Dear Habitat Community,

This past year we leaned in. Volunteers wrote policies for how to work safely on the construction site during a pandemic. Committees kept on meeting and doing the work of the organization over zoom. Staff worked remotely and in the office sometimes. And houses got built. Sweat equity was completed and renters became first time homeowners. Families settled in.

I am so amazed by the perseverance and generosity of our community. New community members reached out to help. Old friends stuck with it. Volunteers got vaccinated so they could work together on the construction site. And LOTS of families applied for the opportunity to become homeowners. We had a record breaking 53 applications for two homes in Pelham. The need is great.

And those with the ability to give have given. Small gifts and large add up for an organization like ours. The steady monthly golden
“I’ve been passionate about affordable housing for 20 years, and as our family is fully employed, I decided to give my latest stimulus check to PV Habitat. I feel fortunate to have weathered the pandemic so far in safe, secure and affordable shelter and together we can create that for many more households.”

- Alex Jarrett, Ward 5 City Councilor, Northampton

Hammer gifts and annual solicitations are the bedrock of our budgeting, and unexpected bequests have given us the cash to meet the challenges of increased construction costs and also increase our construction capacity.

If you have the capacity to include Pioneer Valley Habitat for Humanity in your investment or estate planning, we welcome it. We opened an account in FY21 to be able to accept gifts of stock and can talk with you more about this if you have any questions.

Five years ago, one year ago, I never could have imagined 2020 and 2021. A new decade has brought new challenges and a new normal, but has not diminished our determination to lift up our neighbors. To not see the crisis of unaffordable housing as too big to tackle. We keep lifting our hammers, sitting down at our computers and putting pen to paper to build one more house with one more family, again and again.

In gratitude,

Megan McDonough
Executive Director
# Statement of financial position
## June 30, 2021

<table>
<thead>
<tr>
<th>ASSETS:</th>
<th>FY21</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$877,762</td>
<td>$661,851</td>
</tr>
<tr>
<td>Contributions and grants receivable</td>
<td>48,841</td>
<td>10,561</td>
</tr>
<tr>
<td>Mortgages receivable, net</td>
<td>731,247</td>
<td>716,660</td>
</tr>
<tr>
<td>Investment in properties</td>
<td>647,716</td>
<td>425,970</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>1,108</td>
<td>2,353</td>
</tr>
<tr>
<td>Other assets</td>
<td>27,948</td>
<td>31,349</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$2,334,622</strong></td>
<td><strong>$1,848,744</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>$82,142</td>
<td>$17,422</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>15,412</td>
<td>20,591</td>
</tr>
<tr>
<td>Notes payable</td>
<td>206,235</td>
<td>228,350</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>2,959</td>
<td>5,742</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>$306,748</strong></td>
<td><strong>$272,105</strong></td>
</tr>
<tr>
<td>Unrestricted net assets</td>
<td>1,973,874</td>
<td>1,509,586</td>
</tr>
<tr>
<td>Restricted net assets</td>
<td>54,000</td>
<td>67,053</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td><strong>$2,027,874</strong></td>
<td><strong>$1,576,639</strong></td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES AND NET ASSETS**

<table>
<thead>
<tr>
<th></th>
<th>FY21</th>
<th>FY20</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,334,622</td>
<td>$1,848,744</td>
</tr>
</tbody>
</table>
## FY21 Income & Expense

### SUPPORT AND REVENUE:

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Sales</td>
<td>$299,800</td>
</tr>
<tr>
<td>Contributions</td>
<td>469,051</td>
</tr>
<tr>
<td>Grants</td>
<td>214,889</td>
</tr>
<tr>
<td>In-Kind Donation</td>
<td>351,338</td>
</tr>
<tr>
<td>Other Revenue</td>
<td>82,160</td>
</tr>
<tr>
<td><strong>Total Support &amp; Revenue</strong></td>
<td><strong>$1,417,238</strong></td>
</tr>
</tbody>
</table>

### EXPENSES:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$755,521</td>
</tr>
<tr>
<td>Management and General</td>
<td>52,885</td>
</tr>
<tr>
<td>Fundraising</td>
<td>85,224</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$893,630</strong></td>
</tr>
</tbody>
</table>

