

Pioneer Valley
Habitat for Humanity[®]

Building Homes,
Hope, and
Communities in
Hampshire &
Franklin County
since 1989.

Annual Report
2012



Letter From the Executive Director

What a year! We can look over our shoulder and say “We built it!” With the help of the partner families, with the help of the tech schools, with the help of the community volunteers, with the help of the donors, with the help of the Habitat leadership, with the help of the communities – municipalities and faith communities. WE BUILT IT!

We look at the house – but it’s the home we really built – it’s a different future for the family – That’s what we all really built. Phyllis and her sons, and Mary and her daughter, are working their way thru the challenges of first year of homeownership – getting the lawn and yard to look less like a construction site! And this fall Storm & Andrea will settle into their home on Warner Street. Some change is good change!



MJ with Habitat Partner Family, John Speaks and his daughter

The people behind this success – those critical volunteers who roll up their sleeves and grab a hammer and a check book – have worked diligently this year. We welcomed Keegan Pyle in as our new Resource Development Director last fall –and she led us into a year that created the Feast for Habitat and exceeded our fundraising goals. Way to go Keegan and the resource development team! Office Manager/Executive Assistant Jessica Adamites joined the office staff midyear, and maintains a calm amid the Habitat chaos, while our bookkeeper Deb Moffett keeps all in order on the books. This critical office support enables the folks in the field to do their work well. Thank you!

Our building crews got two homes completed and a third well underway – the cycle of life of building keeps things interesting as we work to align sites with house plans with funding with permitting with mother nature’s moods. And this past year, the site selection crew has enjoyed an uptick in conversations about future possibilities – some that have borne fruit (and some that still need to ripen a little more.) Thank you all – Happiness is a certificate of occupancy and a great construction safety record. Well done!

And most critically, the work we do



MJ Adams, in her eleventh year, and 33rd house with Pioneer Valley Habitat.

with our families continues with a new publication out of our Family Support Committee that not only helps the first year homeowner – but also gives new guidance and direction for long term homeowners. The one-on-one mentoring to coach, cheerlead, and navigate construction and homeownership is a special hallmark of Habitat and a major aspect of our success. Well done, mentors!

Many thanks to all – the staff, donors, board members, committee members, build site crew leaders and volunteers – who all circle round to get this important work of future building done.

As always, in faith,
MJ Adams

“This is a life-changing experience, I’m excited beyond words. I’m ecstatic to be able to have privacy and sleep in a quiet place and have neighbors and a community to raise kids. This is their future.”

**-Jan
PVHabitat Partner Family**

Building Homes, Hope, and Communities



If you are looking for Lesley or any of her three teen-aged children, they can be found building their home in Amherst. “I have always wanted to own my own home. My mom and dad never owned a home, and we grew up moving again and again,” says Lesley, “I want stability for my children. I want them to have a place that they know is their home and always will be.”

Lesley was born and raised in Springfield, though she has spent the past ten years of her life in Amherst and Hadley. “With my income, it would be impossible to own a home in Amherst. But this is where I want to stay. I am very grateful to Habitat for allowing us the opportunity to stay where we live.”

The Pineros will have a three-bedroom house on a beautiful wooded lot that was donated to Habitat by Doug Kohl. “It will be so nice to have room for my family,” says Lesley. They have been in small two-bedroom apartments which, with three teen-aged children, can feel very cramped.

Lesley is currently working as a phlebotomist with the American Red Cross. She is also in school, studying forensics. “I have raised three chil-



Lesley Pinero, building her new Habitat Home.

dren by myself, I’m going back to school to study what I love, and I am building my own house— with lots of help! I love that my children see me doing these things— see that I can accomplish things that I want to do,” says Lesley, “no matter how hard it is.”

Though building a house may be hard for some people, Lesley loves it. “It is such fun! I love to build, and I love the people I’m building with,” says Lesley with a smile, “And I love meeting all the new people who come to build with us!”

There are plenty of new people for Lesley and her family to meet. UMass students, Amherst students, and community members are showing up in droves to help build, as well as to learn building skills.

Judi Barth of Franklin, a first time Habitat volunteer, said her reason for

participating is straightforward. “There are people in our world in need, and I’m fortunate and I want to help. People need roofs over their heads,” she said.

It is powerful to see local business owners working with students, church members, and neighbors to build a home for a new member of the community. “Second to providing an affordable home to a family in need, building community is the most important aspect of Habitat’s work,” says Keegan Pyle, Development Director for PV Habitat. “Volunteers are always telling us that the experience of building a house, side by side with the homeowners and the neighbors, is the most rewarding experience they have had as volunteers.”

