We’ll need lots of wood, Need lots of leaves, Need lots of paint, But hush hush hush hush hush...
Let’s be quiet as a mouse, And build a lovely little house, For Wendy, Oh for Wendy, She’s come to stay
Home sweet home, Upon the wall, A welcome mat, Down in the hall for Wendy, So that Wendy, Won’t go away!...
- Build a House for Wendy from Peter Pan
Before coming to Pioneer Valley Habitat for Humanity, I had never given a lot of thought to the concept of volunteerism. Maybe it’s my Yankee background, but volunteering wasn’t something we talked much about in my family - it was just something you did. Action was what counted. Action was what made the difference. My grandmother taught me this at a very young age. I remember asking her about the time she started a new Girl Scout troop in the 1940s when the existing troop wouldn’t welcome my mother’s best friend who was African American. As a young girl in the 70s, social change was on my young mind and I wanted to know everything about what I considered my grandmother’s heroic stand in the face of racial discrimination. Instead of answering my 20 questions, she simply said – I did it because it was the right thing to do. And that was the end of conversation. Action not words. I’ve thought a lot about my grandmother since starting my new job as Executive Director. She would have loved this work because it is a practical and simple solution to a problem.

Neighbors helping neighbors is a deeply cherished value in our country and one that the founders of Habitat for Humanity were able to harness. And now we’re learning that the benefits of helping extend far beyond the beneficiaries. According to a the Corporation for National Community Service, countless studies reveal that volunteering results in greater life satisfaction, improved physical health and a greater sense of self-worth and trust.

But most people don’t need to read a study to know the intense satisfaction that comes with stepping onto a Habitat job site and working side by side with other volunteers to build a home for a family in need. At the end of the day there are always smiles underneath the dirt and the sweat - smiles from learning a new skill, smiles from making new friends and smiles from making a difference.

Next year, we’re planning to build three more homes – two in Easthampton and one in Florence. The Easthampton build will be our very first Women Build where the Build Team Leaders and the majority of volunteers are women. The Florence home will be built by community volunteers, the Habitat partner family, and the assistance of the Smith Vocational School students. Both of these projects are in the beginning phases so there is plenty of work to be done.

Join us for an afternoon of building or gather a group of friends, family, or co-workers and spend the day building with them! If hammering isn’t your idea of a fun afternoon, there are other ways you can help build homes and community in the Valley. You can be a Home Sponsor, serve on a volunteer committee, help out at our next Feast for Habitat or Gingerbread Build, greet building volunteers, or even bake cookies! Please visit our website for more information: www.PVHabitat.org or give us a call: 413-586-5430. Now is the time for action. We look forward to working with you.
Building Homes, Hope, and Communities

In our home office the fall brought us a change in the Development Department. Keegan Pyle went part-time bringing in Jean Savarese to coordinate fundraising through events and donation requests. This summer the office was further strengthened with the addition of the new office manager, Megan McDonough.

Lesley Pinero House

“Lesley put in hundreds more hours of sweat equity than the required 250,” stated Sheila Klem during the house dedication. “She was committed to completing her house while showing up to volunteer at many other public relations socials our Habitat affiliate participates in.” More than sixty people attended the ceremony lead by Sheila Klem, Lesley’s mentor. Walt Kohler also spoke about the construction of the house as energy efficient. He thanked Charlie Klem, co-site supervisor, and the hundreds of volunteers who put in more than 4,000 hours of hard work to complete this home in only nine months.

Kim Rivera House

Regular building is happening at Garfield Avenue thanks to Marybeth Bridegam taking the lead on finding site supervisors and crew leaders until Bill Gemmel joined us on staff to do the same. The rear roof trusses and sheathing have been installed. Wright Builders installed the main roof trusses and sheathing. The roof is now shingled. Windows and doors have been delivered and will be installed as this report is going to press. An electrician has been hired and is expected to start work when the windows have been installed. Kim’s house is looking more and more like a home thanks to so many volunteers.

Where We May Build Next

Planning for the final Garfield house has begun with the goal to pour a foundation in the fall.

Easthampton awaits us on East Street with the two-house zero-line lot plan. This will be a Women Build that is the MJ Legacy Project.