### Change in Net Assets

- Before Impairment: $523,608
- Loss on Impairment: -72,373

### CHANGE IN NET ASSETS: $451,235

---

## Highlights

### Donations

- Received generous stock donation
- Almost half a million increase in support & revenue from previous year, a 53% increase
- Good cash position for FY22 construction projects

### Fundraising Events

- Gingerbread Build at Home yielded more revenue than any previous Gingerbread Builds
- Revenue from Cars for Homes program increased by 256%

---

## FY 21 Volunteers

- **51** on-site construction volunteers
- **70** board, committee, event, office, and hospitality volunteers
- **1,750** board, committee, event, office, and hospitality hours
- **8,100** construction hours in Putham, Northampton, and Stratford
- **9,850** total volunteer hours in FY 21
family selection committee

two families were selected for Habitat homes this year

“It’s fantastic, this is a life-changing event for us. Being a part of it makes it even more special, because you’re building your own house, you’re dedicating your time to it, you’re going to have memories throughout your life of being here. I feel like I have had two dreams now: the first was coming to the U.S., the second was this one, the American dream coming true.”

— Hamid, new homeowner

The Family Selection Committee held informational sessions for two homes in Pelham. The sessions were held by Zoom. The information sessions explained Habitat’s criteria and selection process to potential homeowners.

Outreach to potential homebuyers looked different this year. Due to the pandemic, very limited flyers were distributed. Outreach was done by calling and emailing prospective homebuyers to inform them of information sessions. We also partnered with Valley CDC, Wayfinders and Franklin County Regional Housing Authority to speak at their First Time Homebuyer Classes to get the word out.

Applications were made available at the Hadley Town Hall, Amherst Survival Center, Jones Library (Amherst) and the Pelham Town Library, as well as online. Marketing material was available in both English and Spanish. A record number of applications were reviewed this year.
family support committee

family support continues virtually

July 2020 was a busy month with both a home dedication at Glendale Road and a wall raising in Shutesbury. The wall raising for the other primary home built this year on Glendale Road was held in late June. Five Family Support members carried out mentor duties this year, with two additional mentors beginning in May in Pelham.

There was significant turnover in the committee members this year, beginning and ending with nine in number. We said goodbye to longtime committee member Carole Manning, who had been on leave and then tendered her resignation. We salute her important contributions with sweat equity (SE) tracking and will miss her. We are happy to welcome Lindsay Berry, Donna Cuipelo (who has picked up SE tracking) and Lea Abiodun. Jane Andresen stepped out as Chair – Nancy Bair stepped in – and we are so glad Jane will stay on the Committee.

COVID significantly altered the operations of the Family Support Committee. The organization adapted and achieved our goal of providing affordable homes to people who would not otherwise be able to own, but it would be a serious omission to not mention the changes required. Future homeowners (FH) had to follow the new safety rules put in place which contributed to fewer hours of sweat equity being earned. There were also fewer non-build SE opportunities available for FH because no outreach or fundraising events were held. Family Support usually is the home of hospitality services to volunteer builds and that service was abandoned. Family Support meetings and mentor meetings with future homeowners were often carried out over zoom and not in person. Wall raisings and dedications moved to zoom meetings with wonderful videos being created for posterity. Despite that benefit, we miss the personal and social benefit of in person events.

Family Support plans to continue to help FH to a smooth transition to homeownership in FY 2022 and to work with PVHH on Diversity, Equity and Inclusion. We acknowledge and are grateful for the benefit we receive from our association with Pioneer Valley Habitat and the hardworking families we are privileged to know.

“I like being able to help build. I’m not a carpenter by any means and there’s Walt and the other volunteers, showing me how to do things. Nancy, my mentor, offers all kinds of help. It’s the way it should be, community members helping each other.”

— Chuck, new homeowner
building committee
during FY21, construction of four homes was underway, with two completed and one occupied

**Completed and occupied: Glendale Rd, Northampton**

The fourth and last home in the four-unit affordable housing project on Glendale Road in Northampton, on land donated by the City of Northampton, was completed and occupied in June 2021. The single-story, two-bedroom, one-bathroom home was designed by Austin Design.

