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PIONEER VALLEY HABITAT FOR HUMANITY

BUILDING HOMES, HOPE AND COMMUNITY IN
HAMPSHIRE AND FRANKLIN COUNTIES SINCE 1989

ANNUAL REPORT 2013 - 2014

LOOKING BACK AT A YEAR OF NEW BEGINNINGS

LETTER FROM THE DIRECTOR

Dear Habitat Community,

In June 2013 the “new” executive Director Elizabeth Bridgewater welcomed me into the Habitat community as the office manager for Pioneer Valley Habitat for Humanity. I was immediately



impressed with the kindness and generosity of Habitat’s volunteers. Within weeks, people I had never met were helping me with tasks big and small - Jim Harvey installed new computer software, George Hollywood put in our air conditioner for the summer, Paul McDonough taught me how to use QuickBooks...and if I kept listing the volunteers I’d have no room to write anything else in this report!

The summer of 2013 Bill Gemmel, a long-time volunteer, joined the staff and spearheaded the effort for us to finish construction at 3 Garfield Avenue in Northampton after a hiatus due to a health issue for the lead instructor at the Smith Vocational and Agricultural High School. With the school at that point unable to provide the steady flow of work it previously had, community volunteers stepped in and got this project on track and a new Voc School teacher, Chadd Meerbergen, got the students back on site for the 2013-2014 school year. By spring 2014 after a job well done, Bill decided to leave the staff to return to construction work, but you will still see him volunteering at the construction site.

Spring of 2014 also saw the beginning of construction at 5 Garfield Avenue, where key volunteers Walt Kohler and Charlie Klem agreed to cross the river from Amherst to lead construction for the last house in this 5-home subdivision. They have been working nearly every Tuesday, Thursday and Saturday so that we can meet an end of 2014 grant deadline to finish this house. Please join them to help complete the job!

Back in the office, Keegan Pyle and Jean Savarese were actively finding the resources to help our partner families and build new houses. The 2013 Gingerbread Build organized by Jean and a team of volunteers was a huge success with a record number of teams coming out to raise money and have fun building gingerbread houses. From architects to school groups they got into the spirit of things with the help of our lead event sponsor Nicky D's. The Habitat community stepped up throughout the year to give generously during Valley Gives, respond to our annual appeal, make in-kind gifts and much more.

This past year was also a year of planning for our first Women Build, dubbed the MJ Adams Legacy Project, on East Street in Easthampton. Easthampton Savings Bank stepped up early to be a partner in our Federal Home Loan Bank of Boston grant application, to give a \$10,000 home sponsorship donation and to offer several

Builsite Headlines from 2014

- Construction Started on Fifth Garfield Ave. House on Land Donated by the City of Northampton
- Pioneer Valley Habitat Selected to Build Two Units in Amherst at Hawthorne Farms
- First Easthampton Project, a Zero Lot Line Property for Two Families on Land Donated by the City, Started



LETTER FROM THE DIRECTOR (CONT.)

PV Habitat's First Women Build Project

Women have turned out, signed up, and pitched in in unprecedented numbers since the announcement of the project, indicating widespread interest among women in learning construction skills alongside other women. Women Build does not exclude men, rather it is a proactive initiative to engage more women in the building of Habitat homes.

employees to help out as volunteers during the project's early phase. On June 3rd, Easthampton mayor Karen Cadieux, members of the city's planning department, the Habitat volunteer design team and others from the community officially kicked off this exciting project during a festive celebration at the bank's Operations Center.

The second half of fiscal year 2014 became a time of transition as Keegan, Jean, Elizabeth and Bill moved on from their positions at Pioneer Valley Habitat for Humanity. We miss them all and wish them all the best in their new endeavors! And while we miss the hard work of these great staff, the change allowed us the opportunity to welcome new faces. During the search for a new executive director I was promoted to Operations Director and Amy Landry was hired as an interim Director of Development. Peter Jessop of Integrity Design & Construction, a long-time Habitat volunteer and past board member, graciously agreed to fill the role of interim Executive Director. Peter, Amy and I had a lot of fun swinging into our new roles and keeping the good ship habitat on course.

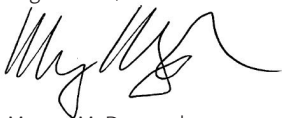


In late June 2014, I was honored to accept an offer from the board to be Pioneer Valley Habitat for Humanity's next Executive Director. While I started at Habitat to work on the small everyday things, I am happy to put to use my knowledge and passion for green affordable housing in a new way.