The PVH site selection team, led by Carl Guepel, has to be several years ahead of the rest of us. Currently they are considering sites in Whately, Leverett, Southampton. We also eagerly awaiting the release of a Request For Proposal in Amherst for Hawthorne Road.
Fiscal Report 2013

Statement of Financial Position

Unaudited 6/30/2013

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$149,947</td>
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<tr>
<td>Receivables</td>
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<tr>
<td>Other Current Assets</td>
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<td><strong>Total Current Assets</strong></td>
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<tr>
<td>Fixed Assets, net</td>
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<tr>
<td>Construction in Progress</td>
<td>$359,146</td>
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<tr>
<td>Mortgages Receivables net of amortization,</td>
<td>$619,913</td>
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<tr>
<td>Other</td>
<td>$979,059</td>
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<tr>
<td><strong>Total Other Assets</strong></td>
<td><strong>$979,059</strong></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$1,409,594</strong></td>
</tr>
<tr>
<td>Accounts Payable</td>
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<tr>
<td>Accrued Expenses &amp; Other</td>
<td>$31,738</td>
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<tr>
<td>Short term debt</td>
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<tr>
<td><strong>Total Current Liabilities</strong></td>
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<tr>
<td>Long Term Liabilities</td>
<td>-</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
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<tr>
<td>Net Assets</td>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$1,409,594</strong></td>
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</table>

* excludes current portion of construction in progress, and excludes current portion of mortgages receivable

Sources of Income FY 6/30/2013

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Grants</td>
<td>27%</td>
</tr>
<tr>
<td>Donations</td>
<td>20%</td>
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<tr>
<td>Transfers to Homeowners &amp; Home sales</td>
<td>38%</td>
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<tr>
<td>Mortgage Discount Amortization</td>
<td>10%</td>
</tr>
<tr>
<td>Special Events &amp; Other</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>

Expense Mix - 4 Year Average

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative</td>
<td>10%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>10%</td>
</tr>
<tr>
<td>Program (includes transfers to homeowners and home sales),</td>
<td>80%</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>100%</td>
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</tbody>
</table>

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

* 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 4 year average.
Pioneer Valley Habitat is profoundly grateful to our many donors and volunteers whose support makes our work building homes possible.

Cornerstone Sponsors  
($5,000 - $9,999)  
Easthampton Savings Bank  
Florence Savings Bank  
Greenfield Cooperative Bank  
Irwin Friman  
North Amherst Congregational Church

Foundation Sponsors  
($2,000 - $4,999)  
Anonymous (2)  
Lynn and Jean Miller  
Nicky D’s  
Sinauer Associates  
UMass Amherst Community Campaign

Future Builders  
($1,000 - $1,999)  
Anonymous (1)  
Lois Ansett  
Atalasoft, Inc.  
Sanford and Elizabeth Belden  
Booker and Rev. Janet Bush  
Church of Christ Congregational  
Community Foundation of Western Massachusetts  
Edwards Church  
Rachael Feinstein Stevens  
Freedom Credit Union

Integrity Development & Construction, Inc.  
Charles and Sheila Klem  
John P. Pucci and Mary E. Bates  
Pete and Susan Schriber  
South Congregational Church, Amherst  
Westhampton Congregational Church  
Dream Builders  
($500 - $999)  
Bova Harrington & Associates  
Marybeth Bridegam  
Broad Brook Coalition  
Charlemont Federated Church  
Sue and Lloyd Crawford  
Sarah and Roy Darling  
Dietz & Company Architects, Inc.  
First Congregational Church, Hadley  
Florence Congregational Church  
Carl Geupel  
Walter and Wendy Kohler  
Linda and Richard Lopatka  
Maureen Mahar  
Charles and Kay Moran  
Sharon Moulton  
David and Nancy Ratner  
Robinson Donovan  
Mary and Jean Savarese  
Grace and Christopher Smith  
St. Peter’s Lutheran Church  
Unitarian Society of Northampton and Florence  
Aaron Walker  
Williston Northampton School  
WEBS/Valley Fiber Corp  
Carla Wirzburger and Judy Peck