**Completed, not occupied: W. Pelham Rd, Shutesbury**

Construction of PVHH’s first home in Shutesbury, on land purchased with Community Preservation Act funds, began in April 2020. The three-bedroom, one-bath, and laundry/half-bath home was completed in June 2021.
Under construction: Amherst Rd, Pelham

Site work for PVHH’s first homes in Pelham, on land purchased with Community Preservation Act funds, began in April 2021. One single-story and one two-story home, each with three-bedroom, one full-bath, and one laundry/half-bath, are scheduled to be completed in June 2022.

“Affordable housing has always been a priority for Austin Design. Being able to support Habitat for Humanity in this endeavor brings us much joy and comfort knowing a home for a family in need is being built by the community.”

– Helaina Balcanoff, Sustainability Coordinator, Austin Design
site squad

assessing sites for possible future Habitat homes with three sites 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:

- building contractor
- current PVHH executive director
- landscape architect
- property manager
- realtor
- wetland scientist & restoration ecologist
- community researcher
- architect

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. Anna Cook or Christine Aubrey, who were board members, presented the data about any proposed site to the board for evaluation and further action.

This year, we investigated 3 sites. Of these:

- Two were brought to our attention by representatives of the owners, and 1 by the city governments. We looked at 1 site each in Northampton, Amherst and Conway.

- The Amherst site turned out not to have enough room to build on it, so we had to turn it down, even though it would have been a
donation. In the interest of taking advantage of every opportunity, we investigated using it for a storage and training facility, but still came up empty.

- The site in Conway was already partially planned for a single-family dwelling, and partially permitted, and was also offered as a donation. The board has now taken possession of it, and will build on it when the time is right.

- The Northampton site was offered by the city, which wants us to build more than one single family dwelling on it. It scored very high in our evaluations, and we have a preliminary site plan for 3 units. The neighbors, who by and large welcome Habitat homes, had a community issue with nearby light pollution from the jail that they worried would be exacerbated by our removing trees now screening some of the light. Our Squad met with the neighbors, their city councilors and the Sheriff, which ultimately resulted in our arranging a meeting between a professor who specializes in dark sky activism and the sheriff. The transfer of that property to PVHH is in progress as of the end of the fiscal year.

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.
The safety committee was busy this year trying to stay on top of the ever-changing pandemic and guidance from local, state, and federal agencies. As usual, Pioneer Valley Habitat’s standards were held above common industry practice and emergent issues were dealt with swiftly. Risk mitigating ventilation strategies were researched, devised, and implemented at our worksites. These tasks were in addition to the committee’s regular work of maintaining and exceeding compliance with safety regulations and distributing information to all worksites regarding common and emergent safety issues.
This year gave birth to the Diversity, Equity, & Inclusion (DEI) Committee, but the need for this work is not new. While Habitat’s history and mission is rooted in anti-racism and advocacy for under-represented and marginalized people, the housing industry we work within is racist and oppressive. It is imperative that our affiliate be anti-racist and proactively shape the most equitable and just organization we can, to best serve the needs of our community.

The DEI Committee’s work began as gathering people and thoughts, and through this the folks on the Committee recognized a need for further education of ourselves and for a shared experience or framework for us and our fellow volunteers. This led to the committee reading “So You Want to Talk About Race” by Ijeoma Oluo and encouraging other committees and the Board of Directors to do so as well. Since then, the committee has had several conversations and reflections on the content and has begun to apply some lessons learned to the work of Habitat while planning further discussions for the future. Committee members have begun reaching out to other Committees asking them to offer ideas on how their work can be adjusted to be more inclusive or better serve the needs of under-appreciated thus under-represented folks. In the coming year the Committee hopes to compile potential changes, new programs, or new policies to put into effect to better our organization. We also hope to engage a wider audience on the need for diversity, equity, and inclusion in non-profit and housing spaces, as well as simply in our community.
committees and community engagement

BOARD OF DIRECTORS
Jane Andresen, clerk
Christine Aubrey, president
Benjamin Barnes, vice president
Samantha Brazeau
Kathy Caputo
Tom Jones
Mariah Kurtz
Clara Lopez
Muthoni Magua, treasurer
Stacy Metzger
Matthew Ramon
Christy Reynolds
Matthew Sherwood
Christine Speek
Rob Steinberg