Before working for Habitat I worked as a manager of the Green Building Services team at the Center for EcoTechnology and as a consultant to the volunteer-run Valley Community Land Trust. My broad experience and master's degree in Regional Planning are complimented by the skills and expertise of our new director of resource development Amy Landry who agreed to stay on with Pioneer Valley Habitat as part of our new team. From her management of a number of Valley arts and educational institutions to serving as U.S. director of education for Dr. Hauschka Skin Care to facilitating the partnership work of the human rights portfolio at Proteus Fund, Amy contributes experience in creative program and partnership development, organizational thinking and engagement. She also brings a love of teaching and lifelong learning, a commitment to building community networks, warmth and humor to our workplace.

I deeply appreciate the work of Pioneer Valley Habitat's past Executive Directors Elizabeth Bridgewater and MJ Adams to build a dynamic and caring organization for our community. Please join us as we embark on the journey of building homes, hope and community for the next 25 years and beyond.

In gratitude,

A handwritten signature in black ink, appearing to read 'Megan McDonough', with a long, sweeping flourish extending to the right.

Megan McDonough
Executive Director

“Where we used to live, it was always noisy – always people coming through with their new sound systems, yelling... Last night in my new home, I kept the windows open, and this morning the first thing I heard was the birds singing. I love the peace and serenity of our new home.”

- Kimberly Antequera,
Habitat partner
family member

FISCAL REPORT 2014

STATEMENT OF FINANCIAL POSITION

Unaudited 6/30/2014

Cash	\$167,448
Receivables	209,337
Other Current Assets	20,931
Total Current Assets*	397,716

Fixed Assets, net	4,416
Construction in Progress	291,865
Mortgages Receivables net of amortization,	694,647
Total Other Assets	986,512

TOTAL ASSETS	\$1,388,644
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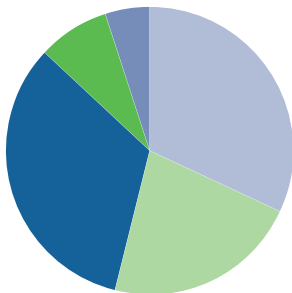
Accounts Payable	\$17,272
Accrued Expenses & Other	16,386
Short term debt	30,198
Total Current Liabilities	63,856

Long Term Liabilities	-
Total Liabilities	63,856
Net Assets	1,324,788

Total Liabilities and Net Assets	\$1,388,644
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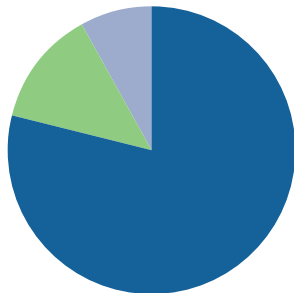
* excludes current portion of construction in progress, and excludes current portion of mortgages receivable

**Financial Statement Income Mix
- 3 Year Average Income % Mix**



Grants	32%
Donations	22%
Transfers to Homeowners & Home Sales	33%
Mortgage Discount Amortization	8%
Special Events & Other	5%

**Expense % Mix - 3 Year Average
(of total expenses not of total revenue)**



Program (includes transfers to homeowners and home sales)	79%
Administrative	13%
Fundraising	8%

Percentages in one fiscal year can become skewed based on the number of home closings occurring in a fiscal year. The percentages above reflect a 3 year average.

COMMITTEE REPORTS

BUILDING COMMITTEE

Planning and construction was under way at four sites during the past fiscal year:

- **3 Garfield Avenue, Florence** – In partnership with Smith Vocational and Agricultural High School, construction of the fourth of five houses on land donated by the town of Northampton began in October 2012. Construction was completed in July 2014.
- **5 Garfield Avenue, Florence** – Construction on the 5th and final Habitat house on Garfield Avenue began in October 2013 but winter came before the slab could be poured. Construction resumed in April 2014 and is expected to be completed in December 2014.
- **East Street, Easthampton** – In February 2014 Smith Vocational and Agricultural High School Forestry students and staff began clearing trees from the site in preparation for two homes on land donated by the Town of Easthampton. This a Women Build site where men are welcome but at least 70% of the volunteers are expected to be women. Groundbreaking happened in July 2014.
- **East Pleasant Street, Amherst** – In April 2014 the Town of Amherst selected PVH as the developer of two units of affordable housing on the site of the former Hawthorne Farm at 235 East Pleasant Street. Construction is targeted to begin in June of 2015.



