Dear Habitat Community,

When I think back to March 2020 I am struck by the great uncertainty we found ourselves in. What does it mean that there is a global pandemic? How do we keep our communities safe? Can we get the virus by touching our groceries? Where can we get hand sanitizer? Will the grocery stores continue to operate? Will we or a loved one die?

These concerns both big and small have been the focus of our lives for a big part of this past year. We know a little more about how the virus spreads (primarily in the air – wear a mask, but wash your hands and don’t worry about sanitizing groceries). We have adapted to zoom meetings, masks, and minimizing social contacts. The big worries are still here though – how can we keep our communities safe?

I’ve heard many times – it’s safer at home. And I personally am blessed to have a home for my family to shelter in. But especially as the seasons change, I worry about our neighbors facing eviction, those in un-safe rentals, those who have been un-housed since before the current crisis even began. 2020 has been a year of exposing uncomfortable truths – systemic racism, affordable housing, income inequality – all revealed under the light of this unusual year.

“Habitat has a long and well-deserved reputation as a leader in making homes for people and I am so happy to be a part of this legacy. There are many great things about Habitat, but for me the other volunteers are the high point, it is almost like having another family. We work together, eat together, talk, encourage each other, have highs and lows and somehow build houses despite freezing at times! I love volunteering at Habitat.”

- Donna, Construction Volunteer
As we face the uncertainty of the Covid-19 pandemic, we are offered an unexpected opportunity for creating change. As Arundhati Roy said in a 2020 article, “Historically, pandemics have forced humans to break with the past and imagine their world anew. This one is no different. It is a portal, a gateway between one world and the next”.

Habitat for Humanity can’t solve all these problems, but we can, and have been tackling the crisis of safe, stable shelter one house at a time. Bringing together the community to say – this family will be warm next winter with a mortgage they can afford. Volunteers have continued to build, but in limited numbers and with additional safety protocols to reduce risk. Donors have kept up their support but in different ways – no events, more special campaigns.

Pioneer Valley Habitat for Humanity will weather the storm because of the community support that underlies our work and we hope to look back at this time as a time of re-commitment to the core vision of our work, a world where everyone has a decent place to live.

In gratitude,

Megan McDonough
Executive Director
### Statement of Financial Position

**June 30, 2020**

<table>
<thead>
<tr>
<th>Assets:</th>
<th>FY20</th>
<th>FY19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$671,334</td>
<td>$359,252</td>
</tr>
<tr>
<td>Contributions and grants receivable</td>
<td>10,561</td>
<td>29,848</td>
</tr>
<tr>
<td>Mortgages receivable, net</td>
<td>716,660</td>
<td>807,311</td>
</tr>
<tr>
<td>Investment in properties</td>
<td>425,970</td>
<td>514,271</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>2,353</td>
<td>2,113</td>
</tr>
<tr>
<td>Other assets</td>
<td>21,866</td>
<td>20,892</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$1,848,744</strong></td>
<td><strong>$1,733,687</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>$17,422</td>
<td>$3,167</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>20,591</td>
<td>22,200</td>
</tr>
<tr>
<td>Notes payable</td>
<td>228,350</td>
<td>163,629</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>5,742</td>
<td>2,206</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>272,105</strong></td>
<td><strong>191,202</strong></td>
</tr>
</tbody>
</table>

| Restricted net assets            | 1,473,255 | 1,469,914 |
| Unrestricted net assets          | 103,384   | 72,571    |
| **Total net assets**             | **1,576,639** | **1,542,485** |

| Total liabilities and net assets | **$1,848,744** | **$1,733,687** |

### Sources of Revenue

- **Home sales**
- **Contributions**
- **Grants**
- **Other revenue**
- **Total support and revenue**

**FY20** vs **FY19**
INCOME AND EXPENSES

Support and Revenue:
- Home sales $299,800
- Contributions $119,128
- Grants $328,663
- Other revenue $177,793
- Total support and revenue $925,384

Expenses:
- Program services $698,011
- Management and general $50,179
- Fundraising $89,926
- Total expenses $838,116

Change in net assets before impairment $87,268

Loss on impairment $(53,114)

Change in net assets $34,154

HIGHLIGHTS

Loan Forgiveness
- PPP - $39,600 for payroll, rent, and utilities
- Singing Fields Foundation - $27k
- Town of Pelham - $109,100 to be forgiven post construction

