

Winter Newsletter 2022

Volume 20, Issue 1

Winter 2022

Working with our many partners, Pioneer Valley Habitat for Humanity builds strength, stability and self-reliance through affordable homeownership in Hampshire and Franklin Counties. We are an affiliate of Habitat for Humanity International, an ecumenical organization that envisions a world where everyone has a decent place to live.

Looking Forward:

- » **1st Wednesday of each month, 6:30pm**
New volunteer orientation, online, sign up at www.pvhabitat.org/ways-to-volunteer
- » **3rd Saturday of each month, 9:00am**
New volunteer orientation, online, sign up at www.pvhabitat.org/ways-to-volunteer
- » **Wednesday, May 11, 5pm**
Deadline for Application, 3 BR home in Conway
- » **Monday, May 2 - Sunday, May 8**
Women Build Week
- » **Wednesday, May 25**
Feast for Habitat, Ark Miles, Hatfield
- » **TBD, Spring**
Dedications of two homes in Pelham
- » **TBD, Spring**
Wall Raisings for three homes in Northampton

Donors Get Creative, Houses Get Built

Hundreds of individuals each year make financial investments to keep Habitat hammers swinging, families with low incomes building their future homes. Last fiscal year, donors contributed a total of more than \$450,000 to Pioneer Valley Habitat (see our recently released annual report at www.pvhabitat.org for details). Maybe you are like an increasing number of donors who go a little outside the box to offer Habitat your support through creative giving methods. Here's a small sampling of what we're seeing and what Habitat donors are saying:

Gifts of Stock

We are living in a time of historical highs in the stock market, even with fluctuations. Donors with stocks to give know that gifts from their portfolios to their selected nonprofits are of great benefit as inflation affects the value of the dollar over time. As stock contributions have increased, Pioneer Valley Habitat has put into place the mechanisms to easily receive these generous gifts.

Gifts of Property

Donations of land are a critical ingredient to Habitat's affordable homebuilding recipe. Our site squad (the committee that reviews potential sites for homebuilding) meets with a number of individuals, municipality representatives and others each year to evaluate offers of real estate to see whether they will meet the criteria for Habitat's simple, community-build model.



We are grateful for generous donations from individuals, family trusts, and local municipalities, for providing the space to raise a building to house a family's dreams.

No land to donate? How about your aging vehicle, the one you are ready to trade in for your new vehicle? The proceeds from donations of vehicles last year raised over \$37,000 for Pioneer Valley Habitat – that translates to a lot of doors and windows!

Qualified Charitable Distributions (QCDs) from IRAs

After checking with their tax advisors, some donors have found that making a distribution from their IRA directly to Habitat is the way to go. Here's a tidbit from the IRS FAQ on QCDs:

What is a qualified charitable distribution?

Generally, a qualified charitable distribution is an otherwise taxable distribution from an IRA (other than an ongoing SEP or SIMPLE IRA) owned by an individual who is age 70½ or over that is paid directly from the IRA to a qualified charity.

cont'd

"When I retired I decided to buy a 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 [for Habitat] for almost 20 years, PVHFH was an easy choice!"

Starting to think about sprucing up the yard for Spring? When you get to the driveway, what will you do with that motorcycle you no longer ride? That car you inherited when Aunt Millie stopped driving? You could decide, as 42 owners of used vehicles did last year, "I think I'll donate my vehicle to Habitat!" It's easy, as easy as making a call and waiting for a truck to come take your vehicle away. And your unwanted vehicle could turn into the front door of a family's first home. The appliances in their new kitchen. A window to let the spring sunshine come streaming in. Go to pvhabitat.org/donate/cars-for-homes to learn more.

Donate your car.



(877) 277-4344
carsforhomes.org



Three Future Homeowner Families Breaking Ground on Burts Pit Rd. Homes This Spring

Having received a record number of application (69!) this fall for three small homes to be built off Burt's Pit Road, the Family Selection Committee had its work cut out for them.

After weeks of review, all the eligible applicants were put into a lottery for final selection. There are now three families on their way to building and owning their first homes. Welcome Katherine, Sea and Joe, Emily and Patrick, we look forward to working with you as your homes take shape on the west side of Northampton. A big shout out to the Family Selection committee members for their long hours and thoughtful review during this round of applications.

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People Are Asking: *So What Ever Happened...*

...with getting a new Habittruck? Good news! Dozens of donors stepped up to raise over \$13,000 to help us purchase Habittruck 2.0, a 2010 Nissan Frontier, and a rack for carrying construction materials.

...with that jazz concert fundraiser at Center Church in South Hadley last October? Rave reviews! The concert played to a sold-out audience and raised funds for four local organizations. Huge gratitude to our friends at Center Church for bringing world class musicians to the Valley while supporting organizations devoted to justice, peace and dignity.

...with the 2021 Gingerbread Build at Home? Glad you asked! Happy to report it was a record-breaking year. We had more teams than ever, more business sponsors than ever at a higher level of support and more team fundraising than ever. Altogether over \$14,000 was raised and some all-time creative forces were unleashed. To see all entries, go to www.pvhabitat.org/gingerbread. You may want to start planning your entry for 2022 – it promises to be a competitive field for the event's 10th anniversary.



Letter from the Director

Dear Habitat Community,

It's not just that the February weather swings from 9F to 50F from week to week, but the build teams hard at work planning for construction that remind me spring is coming soon. Volunteers have been diligently working all winter in Pelham so that two families can become homeowners this summer. In addition to all this hammer swinging, we have had multiple building teams working on planning for our next projects in the pipeline.

