

letter from the executive director

Dear Habitat Community,

This past fiscal year has been one of building for the future. Despite the disruptions of Covid-19, our donors, volunteers and staff have stepped up to the plate and allowed us to grow. In spring of



2022, we were completing construction on two homes in Pelham, breaking ground on three homes in Northampton and one in Conway, a robust construction schedule!

In the past ten years we have mostly been averaging 2 home completions per year, so this is a big increase. We are looking forward to completing 3-4 homes per year if land acquisition, volunteers and donations continue to stay at this pace. The demand for simple affordable homeownership has never been greater.



And what excites me the most about the projects ahead is our vision for these homes to be energy efficient and equipped with solar panels wherever possible. Climate change and economic justice demand that we find a way to make access to clean energy a priority for those who have had the least access.

Our local affiliate has joined a national initiative led by Habitat International to Advance Black Homeownership in the

hopes that we can continue to change the story for those who have been pushed away from the stability of owning a home of their own through systemic racism. Affirmative fair housing marketing is a cornerstone of our family selection process and I hope we can find new ways to strengthen our relationships with communities of color.



Thank you to everyone for making FY22 a strong year from which to build our future.



In gratitude,

Megan McDonough Executive Director

"We are grateful for Habitat's continued desire to provide desperately needed homeownership opportunities in Northampton for residents who would not otherwise be able to secure housing. In addition, we applaud their continuous push to design and build more sustainable, carbon neutral homes which not only helps the city move closer to meeting its community's climate goals for 2050 but provides climate resilient homes for those who are most vulnerable."

- Mayor Gina-Louise Sciarra, City of Northampton



fiscal report

Statement of financial position June 30, 2022

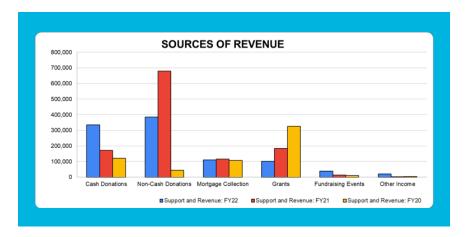
ASSETS:	FY22	FY21
Cash	\$779,035	\$877,762
Contributions and grants receivable	67,748	48,841
Mortgages receivable, net	681,644	741,092
Investment in properties	1,107,387	647,716
Property and equipment, net	10,621	1,108
Other assets	27,085	18,102
Total assets	\$2,673,520	\$2,334,621
LIABILITIES AND NET ASSETS:		
Accounts payable	\$94,347	\$82,141
Accrued expenses	10,925	15,411
Notes payable	183,664	206,235
Other liabilities	2,600	2,959
Total liabilities	\$291,536	\$306,746
Unrestricted net assets	2,357,984	1,973,875
Restricted net assets	24,000	54,000
Total net assets	\$2,381,984	\$2,027,875
TOTAL LIABILITIES AND NET ASSETS	\$2,673,520	\$2,334,621

FY22 Income & Expense

Total Support & Revenue \$991,195

\$893,630 **Total Expenses**

CHANGE IN NET ASSETS: \$451,235



Highlights

- · We had an almost 90% increase in revenue from FY20 to FY21. We received 84% of FY21 revenue in FY22.
- · Good cash position for FY23 construction projects

Fundraising Events

- · Gingerbread Build at Home raised \$18,621, a record for this event (the ninth annual)
- · Over 150 attended the FEAST at rkMiles; we raised \$20K

Current Ratio of 3.0

· PVHH has triple the amount of current assets than current liabilities

family selection committee

selection process for four Habitat partner families this year

In the fall of 2021, the application period opened for three homes to be built off Burts Pit Rd. in Northampton, with those families being chosen in the spring of 2022.



Future homeowner Katherine

Outreach consisted of emailing and phone calls to over 900 potential homeowners to let them know



Future homeowners Patrick & Emily

about upcoming information sessions. We also partnered with Valley CDC, Wayfinders and Franklin County Regional Housing Authority who let participants in their First Time Homebuyer Workshops know about information sessions.

Meanwhile, outreach was also started for the opening of the application period for a single-family home on Deerfield Road, Conway in March 2022, with that family's selection happening right before the end of the fiscal year.