In addition to overseeing the design and construction of homes, the Building Committee revised PVH's building design specifications and developed a home warranty policy for new homes, a basic house design and options policy and job descriptions for site supervisors and crew leaders.

FAMILY SELECTION COMMITTEE

This has been a very busy and eventful year for the Family Selection Committee. The selection for the home at 5 Garfield Ave in Florence was finalized at the beginning of the year. Our new partner family for the build is the Wolcotts from Florence, MA. Chris, Katie and their two sons Ian and Lucas are now hard at work fulfilling their dreams and working on their new home.



The final selection of the 5 Garfield Ave build led right into the next Family Selection Cycle for the East St, Easthampton properties. This build is a zero lot line 2 unit home. Unit 1 is a one story, fully accessible 3 bedroom unit and Unit 2 is a four bedroom, 2 story unit. The selection for these 2 families will be conducted by a lottery and preference system for each unit that would include all income qualified applicants. We began the cycle with 3 public Information sessions. One session was held at The Easthampton Community Center, one at the Easthampton Municipal Building and the final one at the Habitat Office in Florence. There was a total 13 applications received for both units. Our goal is to have the lottery and final approval for our families completed by September 16th.

COMMITTEE REPORTS (CONT.)

FAMILY SUPPORT COMMITTEE

Over the course of the year, the committee provided mentoring support and facilitated the Habitat requirement for sweat equity activity for two partner families. Family Support also completed, in collaboration with the Building Committee, the “Basic House Design and Options” documents that will assist mentors and be included in the Mentor Handbook. On Mother’s Day, a wall raising was held at 5 Garfield Avenue, Florence, attended by community officials, vocational school students who had contributed labor, and local Pioneer Valley Habitat volunteers. The committee had conversations around the challenges of small condo associations and the board subsequently passed a condominium policy.

Future tasks for the committee include:

- recruit new committee member from Easthampton area;
- revise the Mentor Handbook (dedications, closings, etc.); and
- plan, implement and evaluate Family Support activities.

STRATEGIC PLANNING COMMITTEE

In Elizabeth Bridgewater’s new role as Executive Director she worked with the board to form a strategic planning committee. The committee began with a SWOT analysis (Strengths Weaknesses Opportunities and Threats) and both short and long-term cash flow analyses. This committee went on a brief hiatus during the executive director search as many of the members also served on the search committee. The strategic planning committee has since regrouped and is actively engaged in exploring options to improve the long term fiscal health of PVHH, while also focusing on the continued, successful realization of its mission.



“Smith Vocational’s relationship with Habitat for Humanity is tremendously beneficial to the students in the Carpentry, Plumbing and Forestry departments. Having the opportunity to work on an actual home that a family will live in provides a real world experience that gives our students a skill building opportunity that helps them enter the working world faster and with more confidence. We at Smith Vocational greatly value our relationship with Habitat for Humanity because of this real world work opportunity.”

- Chadd Paul Meerbergen, Smith Vocational School,
Northampton, MA Head of Carpentry Department

COMMUNITY SUPPORT

KEYSTONE SPONSORS

(\$10,000+)

Easthampton Savings Bank

Federal Home Loan Bank of Boston

Town of Amherst

CORNERSTONE SPONSORS

(\$5,000-\$9,999)

Anonymous

Florence Savings Bank

Greenfield Cooperative Bank

Xeric Foundation

FOUNDATION SPONSORS

(\$2,000-\$4,999)

Anonymous

Berkshire Bank Foundation

Janet and Booker Bush

Church Of Christ
Congregational

Peace Development Fund

Sinauer Associates

FUTURE BUILDERS

(\$1,000-1,999)

Anonymous

Lois Ansett

Baystate
Outpatient Center

Sanford and
Elizabeth Belden

Marybeth Bridegam

Johan Brongers

C&S Wholesale Grocers

Thomas Dubin and
Pamela Klem

Finck & Perras, Inc

Grace Episcopal Church

Greenfield
Community College

Peter Jessop and
Maureen Humpage

Lisbeth and Hugh
McLarty

Lynn and Jean Miller

Ellen Morrison

John P. Pucci
and Mary E. Bates

Maple Street Architects

Ralph S. and Vicki Tate

Westhampton
Congregational Church

Michael Wilson

DREAM BUILDERS

(\$500-\$999)

Alina's Ristorante

Thomas Bassett

Belchertown High School

Bova, Harrington &
Associates, P.C.