Golden Hammer  
(Committed Monthly Donors)  
Joan Cenedella and Frances Volkmann  
Dorothy Cresswell  
Sarah and Roy Darling  
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Philip and Jane Hall  
Christine Hannon  
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Jeanne Lightfoot  
Peggy McLeod  
Elena and Joseph Mehegan  
Sharon Moulton  
Keegan and Wilson Pyle  
Gordon Pullan and MJ Adams  
Claude Tellier and Ruth Hazzard  
Cynthia Wade and Bob Page  
Aaron Walker

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

We gratefully recognize our 2013 FEAST FOR HABITAT sponsors

FEAST FOR HABITAT

Bova Harrington & Associates  
Cowls Building Supply  
Freedom Credit Union  
Greenfield Cooperative Bank  
Greenfield Savings Bank  
Integrity Development & Construction  
Nicky D’s  
Puffer Printing  
Robinson Donovan  
Sanford Belden  
WEBS  
WRSI

And give special recognition to the following  
Amherst Pub  
Artisan Beverage Cooperative  
Black Sheep  
Coca-Cola  
Coop Jazz  
Esselon Cafe  
Fitzwilly’s  
Greggory’s  
Hope & Olive  
Johnny’s Tavern  
Lazer Sauce  
Loose Goose  
Magpie  
MRKT  
Mt. Tom’s Homemade Ice Cream  
Norseman AV  
Paul & Elizabeth’s Provisions  
Rendevous  
Teapot  
The Harp  
Queen Bee Cupcakery

We gratefully recognize our 2012 Gingerbread Build sponsors

Atalasoft Inc.  
Bova Harrington & Associates  
Dietz Architects  
Freedom Credit Union  
Integrity Development & Construction  
Maple Street Architects  
Nicky D’s

And give special recognition to the following  
Apollo Grill  
Eastworks Building  
Norseman AV  
Puffer Printing  
Riff’s Joint  
River Valley Market
Committee Reports

Building Committee
Planning and construction was under way at five sites during the past fiscal year:

11 Warner Street, Montague City – In November 2012 the partner family moved into the three bedroom Cape-style home constructed in partnership with Franklin County Technical High School. After determining the cost to meet the town’s site requirements would make an additional house unaffordable, plans to construct another home on the site were withdrawn.

887 Belchertown Road, Amherst – After more than a year of planning and permitting, site work on land donated by Kohl Construction for a two story three bedroom home began in July 2012. By working two days during the week and on weekends, volunteers completed the home in June 2013. The home dedication was held on June 23rd and the partner family moved in the following weekend.

Everett Street, Easthampton – Volunteers evaluated the feasibility and cost effectiveness of rehabbing a long vacant home on the site of a former gasoline station owned by the Town of Easthampton. The volunteers recommended demolishing the home. A 40B comprehensive permit for four homes is under development and once all of the due diligence is complete on the property, we expect to receive our permit in the spring of 2014.

East Street, Easthampton – The 40B comprehensive permit for two homes on land donated by the Town of Easthampton was approved in April 2013. Plans are under way to make this a Women’s Build site. Groundbreaking is targeted for the spring of 2013.

3 Garfield Avenue, Florence – In partnership with Smith Vocational and Agricultural High School, construction of the fourth house on land donated by the town of Northampton began in October 2012. Progress was delayed due to the illness of the lead instructor but building now continues. Construction is expected to be completed in early 2014.

In addition to overseeing the construction of homes, the Building Committee revised the PVH’s Building Guidelines and Basic House Design and Options documents that guide the design and construction of new homes.

Family Selection
The Family Selection Committee conducted three Prospective Partner Family Information Sessions this year – one at the Easthampton Community Center, one at the Northampton Branch of Greenfield Savings Bank, and one at the Turners Falls Branch of Greenfield Savings Bank. Families or individuals interested in partnering with Habitat for Humanity must attend an Info Session before applying to be a partner family. At the Info Session the attendees learn the history of the Pioneer Valley Habitat for Humanity affiliate, what the criteria is for being considered and selected as a Partner Family, and what is expected of our Partner Families after they have been selected. The sessions were well attended with approximately 30 individuals attended the three events.