Lesley doesn’t plan to stop building. “I love it. I plan to build with Habitat, even when my home is finished,” says Lesley.



Lesley volunteering at a Habitat table at Smith College



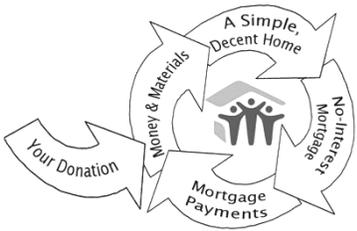
“I feel like the house is truly mine. I feel like I can work with the house as it gets older. I know what’s hanging on the walls; I know what it takes to swing a hammer. ”

**Andrea Chesnes
PVHabitat Partner Family**



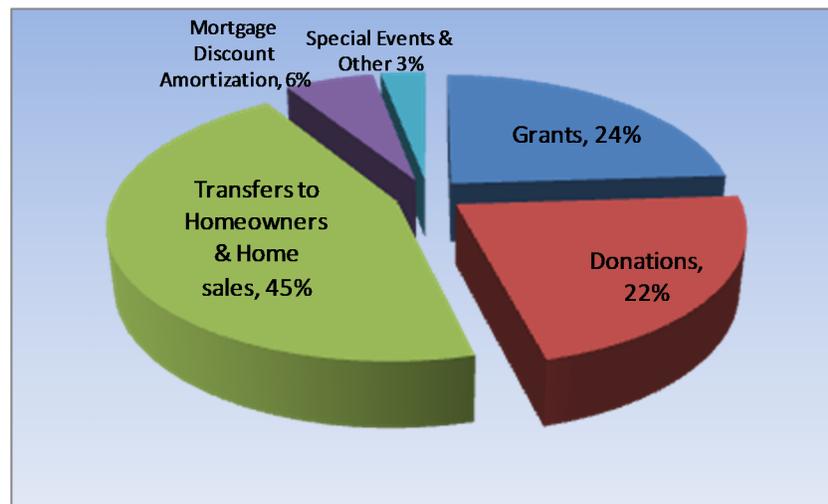
Financial Report 2012

Statement of Financial Position	Unaudited 6/30/2012
Cash	\$ 141,582
Receivables	166,929
Other Current Assets	<u>3,049</u>
Total Current Assets	311,560
Fixed Assets, net	3,168
Construction in Progress and home for resale	249,490
Mortgages Receivables net of amortization	663,762
Other	<u>17,129</u>
Total Other Assets	930,381
TOTAL ASSETS	<u>\$ 1,245,109</u>
Accounts Payable	\$ 3,149
Accrued Expenses & Other	9,980
Short term debt	<u>-</u>
Total Current Liabilities	13,129
Long Term Liabilities	<u>-</u>
Total Liabilities	13,129
Net Assets	1,231,980
Total Liabilities and Net	<u>1,231,980</u>
Assets	<u>\$ 1,245,109</u>



Sources of Income FY 6/30/2012

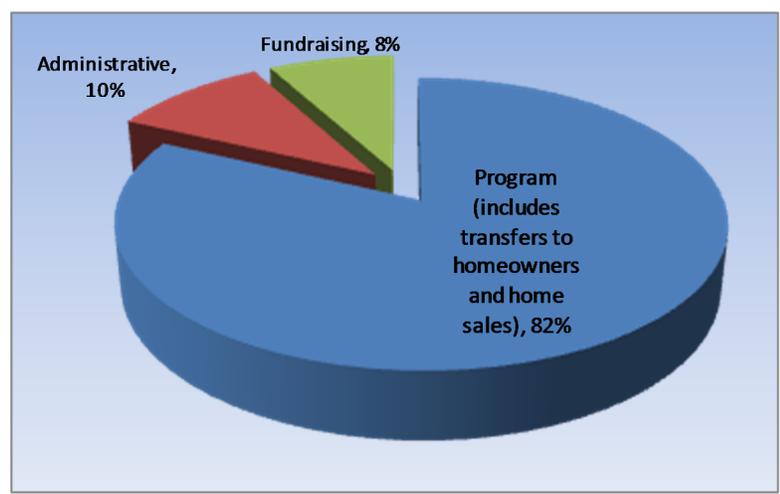
Income % Mix	
Grants	24%
Donations	22%
Transfers to Homeowners & Home sales	45%
Mortgage Discount Amortization	6%
Special Events & Other	<u>3%</u>
Total	100%



Expense % Mix (of Total expenses, not of Total revenue)

Program (includes transfers to homeowners and home sales)	82%
Administrative	10%
Fundraising	<u>8%</u>
Total Expenses	100%

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



Pioneer Valley Habitat is profoundly grateful to our many donors and volunteers whose support makes our work possible.