Future homeowners Roberto, Herlinda & family

Information sessions for prospective applicants were held by Zoom and explained Habitat's criteria and



Future homeowner Joe

selection process for potential homeowners. All application materials were available in English and Spanish and a translator was available during the Zoom sessions. Twenty-three applications for the Conway homeownership opportunity were received and reviewed. The lottery was held in June.

family support committee

family support continues

Pioneer Valley Habitat for Humanity and its entire community chose to be safe and respectful in the face of COVID-19 but also to ramp up our commitment to affordable housing for Franklin and Hampshire Counties by providing four committed mentors for most of the 2022

Fiscal Year and four additional mentors before the end of the FY year for new house sites.

Mentors were provided during this fiscal year for families building two homes in Pelham, a



Tiffani and family

"This is the first step in our forever."

- Tiffani, owner of Pioneer Valley Habitat's 50th home completed

home on Glendale Road in Florence, a single home in Shutesbury, three homes on Burts Pit Road in Florence and a single home in Conway.

In the realm of policy work, we increased sweat equity opportunities for individuals with less access to the job site, including documented viewing of selected videos, meetings with the Executive Director or mentors, and hours for shopping with build team members. Lucia

> and MaryAnne have updated and revised our most important Mentor Handbook which will be finalized shortly.



Mentor Carol with Hassan and Haiar. new homeowners

"It's a nice feeling to build your own home with your own hands. It is a great thing to tell your children."

- Hassan, owner of Pioneer Valley Habitat's 49th home completed

Individual accommodation plans for sweat equity were made by Executive Director Megan McDonough with three future homeowners, acknowledging the need to address adequately a broad diversity of backgrounds and needs of future homeowners. Attention to Diversity, Equity and Inclusion is a goal for our committee as well as throughout PV Habitat.

This committee helped to organize several events including a wallraising ceremony for three homes in Florence in May 2022. Two other events were organized to take place at the beginning of the coming fiscal year: an open house and dedication for 2 homes in Pelham and a wallraising for a single home in Conway.

A most generous and thoughtful Board Member, Kathy Caputo, volunteered to make individual small quilts to be given to future homeowners at their home dedication in the spring of 2023. Her offer was gratefully accepted.

building committee

during FY22, construction of six homes was underway, with two completed

Completed: Amherst Rd, Pelham

Construction of PVHH's first homes in Pelham began in April 2021, one single-story and one two-story, designed by Bruce Coldham. The three-bedroom, one-bath, energy-efficient homes located on land purchased with Pelham's Community Preservation Act funds and a parcel donated by Home City Development were completed in July 2022.





Under Construction: Broughton's Meadow Homes Burts Pit Road, Northampton

Construction of the three small 800, 900, and 1000 square foot, award winning, single-story homes with one, two, and three bedrooms designed by Simple City Studios for the City of Northampton's "Just Big Enough Green Housing for All" contest began in October 2021. Smith Vocational and Agricultural High School students are building the two-bedroom home. The Zero Net Energy Ready homes, on land donated by the City of Northampton, are expected to be completed mid-year 2023.



Under Construction: South Deerfield Road, Conway

Construction of PVHH's first home in Conway on land donated by a private donor began in April 2022 and is expected to be completed in Fall 2023. The two-story, three-bedroom, energyefficient home designed by Kuhn Riddle Architects is based on similar homes built in Amherst, Shutesbury, and Pelham.



site squad

This year, we investigated nine sites representing eighteen lots, as follows:

1. Sarah Lane, Belchertown

May 2022: Private owner contacted PVHH looking to sell the lot, which is part of a subdivision. This is a promising opportunity. Any development on this property will need to be limited to two bedrooms to avoid the need for an atypical septic design and unconventional ongoing septic monitoring. The site squad referred to the board.

2. Place Terrace, Greenfield

February 2022: Site squad volunteer in conversation with Town Planner did preliminary investigation of this lot, however later determined the lot had been sold by the town.

3. Jericho Road, Hatfield

November 2021: The Town Housing Committee contacted PVHH regarding this privately-owned parcel with a vision for agricultural preservation and a couple of building lots, however the property was later sold to a farmer who was leasing it.

"Kuhn Riddle Architects is committed to sustainable, affordable housing design. Our collaboration with Pioneer Valley Habitat for Humanity on the new home being constructed in Conway is a great example of many minds coming together for the greater good, and we are very pleased to have contributed to this important effort.

- Charles Roberts, Kuhn Riddle Architects

4. First Street, Turners Falls November 2021: Town

Planner contacted PVHH regarding preliminary interest in this town-owned property with the potential for six building lots in a 40R district. /PVHH is interested and awaiting publication of an RFP from the town.

5. Burts Pit Road, Northampton

2021: RFP for city-owned land part of the State Hospital Disposition for three lots. PVHH acquired ownership June 2022.

