunity to donate on Valley Gives Day as part of our spring campaign and of course the FEAST for Habitat, a fun way for supporters to gather with others in the Habitat community while raising funds for Habitat's work.

What’s helpful for us is to learn the cycles that work for our supporters so we can budget accordingly.

Fall giver – great. Spring giver – great. Somewhere in between..... great. If you find yourself preferring to spread your giving out over the course of the year we offer the Golden Hammer Club. Golden Hammer members sign up for an ongoing monthly donation. It makes for easy budgeting on your end, and helps Habitat know it can count on a regular monthly income from these gifts. This year we engaged a record 42 donors as monthly Golden Hammer club members, thank you!

We are appreciative of your gift – whatever the size or whenever it might arrive. We cannot accomplish what we do on a yearly basis without your support.

safety committee



This year the safety committee welcomed new members who brought energy and fresh insight to the task of keeping our volunteers and staff safe on the construction sites. We looked at many issues on our sites including tripping hazards, fall safety, power tool dangers, and inhalation hazards. We are also working with our site supervisors to ensure that Pioneer Valley Habitat adheres to the same standards and practices across all our jobsites. Additionally, we are gathering more applicable OSHA literature to make sure that we

meet or exceed industry standards. All safety committee members regularly spend time on our sites and will remain vigilant about hazards and safety issues as they arise.



committees and community engagement

Board

John Ebbets, *president*
 Stacy Metzger, *vice president*
 Reverend Janet Bush, *treasurer*
 Jane Andresen, *clerk*
 Christine Aubrey
 Benjamin Barnes
 Anna Cook
 Steve Harrington
 Jeff Hutchins
 Tom Jones
 Libby McLarty
 Devin Parziale
 Christine Speak
 Keith Woodruff

Finance Committee

Ken Bordewieck
 Janet Bush
 Steve Harrington
 Maureen Mahar
 Stacy Metzger
 Matthew Ramon
 Christine Speak

Family Selection Committee

Fidela Blank
 Kathleen Caputo
 Elizabeth Ferreira
 Christine Gagnon
 Katie Gartner
 Jeff Hutchins
 Joan Iwanicki
 MaryAnne Kurozcko
 Kate Reagan
 Lucia Spiro
 Annalee Wulfkuhle

Family Support Committee

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

Site Selection Committee

MJ Adams
 Christine Aubrey
 Michael Broad
 Bruce Coldham
 Anna Cook, *co-chair*
 Chuck Dauchy
 Carl Guepel
 Walt Kohler
 Bill Lattrell
 Donna Lilborn, *co-chair*
 Terry Reynolds
 Tracy Tien

Building Committee

Helaina Balcanoff
 Michael Broad
 Bruce Coldham
 Ryan Crandall
 John Franc
 George Hollywood
 Tom Jones
 Walt Kohler, *chair*
 Libby McLarty
 Bill Noel
 Scott Reed
 Gary Snyder
 Maya Tal-Baker
 Aaron Walker
 Irene Winkelbauer

North Amherst Build Team Leaders

Walt Kohler, *chair*
Bruce Coldham

Greenfield Build Team Leaders

Helaina Balcanoff
Beth Paulson
Gary Snyder
Jim Van Natta
Irene Winkelbauer

Interfaith Build Chairs

Michael McSherry, *minister,*
Edwards Church, Northampton
Todd Weir, *pastor, First Churches,*
Northampton

Feast for Habitat Chairs

Nancy Bair and Colleen Osten,
logistics and decorations
Lindsay Berry and MaryAnne
Kurozcko, *silent auction*
Jennifer Therkelsen, *food and beverage*
Janna Ugone and Justin Roberts,
birdhouse auction honorary chairs

Women Build Week Steering Committee

Libby McLarty
Carol Wood

Regular Office Volunteers

Fidela Blank
Kenneth Carpenter
Lyn Heady
Jodi Kirchner
Lucia Spiro

Graphic Design Volunteers

Beth Graham
Sue Katz
Donna Lilborn

Interns

Sandra Hallett
Nishan Papazian
Gina Pryciak
Lastone Saya
Monika Sharma

Staff

LaVae Allard, *bookkeeper*
Lindsay Berry, *volunteer coordinator*
Amy Landry, *director of resource
development*
Megan McDonough, *executive
director*
Victoria Rosen, *Big Enough project
coordinator*

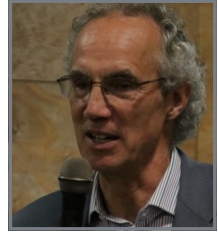
"Being involved with Habitat is as much about the change it makes in the volunteer, the change it makes in the members of the community who become involved...who are transformed for the better in the process."