Home Sponsors (\$10,000 and up)

Jack Hornor & Ron Skinn: Garfield Avenue, Northampton

Future Builders (\$1,000 and up)

Anonymous (2)	Florence Savings Bank
In memory of Karen Ansett	Irwin Friman & Leslie Lauf
Sanford & Elizabeth Belden	George & Ellen Goodwin
Marybeth Bridegam	Greenfield Savings Bank
Charlemont Federated Church	Integrity Development & Construction
Community Foundation of Western Mass	Linda & Richard Lopatka
Cooper's Corner	Lynn & Jean Miller
Rachel Feinstein Stevens	Pioneer Valley PhotoVoltaics

"Knowing we make a difference is powerful, the work I do here, however small, will help a family move into a house. That's the essence of community engagement."

**-Alex,
PV Habitat Volunteer**

John P. Pucci & Mary E. Bates
Adam Quenneville Roofing
Sinauer Associates
South Congregational Church - Amherst

Dream Builders (\$500- \$999)

Anonymous (3)	Peter Friedenbach	Shane Morgan
Thomas Bassett	Carl Geupel	Alison & Joseph Morse
Bike & Build	Thomas & Janine Giles	Sharon Moulton
Bova, Harrington & Associates, P.C.	Steven & Gay Goodwin	David & Nancy Ratner
Broad Brook Coalition	Julie Held	Robinson Donovan, P.C.
Kathleen Cole	Dianne Hobbs	Pete & Susan Schriber
Chia Collins & Michael Cohen	David & Wilma Johnson	Dennis & Jan Skoglund
Construct Associates	Charles & Shelia Klem	St Peter's Lutheran Church
Martha & Frank Cutting	Walt & Wendy Kohler	Turners Falls High School
Sarah & Roy Darling	Deborah Loomer	UMASS Amherst Community Campaign
Thomas Dubin & Pamela Klem	George & Tinka Lunt	Aaron Walker
Easthampton Savings Bank	Jessica McCoy	Patricia Weed
Edwards Church - Northampton	Doris & Donald McLeod	Xeric Foundation
Phyllis & Alexander Flandreau	John P Mehegan & Pamela Geyer	

Golden Hammer (Committed Monthly Donors)

Cynthia & Byron Caplice	Marjorie Lieneck
Joan Cenedella & Frances Volkmann	Elina & Joseph Mehegan
Dorothy Cresswell	Sharon Moulton
Sarah & Roy Darling	MJ Adams & Gordon Pullan
Jeffrey Galbraith	Keegan & Wilson Pyle
Philip & Jane Hall	Claude Tellier & Ruth Hazzard
Christine Hannon	Aaron Walker

Every attempt has been made to list donors correctly. Please let us know of any errors, or if you would like to be listed here, by contacting our Development Director, Keegan Pyle at resource@pioneervalleyhabitat.org or 413-586-5430

Note: Gary Snyder should not have been listed as a donor in our 2011 Annual Report.

And to the hundreds of other supporters in the Pioneer Valley who give what they can with trust and commitment. Thank you.



We'd like to give special recognition to our 2012 Feast for Habitat Sponsors

R.K. Miles	Construct, Inc.	Hope & Olive	Esselon Café
Integrity Development & Construction	Robinson Donovan, P.C.	Side Street Café	No. 40 Green Street
Greenfield Savings Bank	WRSI	Rendezvous	Sam's Pizzeria & Café
Bova, Harrington, & Associates	Easthampton Savings Bank	Café Evolution	Northampton
	Paradise Copies	Magpie	Brewery
		Queen of Cups	Provisions
		The Pub at Amherst	Coca-Cola
		Portabella	Queen of Cups
		Oliver Smith	

Building Committee

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

- 10 Stanley Street, Amherst – Begun in August 2010, the fourth and final house on property donated by Amherst College was completed and dedicated in July 2011. Amherst College officials and representatives of the town and state government joined members of the community and Pioneer Valley Habitat in September to celebrate the completion of the Stanley Street homes. The homes have received notice for their modern design, livable layout and high energy-efficiency.
- 11 Warner Street, Montague City – Construction continued on a three

bedroom cape-style home in partnership with Franklin County Technical High School. The home was dedicated on June 23, 2012 and is expected to be completed in October.