- Three small houses on Burts Pit Rd in Northampton are set to start raising walls in spring 2022. Foundations are already in and the future homeowners have been selected.
- The Conway build team has been meeting with the conservation commission and Kuhn Riddle Architects is finishing up construction documents so that we can apply for building permits for a spring/summer 2022 start. Family selection has just begun.

And projects for 2023 and beyond are in the pipeline for Northampton and other local communities. It takes a lot to work this magic – volunteers, staff, donors – all chipping in. All this activity would not be possible without you – so please keep signing up, showing up to make it happen.

In community,

Megan McDonough,
Executive Director



...Donors

Can a qualified charitable distribution satisfy my required minimum distribution from an IRA?

Yes, your qualified charitable distributions can satisfy all or part the amount of your required minimum distribution from your IRA. For example, if your 2021 required minimum distribution was \$10,000, and you made a \$5,000 qualified charitable distribution for 2021, you would have had to withdraw another \$5,000 to satisfy your annual required minimum distribution.



Bequests

Pioneer Valley Habitat has been the fortunate beneficiary of generous estate gifts in the past five years and it is not an understatement to say that these bequests are game changers. Unrestricted estate gifts give us the buffer that allows us to weather storms like an unexpected pandemic and steeply rising construction costs. One of Pioneer Valley Habitat's longest running donors describes her decision to name Habitat in her will: "It was an obvious choice for me. There's having

your money go toward a one-time need and then there is leaving a legacy gift where I know the money will be invested in building a new home and then the money from that home's mortgage will be invested in building another home. My legacy gift will be multiplied for years into the future."

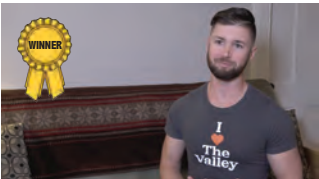
No matter what path you choose to lend your support to Pioneer Valley Habitat, all roads lead to the front door of a new home for a family ready and eager for first time homeownership.

"I wanted to see some of my financial resources put to good use during my lifetime, so I contribute from my IRA now that I have to take from it every year. I like to see it coming from me rather than thinking of it coming from someone on my behalf later."

Heroic Efforts in Small Places

Just what is "big enough" when it comes to a home? What does an individual, a family need to combine shelter with comfort and financial ease in the home that they purchase? Pioneer Valley Habitat's Big Enough project aims to revolutionize how we think about homeownership in Hampshire and Franklin County by focusing on small, simple homes built with community support. And we give the annual Small Home Hero Award to recognize influencers in the changing,

celebrating, and testing of how regulations, financing, social and cultural expectations, design, and construction affect the ability of individuals to access small homes.



We are excited to acknowledge two winners of the Small Home Hero Award this year: Evan Ross of Amherst and Dorrie Brooks of Jones Whitsett Architecture. Hear from the winners themselves at www.youtube.com/watch?v=9nEa5hdFvE8. **Congratulations Evan and Dorrie!**

For more information about right-sized, affordable green building, check out the Big Enough project page on our website at www.pvhabitat.org/big-enough, or join the Facebook group!

What's happening on the build site?

Steadfast community volunteers and determined future homeowners are closing in on the finish line on two homes going up in Pelham, and we could use your help in getting there! Walls have been sheetrocked and taped, soon we will begin trimming out windows and doors, followed by interior painting and exterior lawn seeding. New and experienced volunteers welcome – go to VolunteerUp to sign up for an orientation (new volunteers), complete your vaccination reporting form, and sign up to come on site.



Office Wish List

Buy Pioneer Valley Habitat needed office equipment and supplies directly from Amazon, <https://smile.amazon.com/registry/wishlist/3IOM3JM634O1D>



Women, Pick up Your Hammers! Women Build Week May 2-8

Calling all volunteers who want to encourage and inspire women to flex their skills or try something new by building on a Habitat construction site! Our goal is that a majority of the builders (skilled and newbies) will be people who identify as women during this special week. Sign up your team or company to reserve a team build day or join as an individual community volunteer. For more information contact PVHH construction coordinator Eric Sussman at volunteer@pvhabitat.org or 413-586-5430.

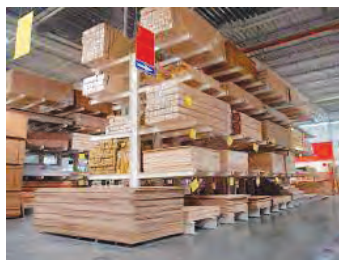




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www.pioneervalleynhabitat.org

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Looking for One Good Warehouse!

Not only do our valiant construction volunteers build in all weather and conditions, they make forays to a number of Valley locations to gather materials and equipment from Habitat's many storage spots as needed. Maybe you can help us consolidate! Do you know of an available 5,000 square foot single story space (500sf of it conditioned and ideally with small office space adjoining)? We are in need of space that:

- *is primarily warehouse for storage of tools and materials and so we may take advantage of bulk purchasing*
- *has one or two small well-ventilated office spaces*
- *has a loading dock and covered outdoor area*
- *is located in Hampshire or Franklin Counties, close to I-91*

We could consider monthly costs anywhere in the free to \$1500 range. If you have an idea to share, contact Megan at megan@pvhabitat.org or 413-586-5430 x 106.

Get Involved!

Visit our website to
sign up and volunteer!



140 Pine St. Rooms 3 & 4, Florence, MA | (413) 586-5430 | www.pvhabitat.org