-Michael McSherry, minister of Edwards Church, Northampton

community support

KEYSTONE SPONSORS (\$10,000+)

Anonymous
Town of Amherst
Boston Foundation
Community Foundation of Western Massachusetts



CORNERSTONE SPONSORS (\$5,000 – \$9,999)

Irwin Friman
John Klem
Lowe's Home Improvement - National
Massachusetts Clean Energy Center
PeoplesBank



FOUNDATION SPONSORS (\$2,000 – \$4,999)

Anonymous
Janet and Booker Bush
Coca-Cola of Northampton
Thomas Dubin and Pamela Klem
First Congregational Church - Southampton
Joel Garofalo
Habitat for Humanity International
MassSAVE



FUTURE BUILDERS (\$1,000 – \$1,999)

Anonymous (3)
Lois Ansett
Sanford and Elizabeth Belden
Julia Beaudoin
Lindsay Berry
Dietz & Company Architects, Inc
John Ebbets



*First Churches of Northampton
Freedom Credit Union
Mark Lange
KW Home
NMR Group, Inc
Northampton Vision Specialists*

*UMass Amherst Community
Campaign
UMass Amherst Habitat Chapter
UMass Five College Credit Union
Walter and Wendy Kohler*

"It's really exciting to think about the work, the banks and innovative financing, the inclusive process with prospective homeowners, and partnering with a town like Northampton that has favorable zoning. It's really this web of partnerships and community that has helped create a lasting systems change, a lasting impact on the Pioneer Valley."

-Nicole Bourdon, Program Officer, Community Foundation of Western MA

DREAM BUILDERS (\$500 – \$999)



*Alina's Ristorante
Anonymous (4)
Edy Ambroz and Barbara Graves
Association of Amherst Students
Christine Aubrey
Tom Baker
Benjamin Barnes
Marybeth Bridegam
Bova, Harrington & Associates, P.C.*



*Charlemont Federated Church
Martha and Frank Cutting
Sarah and Roy Darling
Easthampton Savings Bank
Edwards Church
First Congregational Church - Amherst
Sarah Flinker*



*Amy Freed
Carl Geupel and Janie Vanpee
Thomas and Janine Giles
Bridget Goggins
Gavin Grant
Greenfield Savings Bank
Hampshire County United Way, Inc.*



*Cathy Harraghy
 Keith Harris
 Dianne Hobbs
 Integrity Development
 and Construction, Inc.*

**GOLDEN HAMMER
 CONTRIBUTORS
 (Committed Monthly
 Donors)**

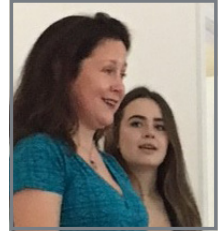
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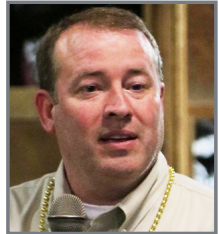
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 David Nelson
 Joan O'Brien
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 Randi Shenkman
 Susan Smith
 Lucia Spiro
 Claude Tellier and Ruth Hazzard
 Frances Volkmann and Joan Cenedella
 Cynthia Wade
 Jim and Jane Wald
 Kenneth G. Weaver
 Keith Woodruff



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 Berkshire Design Group
 Lindsay Berry
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 Eastworks
 Energia, LLC
 Esselon Café
 Fierst, Kane, Bloomberg LLP
 Glendale Ridge Vineyards
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 Headwater Cider
 JD Rivet Roofing and Sheetmetal
 Jones Whitsett Architects
 MurDuff's Jewelry
 Norseman Audio-Video Systems

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 River Valley
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 Agricultural High School
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 Valspar Paints
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