

# Pioneer Valley Habitat for Humanity

Building homes, hope and community in  
Hampshire and Franklin Counties since 1989

Annual report 2014 - 2015

"PV Squared believes that affordable housing should also be affordable to live in, and applauds Habitat's ambitious vision of building two net-zero energy homes. Our donation is intended to provide all the energy needed in these homes at no cost to the owners, and we're thrilled to be part of something that's so well aligned with our commitment to improving our community and our environment."

- Andy Toomajian,  
Communications  
Manager, Pioneer  
Valley PhotoVoltaics

## Letter from the director

Dear Habitat Community,

I am thrilled that I get to work with all of you to build homes, hope and community! It has been quite an honor to earn a living while working towards the vision of ending poverty housing worldwide.



This year the board of directors went through a thoughtful strategic planning process to help align our goals and resources for the next three years. The strategic plan put in place will be a working document that guides us as we make decisions in the coming years. In the process we identified the following key values and characteristics of the organization that guide our decision making and the implementation of our strategic plan:

- The time and commitment of our volunteers
- The involvement with partner families through sweat equity and mentorship
- Changing lives for generations through homeownership
- A collaborative approach to our many partnerships
- Relationships built on trust and integrity
- Environmentally sustainable construction that is simple, durable, and affordable
- Responsible stewardship of resources

These values are core assets of the organization that make the work we do about more than just building houses, but about building hope and community, too. As we reflect back on the fiscal year (June 2014 to July 2015) it is easy to see these values in action and a path forward for building on these strengths.

In July 2014 we broke ground on the two-unit MJ Adams Legacy Women Build project in Easthampton. Four months later, we were awarded a significant grant from Massachusetts Department of Energy Resources that supports our goal to make these two units "Zero Energy Ready" and aligns us with others in the state who are engaging in similar high performance building projects. The homes are designed so that over the course of the year they could generate as much energy as they use.

Our volunteer leadership team for this Women Build has been fearless (thank you Edy, Libby, Chuck, & Lynne) as they tackled a brand new house design for PVHH and lots of new volunteers. We have learned a tremendous amount about the process of building and are well on track to our goal of building a zero net energy house. Walt, Charlie, George and the gang have lent a hand on site and in spirit by sharing wisdom from past builds. Our Volunteer Coordinator Janet inspired and organized many volunteers along the way before taking a new position elsewhere in August 2015.

While construction is critical, we wouldn't be building anything without the funds to do the work. Resource Development Director Amy Landry worked with a fundraising committee and the Habitat community of extraordinary volunteers to craft campaigns, events, and other outreach activities that resulted in exceeding our FY15 fundraising goals. A key aspect of reaching this goal happened when a group of committed donors put out a challenge that they would match all new dollars and new donors up to \$25,000. Before the end of 2014, old and new supporters rose to the challenge, and this along with the funding from foundations, banks, businesses, and individuals in 2015 prepared us for work we planned to do. We welcomed two new bookkeepers this year – Muriel, who was with us for a while before her planned move to Arizona and LaVae, who now keeps the bills paid and the books organized.

My first year as Executive Director at Pioneer Valley Habitat for Humanity (PVHH) has taught me that I am working with an organization of leaders. All we have done this year could not have been accomplished without these many hands, hearts and minds – it has been a busy year! I look forward to another busy year as we break ground in fall 2015 in Amherst on our next project and look for land to build a home in Franklin County.

In gratitude,

A handwritten signature in black ink, appearing to read 'Amy Landry', with a stylized flourish at the end.

# Fiscal Report 2015

## Statement of Financial Position 6/30/15

Condensed Information

Cash	\$128,747
Grant Receivable	139,905
Other Assets	30,843
<b>Subtotal</b>	<b>299,495</b>

Fixed Assets, net	2,472
Construction in Progress	247,876
Mortgages Receivables	710,485
<b>Total Other Assets</b>	<b>960,833</b>

<b>TOTAL ASSETS</b>	<b>\$ 1,260,328</b>
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Accounts Payable	\$16,729
Accrued Expenses & Other	22,498
Short term debt	30,000
<b>Total Current Liabilities</b>	<b>69,227</b>

Long Term Debt	50,000
<b>Total Liabilities</b>	<b>119,227</b>

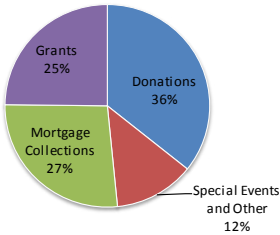
Net Assets	1,141,101
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<b>Total Liabilities and Net Assets</b>	<b>\$1,260,328</b>
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Source- assembled from audited financial statements

## Sources of Funding FY15

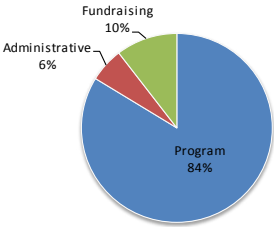
Assembled from audited financial statements



Sources of Funding excludes proceeds from sale of house(s)

## Expenses FY15

Assembled from audited financial statements



Program expenses are offset by the proceeds from the transfer of house(s)

## Sources of Funding, Excluding Proceeds from Home Sales

Assembled from audited financial statements

	FY15	FY14
Donations*	\$ 136,754	\$ 142,073
Special Events and Other	48,615	16,133
Mortgage Collections **	102,445	82,815
<b>Subtotal</b>	<b>287,814</b>	<b>241,021</b>
Grants	95,043	166,166
<b>Total</b>	<b>\$ 382,857</b>	<b>\$ 407,187</b>

\* FY14 included \$50,000 of in kind donations of land.