FINANCE COMMITTEE
Janet Bush
Steve Harrington
Muthoni Magua, chair
Maureen Mahar
Stacy Metzger
Matthew Ramon
Christy Reynolds
Matthew Sherwood
Christine Speek

FAMILY SELECTION COMMITTEE
Fidela Blank
Kathleen Caputo
Darcy Johnson
MaryAnne Kuroczko
Charmaine Ramirez-Miller
Lionel Romaine
Bill Sharp
Risë Smyth-Freed
Lucia Spiro

FAMILY SUPPORT COMMITTEE
Jane Andresen, chair
Nancy Bair
Lindsay Berry
Jeanne Fenton
Sheila Klem
MaryAnne Kuroczko
Carole Manning
Lucia Spiro
Carol Wood
Melissa Woodard

SITE SQUAD
Christine Aubrey
Bruce Coldham
Anna Cook, co-chair
Carl Geupel
Bill Lattrell
Donna Lilborn, co-chair
Trenda Loftin

BUILDING COMMITTEE
Michael Broad
Bruce Coldham
Ryan Crandall
John Hoffman
Tom Jones
Walt Kohler, chair
Bill Levine
Gary Snyder
Rob Steinberg
Brien Tal-Baker
Maya Tal-Baker
Aaron Walker
SAFETY COMMITTEE
Anthony Hill
Bill Levine
Billy Pennington
Rob Steinberg
Aaron Walker

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

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

SHUTESBURY BUILD TEAM
Bruce Coldham
Walt Kohler
Jim VanNatta

PELHAM BUILD TEAM
Peter Ames
Michael Broad
Bruce Coldham
David Dunn
George Hollywood
Walt Kohler, chair
Bill Levine
David Mullins
Judith Souweine
Jonathan Woodbridge

BROUGHTON’S MEADOW HOMES BUILD TEAM
Ryan Crandall
Roger Cooney
John Hoffman
Bill Levine
Rob Steinberg
Brien Tal-Baker

CONWAY BUILD TEAM
Lynn DiTullio
Bruce Griffin
Anthony Hill
Walt Kohler
Charles Roberts
Jim Van Natta
Tom Winans
Liv Wyatt

SMALL HOME HERO AWARD COMMITTEE
Ellen Pader
Scott Reed
Marc Sternick

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

DIVERSITY, EQUITY, INCLUSION COMMITTEE
Lea Abiodun
Jane Andresen
Lindsay Berry

GRAPHIC DESIGN VOLUNTEER
Beth Graham

INTERNS
Shambhavi Ajila
Emily Duffy
Lyla Fitch
Monika Sharma
Jessica Zeliger

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

KEYSTONE SPONSORS ($10,000+)
Anonymous
City of Northampton
City of Northampton, Community Preservation Committee
Community Foundation of Western Mass
Federal Home Loan Bank of Boston
Florence Bank
Massachusetts Clean Energy Center
Gary Oleson and Francine Ness

CORNERSTONE SPONSORS ($5,000 – $9,999)
Lyn Heady
Lowe's Home Improvement - National
Mass Save

FOUNDATION SPONSORS ($2,000 – $4,999)
Anonymous (3)
Richard and Patricia Aslin
Janet and Booker Bush
Irwin Friman
David and Nancy Ratner
Rob Steinberg
UMass Amherst Community Campaign
Jim and Reina Van Natta

“When I retired I decided to buy few stocks and got hooked. Some did well, others not. It has been fun and now it is time to cash in, but...capital gains, wow! So I have decided to pick a stock a year and sell it and donate money to my favorite charity. After volunteering in the Habitat office for almost 20 years, PVHFH was an easy choice!”