Charlemont
Federated Church

THANKS TO OUR GENEROUS SUPPORTERS

"Our investment in Pioneer Valley Habitat not only contributes to the construction of affordable homes for two families in Easthampton, it supports Habitat's greater mission of building dreams and community, something we also care very deeply about."

- Matt Sosik, President, Easthampton Savings Bank Keystone Sponsor of the Women Build/MJ Adams Legacy Project

Martha and Frank Cutting
 Dietz & Company Architects, Inc
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 Sharon Moulton
 Gordon Pullan and MJ Adams

Mike Simolo
 Grace and Christopher Smith
 Claude Tellier and Ruth Hazzard
 Frances Volkmann and Joan Cenedella
 Cynthia Wade and Bob Page
 Jim and Jane Wald

Generosity comes in many forms: We are deeply grateful to the hundreds of community members from throughout the Pioneer Valley who support us with their various levels of commitment, their time, their sharing of and in the Habitat story.



COMMITTEES AND COMMUNITY ENGAGEMENT

We deeply appreciate the contributions of time, talent and resources of our many partners. Community participation is the cornerstone of Pioneer Valley Habitat for Humanity's work.

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Paul McDonough, Assistant Treasurer
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Rebecca Brogan
Johan Brongers
Reverend Janet Bush
John Ebbets
Revered Dr. Peter Kakos
Adam Kelly
Walt Kohler
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Eric Marsh
Libby McLarty

BUILDING COMMITTEE

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Charlie Klem, Scribe
George Hollywood
Tom Jones
Libby McLarty
Bill Noel
Gary Snyder
Aaron Walker
Chuck Whitham
Michael Broad

FAMILY SELECTION COMMITTEE

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Joshua Parker, Co-chair
Carole Manning
Caryl Connor
Myra Carlow
Ed Larson
Ginny Kendall

FINANCE COMMITTEE

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Paul McDonough
Maureen Mahar
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FAMILY SUPPORT COMMITTEE

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Marybeth Bridegam
Jean Miller
Myra Carlow
Jim Harvey
Bob Carroll
Carole Manning

"I know first-hand the benefits of Habitat, as I am a Habitat homeowner myself; my husband Tom Goldscheider and I live on Ryan Road in Florence. I appreciate that being on an events committee is an opportunity for me to give back to Habitat for all the benefits I have reaped. It is because of our house that I was able to become a nurse."

- Suzanne Love, member of a Habitat partner family

SITE SELECTION COMMITTEE

Carl Guepel, Chair
Caroline Reynold
Chuck Dauchy
George Ryan

GINGERBREAD BUILD COMMITTEE AND VOLUNTEERS

Amy Saletnik, Co chair
Betty Duprey, Co chair
Amanda Hill
Diedra Scott
Francis Goyes
Jean Savarese
Jennifer Neiman
Julie Held
Maria Sperdutti
Maureen Mahar
Runa Wasserman

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Caroline Reynolds
Edy Ambroz
Elizabeth Bridgewater
Janna Tetreault
Jessica Allan
Keegan Pyle
Libby McLarty
Linda Adams

Lynne Badgett
Marybeth Bridegam
Maureen Mahar
Peggy MacLeod
Rachel Stevens
Reverend Janet Bush
Sheila Klem
Walt Kohler

STRATEGIC PLANNING COMMITTEE

Mike Simolo, Chair
Johan Brongers
John Ebbets
Joshua Parker
Paul McDonough
Rev. Janet Bush
Walter Kohler

5 GARFIELD BUILD TEAM LEADERS

Charlie Klem
Walt Kohler

WOMEN BUILD/ MJ ADAMS LEGACY BUILD TEAM LEADERS

Lynne Badgett, Chair
Chuck Witham
Edy Ambroz
Libby McLarty
Rachel Stevens

FEAST COMMITTEE

Jean Savarese
Keegan Pyle
Maria Sperdutti
Rita Dietrich
Sonja Larson
Suzanne Love
Tara Barnard

GINGERBREAD BUILD SPONSORS

Apollo Grill
Barbara Demerski
Real Estate
Bova, Harrington
& Associates, PC
Dietz & Company
Architects, Inc.
Easthampton
Savings Bank
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