Fundraising Events
- No Feast for Habitat
- Gingerbread Build yielded about $2k more than FY19

Current Ratio of 2.18
- PVHH has more than double the amount of current assets than current liabilities

Scenario Planning
- Multiple scenarios modeled, using conservative approach
- PVHH is well-positioned to weather the effects of COVID-19
In the fall of 2019 the Family Selection Committee re-opened the selection process for a 2-bedroom home in Northampton after the family that was initially selected earlier in 2019 decided it wasn’t the right fit for their family. The second selection cycle was on a rolling application basis instead of a lottery. Informational sessions and home visits were held in addition to a timely application review in order to select a new family that was happy with a 2-bedroom.

Shortly thereafter, the Family Selection Committee held informational sessions for a 3-bedroom home on West Pelham Road in Shutesbury. The sessions were held at the Shutesbury Town Hall as well as the Jones Library in Amherst. The information sessions explained Habitat’s criteria and selection process to potential homeowners.

Outreach to market to potential applicants included flyers around the towns of Northampton, Amherst, Shutesbury, Pelham and Hadley. Also, information was sent to the local school systems as well as UMass (with the hopes of attracting grad students).

Marketing material was available in both English and Spanish for both homes.

Approximately 6 families applied for Shutesbury, applications were reviewed and home visits were conducted by the end of February 2020. A lottery was held via zoom with the three eligible families in late March.

“I’m still basking in the fact that this is the best thing that has ever happened to me...besides meeting Miguel and having my kids.”

- Bonnie, homeowner
family support committee
mentoring, home dedications and wallraisings continue, although virtually

Members of the Family Support Committee mentored four families who have partnered with PVHH on a cluster of homes on Glendale Road in Florence. We held dedications for two of the families in the summer of 2019. The dedication of the home of the third family, our first ever virtual home dedication, took place in the summer of 2020.

The fourth house in the Glendale Road project was in in the early stages of construction at the beginning of the fiscal year. That partner family had their wall-raising (also a virtual event), earlier in the summer of 2020.

We are also mentoring a partner family on a home in Shutesbury, for which we also held a virtual wall-raising. That family was chosen shortly before the pandemic hit, and the parent was very eager to get on site and get to work on their home, but he had to patiently wait until some of the restrictions on volunteers-on-site were lifted.

With the help of an awesome Smith College intern, we completed a comprehensive homeowner survey this year. We had a response rate of over 50%, which is considered very good in the survey world. The feedback has been very helpful. We heard from homeowners that shared driveways are difficult, and lack of storage space is a challenge in some of the homes. The bottom line though, we are happy to report, is that our homes have improved the quality of life and security of our partner families almost across the board.
building committee
during FY20, construction of five homes was underway, with two completed and occupied

Completed and occupied: Glendale Rd., Northampton

In November 2019, PVHH completed the first two homes in the four-unit affordable housing project on Glendale Road in Northampton. The two three-bedroom, one and a half bath, modular homes were partially built in Vermont and installed on the site in November 2018. These homes received a 2020 Department of Energy Housing Innovation Award, a national competition that recognizes zero-net energy ready homes, as a winner in the Affordable category.

Under construction: Glendale Road, Northampton

The third three-bedroom home is of similar design but has two baths and is stick-built on site. Most of the construction was completed by volunteers by March 2020 but the remainder was delayed due to COVID-19 restrictions. Completion was targeted for August 2020.
**Under construction: Glendale Road, Northampton**

The fourth home in the Glendale Road project is a single-story, two-bedroom, one-bathroom unit designed by Austin Design. The foundation and slab were poured in the fall of 2019. The shed was completed in March 2020 and framing for the house began in April 2020. Completion is targeted for May 2021.

**Under construction: West Pelham Road, Shutesbury**

PVHH purchased the lot on West Pelham Road with Community Preservation Act funds provided by the Town of Shutesbury. Tree clearing for the two-story, three-bedroom home started in November 2019, the foundation was installed in April 2020, and framing started in June. Completion is targeted for May 2021.
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: building contractor, current PVHH executive director, landscape architect, property manager, 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, 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 evaluate the site against PVHH’s priorities, and also to compare one site’s suitability to another’s. Our 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 year, we investigated three sites. All three were brought to our attention by their town or city governments. We looked at two sites in Northampton and one in Pelham.