6. Cooke Avenue, Northampton

May 2022: City Council voted to use this city-owned property for affordable housing. Site visit and review by PVHH pending further details from the city. Potential site for 2 or 3 homes.

7. Evergreen Road, Northampton

October 2021: City-owned lot, formerly the site of a water tower. Challenging topography and potential unknown conditions from former water tower foundation were among the acquisition determinants. PVHH choose not to pursue this property.

8. College Highway, Southampton

April 2022: The Town Housing Committee contacted PVHH regarding this privately-owned parcel. PVHH is interested and is awaiting an RFP from the town.

9. Fairview Street, Greenfield

December 2021: Private owner contacted PVHH regarding this bank-owned existing single-family property, however the bank has a plan to rehab and sell and it is not available.

This is four times as many sites reviewed over last year which shows the great variability in site opportunities from year to year. While it is not possible to forecast a continued increase in site leads, any strategies to increase future site leads and maintain an upward trend are encouraged to be brought to our attention. The process to go from a site lead to acquisition and building can take years in some cases. Donations of land from private individuals and towns warmly welcomed!





safety committee

The safety committee continued to juggle the safety of volunteers, homeowners, and staff without compromising our mission to provide high quality affordable housing options for the communities we serve. Policies were continuously adjusted in reaction to the ever-changing pandemic landscape as well as the needs of all members of the PVHH community. The committee capably navigated these challenges on top of the normal work of maintaining safe jobsites and is proud to report that there have been no known COVID transmissions on Habitat jobsites in the past year.



diversity, equity & inclusion committee

This was the second year of The Diversity, Equity, & Inclusion (DEI) Committee and like so many organizations working to advocate for underrepresented and marginalized people, PVHH made progress this year as it strategized ways to incorporate more DEI principles into our work.

The committee reviewed many frameworks for assessment of where our organization is on the continuum of DEI efforts and the entire board helped move us towards the goal of keeping DEI "in the front of mind" for the organization. The search for resources to enhance our integration of DEI principles led us to join a new initiative



Advancing Black Homeownership

From our roots to our future
Since our founding in 1976, Habitat for Humanity has grown into an international organization, promoting



from Habitat International called: Advancing Black Homeownership. Through this initiative we hope to gain new insights into how to repair the economic damage down to Black people in the US by racist housing policies through the advancement of Black homeownership. https://www.habitat.org/our-work/advancing-black-homeownership

Committee members facilitated Land Acknowledgements at events to emphasize the historical injustice to the native stewards of the land we now call the Pioneer Valley. In October 2021, we hosted a screening of "Briars in the Cotton Patch," a documentary outlining Habitat's roots as a radically inclusive



Briars in the Cotton Patch

community in the 1940s, followed by a group discussion.

As an organization that has historically served a region that has lacked diversity in homeownership, we have moved the needle as our homeowners represent more diversity than the general population. However more is needed and collaborations with organizations who serve underrepresented groups are being investigated, including working with other regional Habitat affiliates who serve a more diverse community who's members may be interested in ownership options in Franklin and Hampshire counties.

development committee

In many creative ways, the Habitat community stepped up financially this past year to support affordable homeownership



for our friends and neighbors. When our (t)rusty old Habitruck needed to be put out to pasture, dozens of donors answered a call to raise the needed funds to purchase Habitruck 2.0. In response to a challenge made by a longtime Habitat friend, Gingerbread Build teams raised more money than in any years past, and the event overall broke previous fundraising records. And we saw an increase in contributions from IRAs and donor advised funds and were the recipients of another generous bequest.



We were not sure what to expect after months of restricted gatherings, but the spring 2022 FEAST for Habitat was a festive, well-attended event hosted by our steadfast business supporter rkMiles in Hatfield with contributions from dozens of merchants, restaurateurs and beverage providers from throughout the valley. And to wrap up the year, we hit the 50-person mark in Golden Hammer Club membership (generous

people who make a commitment to monthly contributions to PVHH) in honor of the completion of PVHH's 50th home, triggering a bonus \$4,000 gift from an anonymous donor. We are deeply grateful to do this work alongside the hundreds of people who partnered with Pioneer Valley Habitat and future homeowner families this year.

hospitality committee

The hospitality committee re-launched in August 2021 after taking time off when strict Covid-19 measures were in place. Members have met monthly via zoom. In October 2021, the committee developed protocols for recruitment and implementation.