- Anonymous, longtime volunteer and donor
FUTURE BUILDERS ($1,000 – $1,999)
Anonymous (3)
Lois Ansett
bankESB
Sanford and Elizabeth Belden
MaryBeth Bridegam
Robin and Ted Diamond
John Ebbets
Gavin Grant

DREAM BUILDERS ($500 – $999)
Anonymous
Martha and Frank Cutting
Mark Dean
Dietz & Company Architects, Inc
Edwards Church
Amy Freed
Freedom Credit Union
Thomas and Janine Giles
Mark and Gail Gilmore
Greenfield Savings Bank
Applied Mortgage dba Harbor One
Anthony Hill
Jean and Will Jeffries
Greg Larson

Gove Law Office
Jack Hornor and Ron Skinn
Alex Jarrett
PeoplesBank
Bill Ruh
Vasilios Tourloukis
UMass Amherst Habitat Chapter
Conrad Liebenow
Donna McCallum
Doris and Donald Mcleod
Delap Real Estate
Nicky D's
NMR Group, Inc
Richard and Wendy Parrish
Kathy and Roger Paul
Carlene Riccelli
Beverly Shaw and Thomas Bassett
South Congregational Church, Amherst
Ralph and Vicki Tate
UMass Five College Credit Union
Keith Woodruff
GOLDEN HAMMER GIVERS
(Committed Monthly Donors)
Anonymous
Christine Aubrey
Lindsay Berry
MaryBeth Bridegam
Dorothy Cresswell
Sarah and Roy Darling
Jeffrey Galbraith
Philip and Jane Hall
Christine Hannon
Lyn Heady
Edith L. Hunsberger
Nina Koch
Walt and Wendy Kohler
Amy Landry
Chouteau and William Levine
Joan Levy
Jeanne Lightfoot
Mary McDonough
Megan McDonough
Stacy Metzger
Sharon Metzger
David Mullins
David and Katharine Nelson
Joan O'Brien
Richard Rubin and Colleen Currie
Peter Shea
Susan Smith
Lucia Spiro
Claude Tellier and Ruth Hazzard
Frances Volkmann and Joan Cenedella
Cynthia Wade
Jim and Jane Wald
Keith Woodruff

DONORS OF VEHICLES TO
CARS FOR HOMES PROGRAM
Manuel Aristizabal
Jennifer Avery
Barbara Barnett
John Barnett
Matt Bannister
James Bauerlein
Corinne Bonneau
Mary Chan
Aaron Cohen
Peter Corbet
Daria D'Arienzo
Vanessa Deharven
Michael Desorger
Casey Dion
Robert Elder
Arthur Evans
Louis Giglietti
Kathleen Goodwin-Boyd
Lauren Faulkner-Duncan
Chris Geissler
Jouli Gobrial
Vera Gobrial
Lauren Gottschalk-Scher
Theresa Gozeski
Susan Hanley
Mark Horwitz
Ruth Howe
Jeanet Irwin
MaryAnne Kurozko
Ron Laclair
Jonathan Lees
Maia Lustbader
Keith Lyman
Jennifer Mack
Ann McLaughlin
Deborah McLean
Mary Melchiskey
Jennifer Page
Sally Rice
Steve Saxenian
Gretel Schatz
Jean Smith
Jeffrey Stevens
Charles Thompson
Cooper Wagner
Aaron Walker
Shana Wallace
James Wright
Joyce Zukowski
DONORS OF IN-KIND GOODS AND SERVICES OVER $500

Anonymous
Austin Design, Inc
City of Northampton
Cowls Building Supply
Fierst Bloomberg Ohm LLP
FSI Appraisal Company, Inc
IKEA
J. Greene Painting
Levolor
Pioneer Valley Photovoltaics
Randy Izer
River Valley Coop
Schneider Electric/Square D
Shatz, Schwartz And Fentin, P.C.
Smith Vocational and Agricultural High School
Timothy Reilly
USA Waste & Recycling
Valley Home Improvement
Wagner Wood
Whirlpool

“Covid has illuminated the cracks that exist in this world. In seeing them with greater clarity, the helpers are able to fill those cracks with increased precision. All humans need the same things on a foundational level: shelter, food, income, and companionship. Having a safe haven to lay your head, protect your belongings, and nurture your best selves is paramount to living one’s best existence. Thank you, H4H for providing a way for all of us to participate in this equation of human vibrancy.”

— Tara Brewster, VP for Business Development, Greenfield Savings Bank