In a typical year the Family Selection Committee conducts at least one Family Selection Cycle for a future home build. In April we kicked off our spring selection cycle and 10 families applied for consideration. Unfortunately, due to unforeseen issues with the build site permitting process we had to cancel the selection cycle. We expect to open up the process for three new Habitat homes in the near future and all 10 families will be invited to reapply at that time.

“I have another ‘thank you’ to Habitat. Because of my home and the low mortgage I pay I have decided to go back to school to finish my CAGS – the highest degree a teacher can get. It is equal to a doctorate. So again, may God continue to bless Pioneer Valley Habitat for Humanity and all workers and volunteers and donors too.”

- Kathi B., a PVHH partner home owner
Family Support
The Committee Chair met with Stanley Street homeowners regarding their snowplowing service; a rotating plan was agreed upon and a company chosen. At Garfield Avenue, heating improvements, boundary identifications and tree issues were resolved for several families. Two committee members, Marybeth Bridegam and Sheila Klem were appointed to the Board. A list of homeowners was provided, for publicity purposes, to the Resource Development Coordinator. The committee reinforced the need for a Volunteer Coordinator position to facilitate more opportunities for families to work at sites. One dedication was held at 887 Belchertown Road in Amherst as a great celebration.

Future Tasks include continuing a liaison relationship with the Building Committee on revisions of the Basic House Design documents. We plan to revise the Mentor Handbook. Dedications and Closings as events will continue to be a part of this committee’s work. We will continue to plan, implement and evaluate Family Support activities. We also plan to recruit another committee member.

Public Relations
Nine members worked tirelessly to ensure that the Pioneer Valley Habitat for Humanity events were given proper media attention. The committee helped initiate two newsletters in print and one online with web page hyperlinks; a first for this affiliate. In addition a television crew from NCTV was recruited to make video for PR use; this should be ready in the winter. The committee and staff posted daily Facebook updates, stories, opportunities and links for visibility. A collection of stories from two partner families was collected, written, and appeared in the newsletters with other stories continuing to be collected. T-shirts for the Gingerbread Build and PVH were produced and are being sold. The Cars for Homes Program was also marketed more this year via Facebook, Twitter, newsletters, and on each staff’s email signature.

Faith Relations
The Faith Relations Committee is in a rebuilding phase. We have begun recruiting a small team and have updated our database of area congregations. We are grateful for the support of congregations that have done fund-raising and participated in team builds, and we look forward to building on their energy and commitment in the year ahead.
Volunteers are the engine behind all our work.

Thank you!

_Pioneer Valley Habitat_
_Board of Directors_
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Joshua Parker, Vice President
Joseph Bova, Treasurer
Paul McDonough, Assistant Treasurer
Sheila Klem, Clerk
Marybeth Bridegam
Rebecca Brogan
Reverand Janet Bush
John Ebbets
Peter Kakos
Adam Kelly
Maureen Mahar
Eric Marsh
Libby McClarty
We thank Julie Held, Doris McLeod, Molly Flynn, Sanford Beldon and Peter Jessop, who have just completed their tenure as board members, for tireless work, support, and direction during many years of service.

_Site Selection Committee_
Carl Geupel
Caroline Reynolds
Luke Goodridge
Gloria McPherson
Chris Parent
Mark Reed
George Ryan
Alan Verson

_Family Selection Committee_
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Caryl Connor
Cindy Korb
Ginny Kendall
Reverand Edwin Larson
Carole Manning
Myra Carlow

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Jean Miller
Myra Carlow
Bob Carroll
Jocelyn Croft
Jim Harvey
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Louise Hoden
Martha Lang
Amanda Mozea
Julie Rosenshein
Jean Savarese
Runa Wasserman
Lisa Waldman

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Jean Savarese
Maria Sperdutti
Runa Wasserman

_Finance Committee_
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Maureen Mahar
Eric Marsh
Paul McDonough

_Public Relations Committee_
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Peter Elbow
Leo Sartori
Betty von Klemperer
Deb Belle
Chris Kuselk
Lauren Tom
Alexa Duchesneau

And thank you to the hundreds of other volunteers who build our houses all year long!