Hospitality volunteers provide snacks or beverages to show appreciation for construction volunteers on Pioneer Valley Habitat job sites. A typical hospitality gift may be cold drinks in the summer, hot drinks during colder months, fruit and a sweet treat delivered around 10am for the mid-morning break.

Over the months there were discussions regarding the need for more volunteers and ways to offset the cost for purchasing items. In June Habitat implemented a modest budget for the purchase of staple items.

committees & community engagement

BOARD OF DIRECTORS

Christine Aubrey, president Benjamin Barnes, vice president Kathy Caputo Lvdia Goldthwait Peter Graham Tom Jones Mariah Kurtz, clerk William Levine Clara Lopez MaryAnne Kuroczko 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 Mark Devlin Darcy Johnson Katya Krasnova Mary Anne Kuróczko Christy Reynolds Lucia Spiro





BUILDING **COMMITTEE**

Bruce Coldham Anthony Hill John Hoffman Tom Jones Walt Kohler, chair William Levine Gary Snyder Rob Steinberg



FAMILY SUPPORT COMMITTEE

Lea Abiodun Jane Andresen Nancy Bair, chair Lindsav Berry Donna Cuipylo Sheila Klem MaryAnne Kuroczko Mary Beth Meade Lucia Spiro

Betty Lynne Wolfson Carol Wood

SITE SQUAD

Christine Aubrev William Ashley Zan Bross Anna Cook Carl Geupel Bill Lattrell Donna Lilborn Trenda Loftin



SAFETY COMMITTEE

Anthony Hill William Levine Billy Pennington Rob Steinberg

PELHAM BUILD TEAM

Bruce Coldham
David Dunn
Walt Kohler, chair
Judith Souweine
Jonathan Woodbridge



BROUGHTON'S MEADOW HOMES BUILD TEAM

Ryan Crandall Roger Cooney David Dunn John Hoffman William 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 "Having volunteered with Habitat on a construction site, I cannot tell you how much I appreciate their work and their commitment to building beautiful, efficient, quality homes for our neighbors."

 Lindsay Sabadosa, 1st Hampshire District MA State Representative

HOSPITALITY COMMITTEE

Nancy Bair Linda Fortune Hajar Hassan Katherine MaryBeth Meade Sea Tiffani Betty Lynne Wolfson Carol Wood

SOCIAL MEDIA COORDINATOR

Anastasia Honny



INTERNS

Akaylah Douglas Anand Fedele Lyla Fitch Robin Hansen Keith Lyman Julia Muise Kayla Sit

DIVERSITY, EQUITY, INCLUSION COMMITTEE

Jane Andresen Benjamin Barnes Peter Graham Tom Jones Mariah Kurtz

SMALL HOMES HERO AWARD COMMITTEE

Ellen Pader Scott Reed Marc Sternick

REGULAR OFFICE VOLUNTEERS

Kenneth Carpenter Lyn Heady Jodi Kirchner Lucia Spiro

GRAPHIC DESIGN VOLUNTEER

Beth Graham

STAFF

LaVae Allard, bookkeeper

Jess Flohr, operations coordinator and bookkeeper Amanda Hanley.

construction coordinator
Amy Landry, director of
resource development

Megan McDonough, executive director

Eric Sussman, construction coordinator



community support







\$10,000+ Anonymous (2) Bill Ashley Florence Bank Habitat for Humanity International Jack Hornor and Ron Skinn Oleson Ness Trust Massachusetts Clean Energy Center Mass Save

\$5,000 – \$9,999 Yuri Friman Sharon Moulton



\$1,000 - \$4,999

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Henry P. Euler
First Congregational
Church, South Hadley
Florence Savings
Charitable Foundation
Greenfield Savings Bank
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dba Harbor One
David Huntley
Jean Jeffries

Keiter Builders, Inc Kuhn Riddle Architects Legacy Counsellors Nicky D's PeoplesBank David and Nancy Ratner UMass Amherst Community Campaign UMass Amherst Habitat Chapter





"In today's economic climate, the path to home ownership is increasingly more difficult to navigate. At Florence Bank, we're proud to support the efforts of Pioneer Valley Habitat for Humanity and everything they do to help folks obtain affordable and sustainable housing in which to raise their families. Volunteering our time and financial resources helps make our *communities stronger and more diverse.* We look forward to each and every opportunity to help Pioneer Valley Habitat for Humanity lay a foundation for success."

- Jim Hickey, VP, Director of Marketing Operations, Florence Bank

\$500 - \$999

Anonymous Christine Connors

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Whirlpool

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