- 6 Garfield Avenue, Florence – The third house on Garfield Avenue on land donated by the town of Northampton was begun in May 2011. It was built in partnership with Smith Vocational and Agricultural High School. It was dedicated on June 10, 2012 and completed in August 2012.
- 887 Belchertown Road, Amherst – Active planning for a new home in Amherst on land donated by Kohl Construction began in early

2011. In September, after a single story, three bedroom house plan had been developed, it was determined that the site contained an isolated wetland where the house was to be located. Conservation Commission approval to build on the land was received in April 2012 based on a new two-story house plan that minimized the amount of wetlands that would need to be filled and relocated. Site work began in July 2012.

In the coming year we expect to complete a home at a new site at 887 Belchertown Road in Amherst and another home at Garfield Avenue in Florence as well as start a new home in Easthampton.



“Habitat is like love in action,”

**-Ashlee Cancio-Bello
Habitat Partner Family**

Family Support Committee

The committee completed and printed “Successful Homeownership”, a guide for post-purchase training. Three mentors presented this information to a selected group of new homeowners. A copy was also mailed to all current Habitat families and will be used for one-on-one discussion with future homeowners. Three dedications

were held (Amherst, Florence and Montague City). The mentor handbook was updated and Stanley Street homeowners initiated a common driveway maintenance plan.

Annual condo reports were completed and turned over to Habitat staff for future administration; Prime Condominiums of Chicopee

was selected to manage Westhampton Road.

Future Tasks for the Family Support Committee include revising and submitting a “Sweat Equity” proposal to the Board, working on issues identified at the June retreat, and planning, implementing and evaluating Family Support activities.

Site Squad

The Squad aims to provide sites to the Family Selection and Building Committees so that they can always have a home underway in each of three regions: Franklin County, Hampshire County –west of river; and Hampshire County –east of river.

Franklin County With construction completed on the Warner-St. site in Montague City, we are in the process of confirming a new site in Franklin County.

Montague

PV Habitat is pursuing approval for a second unit on the Warner St. site.

Sunderland

Town-owned sites were reviewed with active support from Sunderland's affordable housing committee. A drainage-related, road collapse undermined the most promising site. Some residents remain hopeful about private donations of a site or foreclosed property held by banks.

Greenfield

PVH is in discussions about acquiring a site on Petty Plain Road.

Leverett

The Town's Select Board and Affordable Housing Committee are eager to bring a Habitat project to Leverett and willing to commit significant CPA funds to site acquisition and infrastructure, subject to Town Meeting approval.

Hampshire County –west

Easthampton

Caroline Reynolds of the Site Squad is coordinating a "friendly 40-B" application to the town, as required for the two, zero-lot-line homes PVH was selected to develop on East St. The Town of Easthampton selected PVH as developer of an Everett St. house. If feasible, an existing house will be renovated, followed by the construction of three new units, over the next several years, in coordination with the East St. site.

Southampton

The Site Squad has reviewed several Town-owned sites in Southampton with the very active Housing Committee. Lacking sewers, size and drainage needs constrain our choices, and several lots have proved too steep or inaccessible.



Habitat Homeowner, Phyllis Keenan

Whately

The Housing Partnership has indicated an interest in working with Habitat, probably building on a site owned by a Land Trust.

Hampshire County –east

Belchertown

A Town Housing Committee proposed several sites, including an underutilized Town garage and abandoned houses on attractive lots on Gulf Road and South Washington St.; and Town officials suggested former church buildings on the eastern edge of Belchertown.

Public Relations Committee

The Public Relations Committee has helped initiate publication of nine newspaper articles, four television spots, and two Letters to the Editor this year. The PVH website has been updated and expanded, and a PVH Blog has been created. The PR committee and PVH staff regularly post updates, stories, opportunities, and links, to our Facebook page. As for print materials, new brochures for Planned Giving, Team Build Program, and Home Sponsorship have been created. The PR committee interviewed and

photographed families and volunteers, and wrote articles for four newsletters which were sent out to all PVH supporters over the course of the year. The committee works closely with the Feast for Habitat and Gingerbread Build committees to successfully advertise the events to the public. And finally, the committee ensures that a volunteer, staff member, or Board member participates in Amherst, Franklin County, and Northampton Chamber of Commerce events to help educate people about Habitat's work, and create

networks of local connections.

Plans for the coming year include producing a collection of stories and videos from partner families, donors, and volunteers, sharing their Habitat experiences. These stories will be posted on our website, in our written materials, and possibly made into a slide show or book. The committee will also design and produce new PVH t-shirts for Team Build participants and Board members. More emphasis will be placed on marketing the Cars for Homes Program.

Volunteers are the engine behind all our work. Thank you.

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**"You get to see from
scratch to finish who
you're impacting, in a very
personal way."**

**-Linda Valenti
Volunteer**

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And thank you to the hundreds of other volunteers who build our houses year around