\*\* FY14 Mortgage collections is for 11 months, not 12 due to changes in our collection practices.

## Committee Reports

### Building Committee

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

- 5 Garfield Avenue, Florence – Construction on the 5th and final Habitat house on Garfield Avenue on land donated by the City of Northampton was completed in December 2014. The new owners moved in at the end of January 2015.
- East Street, Easthampton – Groundbreaking happened in July 2014 on two homes on land donated by the Town of Easthampton. Some of the ways the duplex is designed to reduce the amount of energy required for heating and cooling are:
  - Orientation and design of the building to have large windows on the south side to capture sun in the winter and large roof overhang to minimize sun in the summer when the sun is higher
  - Double 2x4 walls (an outside wall and a separate inside wall) with dense pack cellulose insulation in between
  - High efficiency double pane windows
  - Sealing all window, door and sheathing joints to minimize outside air infiltration
  - High efficiency heating, cooling and hot water systems



This is a Habitat Women Build site where men are welcome but the goal is to have at least 70% women volunteers. By the end of June 2015 the walls were up, the roof on, the windows and exterior doors installed and plans were being made to install the cellulose insulation. Completion is targeted for early 2016.

- East Pleasant Street, Amherst – In April 2014 the Town of Amherst selected PVHH as the developer of an affordable housing duplex on the site of the former Hawthorne Farm at 235 East Pleasant Street. The foundations were poured in the fall of 2015.



Brad Hutchison

"With a single grant to Pioneer Valley Habitat for Humanity we're able to help: make a difference for the environment; provide affordable high-quality homes to deserving families; demonstrate how energy-efficient, net-zero homes are practical, affordable and smart; empower more women to help their community and build construction skills; provide hands-on education and training for young people; and, grow western Massachusetts' clean energy economy. Who wouldn't want to be a part of all that?"

- Jon Scott, President & Director, Singing Field Foundation

## Committee Reports cont.

### Family Selection Committee

This has been a very busy and challenging year for the Family Selection Committee. We established a partnership with the city of Easthampton, a new area for us to build. This collaboration was special in many ways. According to the site specifications, we were to build a zero lot line duplex on East Street with a three-bedroom accessible unit, and a four bedroom unit. We presented our marketing plan and it was approved before we set about finding the partner families. We learned how to run our first lottery and had 13 applicants qualifying. The selection for the two families was completed in November of 2014. Our new partner families, both veterans and single women with children are busy putting in their hours at the first Women Build site for us. The units should be completed early 2016.

During this last selection cycle, we learned many new things. We found it was time to revamp the committee, losing some members while adding new members with expertise in mortgage regulation and the new lottery system we would now be following. A policy subcommittee was established and has been working for several months rewriting the Family Selection Policy and Family Selection Manual. We are adding volunteers to handle marketing, and have updated job descriptions. The next property, Hawthorne Farm in Amherst, will be our next selection opportunity. We are putting the new policies in place now for a winter selection process to be ready for building in early 2016.

### Family Support Committee

The committee provided mentoring support and facilitated the requirement for sweat equity activity for three families at the East Street, Easthampton and Garfield Avenue, Florence locations. In January 2015, a dedication was held for the last Garfield Avenue family and coincided with the 25th anniversary of PVHH. A new member from the Easthampton area joined the committee and began mentoring one of the families in that town.



Matt Burkhardt

Future tasks for the committee include:

- revising the Mentor Handbook and Partner Family Handbook;
- planning, implementing and evaluating Family Support activities; and
- working with Family Selection to coordinate new regulations.

## Strategic Planning Committee

The Strategic Planning Committee was formed as a sub-committee of the Board of Directors in FY2014, and concluded the initial phase of its work in the spring of 2015. Our work included research, consultation with other HFHI affiliates and key stakeholders, and input from staff and Board members. The entire Board approved the plan at its May meeting.

Key goals include:

- Achieving long term financial stability, and building an organization that is resilient to changes in volunteers and staff;
- Ensuring that homes are designed and built to be simple, volunteer-friendly, energy-efficient, durable and affordable, and establishing processes to ensure that construction siting is consistent with our resources and priorities;
- Increasing our donor base and fundraising revenue;
- Strengthening institutional memory and improving training and decision-making; and
- Ensuring fair and equitable selection of families according to all current laws and regulations.

Existing committees and staff members have taken responsibility for the various goals and have developed timelines and action plans, and we have begun a process under which the Board will review regular updates.

