

# annual report

FY2021



Pioneer Valley

**Habitat**  
for Humanity®

# letter from the executive director

## 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,**

A handwritten signature in black ink, which appears to read "Megan McDonough".

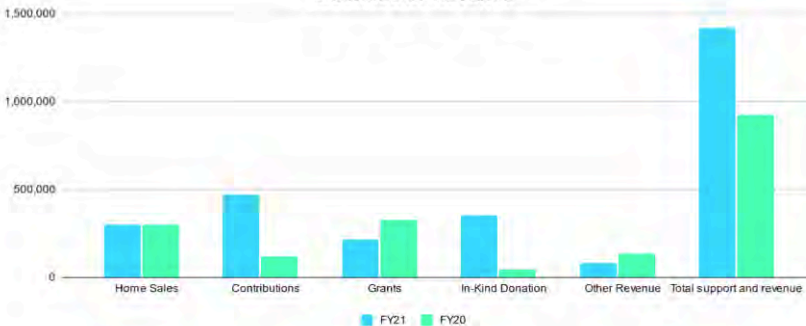
Megan McDonough  
Executive Director

# fiscal report

## Statement of financial position June 30, 2021

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

### SOURCES OF REVENUE





## FY21 Income & Expense

### SUPPORT AND REVENUE:

Home Sales	\$299,800
Contributions	469,051
Grants	214,889
In-Kind Donation	351,338
Other Revenue	82,160
<b>Total Support &amp; Revenue</b>	<b>\$1,417,238</b>

### EXPENSES:

Program Services	\$755,521
Management and General	52,885
Fundraising	85,224
<b>Total Expenses</b>	<b>\$893,630</b>

<b>Change in Net Assets Before Impairment</b>	<b>\$523,608</b>
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 Pelham, Northampton, and Shutesbury

**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.



Hamid, Fatima, and their son enter their new home



New homeowner Chuck and family

# 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

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

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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.



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

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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.





*“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*

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### ***Under construction: Amherst Rd, Pelham***

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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.



# 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

*“Habitat does amazing work in our community and makes such a difference for so many families – supporting their efforts is something we’ll always be happy to do.”*

*– Michael Gove, Attorney and Partner, Legacy Counsellors /  
Legacy Title & Escrow*

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.



# safety committee



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.

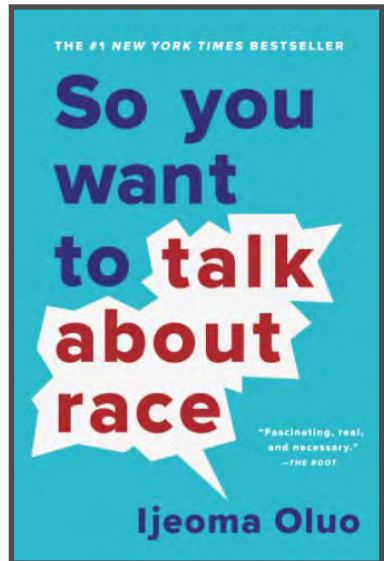


# diversity, equity and inclusion

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



## FAMILY SUPPORT COMMITTEE

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

## 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 Speak  
Rob Steinberg

## FINANCE COMMITTEE

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

## FAMILY SELECTION COMMITTEE

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

## 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

### 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

### DIVERSITY, EQUITY, INCLUSION COMMITTEE

Lea Abiodun  
Jane Andresen  
Lindsay Berry

Benjamin Barnes  
Tom Jones  
Mariah Kurtz, chair  
Clara Lopez  
Miguel Menendez

### REGULAR OFFICE VOLUNTEERS

Fidela Blank  
Kenneth Carpenter  
Lyn Heady  
Jodi Kirchner  
Lucia Spiro



### 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)                | Gove Law Office               |
| Lois Ansett                  | Jack Hornor and Ron Skinn     |
| bankESB                      | Alex Jarrett                  |
| Sanford and Elizabeth Belden | PeoplesBank                   |
| MaryBeth Bridegam            | Bill Ruh                      |
| Robin and Ted Diamond        | Vasilios Tourloukis           |
| John Ebbets                  | UMass Amherst Habitat Chapter |
| Gavin Grant                  |                               |



### DREAM BUILDERS (\$500 – \$999)

- |                                 |                                      |
|---------------------------------|--------------------------------------|
| Anonymous                       | Conrad Liebenow                      |
| Martha and Frank Cutting        | Donna McCallum                       |
| Mark Dean                       | Doris and Donald Mcleod              |
| Dietz & Company Architects, Inc | Delap Real Estate                    |
| Edwards Church                  | Nicky D's                            |
| Amy Freed                       | NMR Group, Inc                       |
| Freedom Credit Union            | Richard and Wendy Parrish            |
| Thomas and Janine Giles         | Kathy and Roger Paul                 |
| Mark and Gail Gilmore           | Carlene Riccelli                     |
| Greenfield Savings Bank         | Beverly Shaw and Thomas Bassett      |
| Applied Mortgage dba Harbor One | South Congregational Church, Amherst |
| Anthony Hill                    | Ralph and Vicki Tate                 |
| Jean and Will Jeffries          | UMass Five College Credit Union      |
| Greg Larson                     | 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 Moulton  
 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



*photo courtesy of Smith Voc. School*

## DONORS OF VEHICLES TO CARS FOR HOMES PROGRAM

Manuel Aristizabal	Susan Hanley
Jennifer Avery	Mark Horwitz
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John Barnett	Jeanet Irwin
Matt Bannister	MaryAnne Kurozcko
James Bauerlein	Ron Laclair
Corinne Bonneau	Jonathan Lees
Mary Chan	Maia Lustbader
Aaron Cohen	Keith Lyman
Peter Corbet	Jennifer Mack
Daria D'Arienzo	Ann McLaughlin
Vanessa Deharven	Deborah McLean
Michael Desorgher	Mary Melchiskey
Casey Dion	Jennifer Page
Robert Elder	Sally Rice
Arthur Evans	Steve Saxenian
Louis Giglietti	Gretel Schatz
Kathleen Goodwin-Boyd	Jean Smith
Lauren Faulkner-Duncan	Jeffrey Stevens
Chris Geissler	Charles Thompson
Jouli Gobrial	Cooper Wagner
Vera Gobrial	Aaron Walker
Lauren Gottschalk-Scher	Shana Wallace
Theresa Gozeski	James Wright
	Joyce Zukowski

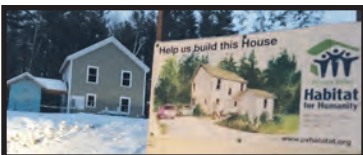






photo courtesy of PV Squared

## 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





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