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.
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.

“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

In Gratitude.
## Fiscal Report FY18

### Statement of Financial Position 6/30/18

*Rounded to the nearest thousands*

<table>
<thead>
<tr>
<th>Asset</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$441,000</td>
</tr>
<tr>
<td>Contributions and grant receivable</td>
<td>16,000</td>
</tr>
<tr>
<td>Property escrow receivable, net</td>
<td>7,000</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>2,000</td>
</tr>
<tr>
<td>Construction in progress</td>
<td>363,000</td>
</tr>
<tr>
<td>Other assets</td>
<td>7,000</td>
</tr>
<tr>
<td>Mortgages receivable, net</td>
<td>856,000</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>1,692,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liability</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>$10,000</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>23,000</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>62,000</td>
</tr>
<tr>
<td>Notes payable</td>
<td>192,000</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>287,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted net assets</td>
<td>1,404,000</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>1,404,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,692,000</td>
</tr>
</tbody>
</table>

Assembled from audited financial statements.

Rounded to the nearest thousands.
“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**

<table>
<thead>
<tr>
<th>Source</th>
<th>FY18</th>
<th>FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home sales</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Mortgage Discount Amortization</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>In kind construction and other</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>In kind land</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Events and other</td>
<td>9%</td>
<td></td>
</tr>
</tbody>
</table>

**Support and Revenue**

*Assembled from audited financial statements. Rounded to the nearest thousands*

<table>
<thead>
<tr>
<th>Source</th>
<th>FY18</th>
<th>FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homes sales</td>
<td>280,000</td>
<td>270,000</td>
</tr>
<tr>
<td>Contributions</td>
<td>120,000</td>
<td>98,000</td>
</tr>
<tr>
<td>One time bequest</td>
<td></td>
<td>300,000</td>
</tr>
<tr>
<td>Grants</td>
<td>144,000</td>
<td>96,000</td>
</tr>
<tr>
<td>Mortgage Discount Amortization</td>
<td>62,000</td>
<td>62,000</td>
</tr>
<tr>
<td>Sale of House</td>
<td></td>
<td>57,000</td>
</tr>
<tr>
<td>In kind construction and other</td>
<td>60,000</td>
<td>70,000</td>
</tr>
<tr>
<td>In kind land</td>
<td>72,000</td>
<td>167,000</td>
</tr>
<tr>
<td>Events and other</td>
<td>28,000</td>
<td>48,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 766,000</strong></td>
<td><strong>$ 1,168,000</strong></td>
</tr>
</tbody>
</table>
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 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.
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!

“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
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.
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.

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.
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.
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 Speek
Keith Woodruff

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

Finance Committee
Ken Bordewieck
Janet Bush
Steve Harrington
Maureen Mahar
Stacy Metzger
Matthew Ramon
Christine Speek
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
“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.
Kelley Ives
Donna McCallum
Ann McEwen
Sharon Moulton
David Nelson
Richard Parrish
John P. Pucci and Mary E. Bates
David and Nancy Ratner
Riverbend Animal Hospital
Ilene Roizman
Beverly Shaw and Thomas Bassett

Philip and Jane Hall
Christine Hannon
Lyn Heady
Doris Holden
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 Nelson
Joan O’Brien
Richard J. Rubin and Colleen C. Currie
Randi Shenkman
Susan Smith
Lucia Spiro
Claude Tellier and Ruth Hazzard
Frances Volkmann and Joan Cenedella
Cynthia Wade
Jim and Jane Wald
Kenneth G. Weaber
Keith Woodruff

DONORS OF IN-KIND GOODS AND SERVICES OVER $500

Anonymous
Artisan Beverage Cooperative
Berkshire Design Group
Lindsay Berry
Marybeth Bridegam
Matthews Brothers
Bryan Hobbs Remodeling LLC
Cowls Building Supply
Eastworks
Energia, LLC
Esselon Café
Fierst, Kane, Bloomberg LLP
Glendale Ridge Vineyards
Hawks & Reed
Headwater Cider
JD Rivet Roofing and Sheetmetal
Jones Whitsett Architects
MurDuff’s Jewelry
Norseman Audio-Video Systems
PV Squared
River Valley
Simple City Studios
Smith Vocational and Agricultural High School
Spoleto Restaurant
T. Reynolds Engineering
Threshold
Building Co.
Valspar Paints
Van Natta Builds
Whirlpool
Whole Foods Market