The two Northampton sites were under consideration for development by the city, which wanted multiple housing on one site and a single family unit on the other. Both require a request for proposals, and the development could end up being awarded to other low-income housing developers. Since developing the multiple family site would involve an unusually large effort and commitment of time and resources, over years, and since the city of Northampton wanted to know approximately how many units we would propose to build on that site, we solicited and generously received

Donna examines Northampton site
Habitat has fulfilled our dreams, and the dreams of many new homeowners, to make more housing ownership opportunities available for those who have been priced out of the market. The city of Northampton has many beloved partners in creating affordable rental housing, but only Habitat has figured out how to make scattered site affordable homeownership work.”

-Wayne Feiden, Director Planning & Sustainability, City of Northampton

the contribution of a preliminary site plan from Tom Benjamin, landscape architect of Wellnesscapes Design. The Habitat board voted to pursue the single family site when the RFP is issued. It will wait to see the RFP for the multi-unit site, as a part of their decision making on pursuing the site.

One single family site in Pelham ultimately was found to be sufficiently suitable to our needs that the board took a decision to obtain it. We have now taken possession of that site.

The committee continues to investigate all properties that come to our attention. Going forward, we are trying to find an effective method to generate more leads to possible parcels, and would welcome assistance with that task, or, indeed with our work in general.
FY20 got off to a good start with a big fundraising fall. The Northampton Brewery ran a Community Pint Night fundraiser for almost four months, raising funds and awareness of Habitat’s work. Home sponsorships from Florence Bank and longtime Habitat supporters Jack Hornor and Ron Skinn went toward getting the fourth home on Glendale Rd underway; continued Innovation Program award money from the Community Foundation of Western Mass also supported this build. The annual year-end campaign netted $36,000 from individual gifts of all sizes and our December Gingerbread Build was a great success, engaging 35 teams and raising just over $10,000.

Who could have foreseen what was to come a few weeks into 2020? When the pandemic struck, increased health and safety guidelines and the loss of vocational school contributions and community team builds forced us to re-envision how our community-build model would work on the construction site. Partner contractors stepped in to offer free and reduced rates for their services, and a generous anonymous donor issued a matching challenge for our spring campaign in order to raise the needed funds to pay contractors. With just weeks to go, we had to pull the plug on our biggest fundraising event, the popular FEAST for Habitat.
Without a crystal ball, forecasting revenue numbers for the end of this unusual year, adjusting our fundraising efforts accordingly and planning for FY21 was a little more difficult than usual. Even as we worked through the uncertainty, the Habitat community was exceedingly generous with their time and financial support. We learned many lessons in these opening months of the pandemic that will inform the nature and the direction of fundraising for FY21.

safety committee

The biggest challenge of the past year was helping to come up with construction guidelines in the wake of COVID-19. Other work involved developing site-specific safety plans for the final lot on Glendale Rd. and the Shutesbury site, updating the volunteer handbook and orientation materials, and performing site inspections to confirm signage, first aid, and fire extinguishers were present.
committees and community engagement

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Megan McDonough
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honorary: Tom Benjamin

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Billy Pennington
Scott Reed
Monika Sharma
Gary Snyder
Rob Steinberg
Maya Tal-Baker
Jim Van Natta
Aaron Walker

SAFETY COMMITTEE
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Megan McDonough
Billy Pennington
Rob Steinberg
Aaron Walker

GLENDALE ROAD BUILD TEAM
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Ryan Crandall
David Dunn
Ken Jodrie
Tom Jones
Maya Tal Baker
Brien Tal Baker

SHUTESBURY BUILD TEAM
Bruce Coldham
Walt Kohler
Jim Van Natta

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Ellen Pader
Scott Reed
Lionel Romain
Marc Sternick

REGULAR OFFICE VOLUNTEERS
Fidela Blank
Kenneth Carpenter
Sara Custodio
Lyn Heady
Jodi Kirchner
Lucia Spiro

GRAPHIC DESIGN VOLUNTEER
Beth Graham

INTERNS
Jess Flohr
Abigail Moore
Billy Pennington
Isaac Pfosi

STAFF
LaVae Allard, bookkeeper
Lindsay Berry, volunteer coordinator
Jess Flohr, Big Enough project coordinator
Amanda Hanley, construction coordinator
Amy Landry, director of resource development
Megan McDonough, executive director
community support

KEYSTONE SPONSORS ($10,000+)
City of Northampton, Community Development Block Grant
City of Northampton, Community Preservation Committee
Community Foundation of Western Mass
Federal Home Loan Bank of Boston
Florence Bank
Habitat for Humanity International
Jack Hornor and Ron Skinn
Mass Save
Massachusetts Clean Energy Center
Town of Shutesbury

“Florence Bank is honored to contribute to Habitat’s mission to provide affordable homeownership. Having a place to call home is a basic necessity. It helps provide security, stability and a sense of peace – things we strive to see all families in our community enjoy.”
- Kevin Day, president & CEO, Florence Bank

CORNERSTONE SPONSORS ($5,000 – $9,999)
Anonymous (2)
Lowe’s Home Improvement – National

FOUNDATION SPONSORS ($2,000 – $4,999)
Anonymous (3)
UMass Amherst Community Campaign

was raised through the sale of 32 donated vehicles through the Cars for Homes program in FY20.
Thank you donors!
FUTURE BUILDERS ($1,000 – $1,999)

Anonymous
Lois Ansett
Julia Beaudoin
Sanford and Elizabeth Belden
MaryBeth Bridegam
Janet and Booker Bush
Thomas Dubin and Pamela Klem
John Ebbets
Curtis Edgin
Edwards Church

Franklin First Federal Credit Union
Freedom Credit Union
David Huntley
Walt and Wend Kohler
Northampton Brewery
Dave and Nancy Ratner
Rob Steinberg
UMass Amherst Habitat Chapter
Westhampton Congregational Church
Carol Wood

DREAM BUILDERS ($500 – $999)

Applied Mortgage
Association of Amherst Students
Christine Aubrey
Tom Baker
Lindsay Berry
Curran and Keegan Financial
Martha and Frank Cutting
Mark Dean
Sarah and Roy Darling
Delap Real Estate
Dietz & Company Architects, Inc
First Congregational Church - Amherst
Ruth Folchman and Richard Wagner
Amy Freed
Thomas and Janine Giles
Gavin Grant
Carl Geupel and Janie Vanpee
Gove Law Office

Greenfield Savings Bank
Habitat for Humanity International
Cathy Harraghy
Conrad Liebenow
Margaret McClamroch
Sean McCormick
Libby and Spike McLarty
Doris and Donald Mcleod
Sharon Moulton
Nicky D's
Wendy Parrish
Pioneer Valley Photovoltaics
Matthew Ramon
Beverly Shaw and Thomas Bassett
Ralph and Vicki Tate
Vasilios Tourloukis
UMass Five College Credit Union
Wright Builders
GOLDEN HAMMER CONTRIBUTORS
(Committed Monthly Donors)

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MJ Adams
Christine Aubrey
Lindsay Berry
MaryBeth Bridegam
Janet and Booker Bush
Dorothy Cresswell
Sarah and Roy Darling
Jeffrey Galbraith
Philip and Jane Hall
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Walter and Wendy Kohler
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Mary McDonough
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Frances Volkmann and Joan Cenedella
Cynthia Wade
Jim and Jane Wald
Keith Woodruff
DONORS OF IN-KIND GOODS AND SERVICES OVER $500

Cows Building Supply
Duke Corliss Law
Eastworks
Energia, LLC
Esselon Café
Fierst Bloomberg Ohm LLP
J Greene Painting
Green Miles Lipton, LLP
James Hardie
Hartford Area Habitat for Humanity
Holmberg & Howe
Levelor
Roger Lipton & Michael Pill, Esq.
Timothy Reilly, Esq.
Pioneer Valley Photovoltaics
River Valley Co-op
Gregory Schmidt
Schneider Electric/Square D
Sherwin Williams
Smith Vocational and Agricultural High School
Valspar Paint
Whirlpool

“It is so gratifying to spend a day in the company of dedicated volunteers on the job site, learn new skills and feel like you have made a difference for someone in a day. When the future homeowner comes by, you have the opportunity to talk with this person and then have a memory that you helped build their future home. The experience is immeasurable, and the comradery with your fellow friends/colleagues is special as well as the new acquaintances you make while there.”

- Christine Aubrey, broker, on Coldwell Banker Community Realtors’ Team Build day