## Fundraising committee

To jumpstart the fiscal year, the 25th anniversary of Pioneer Valley Habitat for Humanity offered a great theme to help drive the development efforts of FY15. With seed donations from a small, dedicated group of donors we developed a \$25,000 Challenge Grant that stimulated new giving and increased giving from old supporters to Habitat. This effort was instrumental in welcoming more than 450 new supporters – some of whom came through our fall Flamingo Challenge effort, others during Valley Gives Day and through the fall campaign – and in raising close to \$36,000 to exceed the matching goal. And with new donors came new levels of giving which helped drive past our stated goal of \$74,000 to a high of more than \$91,000 from individual donors.



Two signature fundraising events – the 3rd annual Gingerbread Build and the 4th Feast for Habitat – drew large crowds, met fundraising goals, and raised Habitat's profile in the community. New support from local banks and businesses was a critical piece to this year's fundraising success and helped to keep construction on track and move things forward.

Pioneer Valley Habitat's new Resource Development Director implemented proven fundraising systems and practices during FY 2015 and the Development Committee was re-formed, the overall effect creating stabilization and growth in preparation for next year's efforts.





We deeply appreciate the contributions of time, talent and resources of our many partners. Community participation is the cornerstone of PVHH's work.





## Committees and Community Engagement

### FY15 Board of Directors

Mike Simolo, president  
Reverend Janet Bush, vice president  
Emily Schwarz, treasurer  
Paul McDonough, assistant treasurer  
Sheila Klem, clerk  
Keith Woodruff, assistant clerk  
Marybeth Bridegam  
Anna Novey Cook  
John Ebbets  
Steve Harrington  
Christine Karlberg  
Walt Kohler  
Libby McLarty  
Ann Parizo

### Finance Committee

Ken Bordewieck  
Steve Harrington  
Paul McDonough  
Maureen Mahar  
Emily Schwarz, chair

### Strategic Planning Committee

Rev. Janet Bush  
Johan Brongers  
John Ebbets  
Walter Kohler  
Paul McDonough  
Mike Simolo

### Family Selection Committee

Allie Brady  
Myra Carlow  
Ed Larson  
Carole Manning  
Chris Morrison  
Analee Wulfkuhle

### Family Support Committee

Jane Andresen  
Marybeth Bridegam  
Myra Carlow  
Bob Carroll  
Jim Harvey  
Sheila Klem  
Carole Manning  
Jean Miller  
Susan Roznoy, chair

### Site Selection Committee

Anna Novey Cook, chair  
Chuck Dauchy  
Carl Guepel

### Building Committee

George Hollywood  
Tom Jones  
Charlie Klem, scribe  
Walt Kohler, chair  
Libby McLarty  
Bill Noel  
Gary Snyder  
Aaron Walker  
Chuck Whitham  
Michael Broad

### 5 Garfield Build Team Leaders

Charlie Klem  
Walt Kohler

### Women Build/MJ Adams Legacy Project Build Team Leaders

Edy Ambroz  
Lynne Badgett  
Libby McLarty  
Rachel Stevens  
Chuck Witham

### Women Build Media Committee

Peggy Macleod  
Alicia Ralph  
Shawna Stern

### Hawthorne Farm Build Team Leaders

Chuck Dauchy  
Walt Kohler, chair  
Charlie Klem

### Gingerbread Build Chairs

Janet Bordwin Kannel, registration  
Angela Callahan, decorations  
Officer Pouska, Maria Sperduti, Jonathan Wright, judges  
Betty Duprey, corporate sponsorships

### Feast for Habitat Chairs

Jennifer Hudon, food & beverage  
Janet Bordwin Kannel, registration and hospitality  
Colleen Osten, auction and raffle  
Alicia Ralph, logistics and staging

"My family is very happy in our new home! It wouldn't have happened without all of you. Our family has endured many obstacles along the way and this was the last piece to our puzzle. Once again, we wanted to give a big thank you to everyone! It's very much appreciated!"

-Katie Wolcott, Habitat partner family member

## Community Support

### KEYSTONE SPONSORS (\$10,000+)

Amelia Peabody Charitable Fund  
Florence Savings Bank  
Jack Hornor and Ron Skinn  
Pioneer Valley Photovoltaics

### CORNERSTONE SPONSORS (\$5,000 – \$9,999)

Sanford and Elizabeth Belden  
Sally and Al Griggs  
Lowe's Home Improvement -  
National  
Massachusetts Clean Energy  
Center  
Singing Field Foundation

### FOUNDATION SPONSORS (\$2,000 – \$4,999)

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Berkshire Bank Foundation  
Bike & Build Foundation  
Janet and Booker Bush  
National Grid  
Sinauer Associates  
UMass Amherst Community  
Campaign

### FUTURE BUILDERS (\$1,000 – \$1,999)

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Johan Brongers  
Charlemont Federated Church  
Kathleen Cole  
Thomas Dubin and Pamela Klem  
John Ebbets  
Freedom Credit Union  
Peter Jessop and Maureen  
Humpage  
Walt and Wendy Kohler  
Maple Street Architects  
Lisbeth and Hugh McLarty  
Sage Benefit Advisors  
Ralph S. and Vicki Tate  
VIVINT Solar Developer, LLC  
Webs/Valley Fibers Corp

### DREAM BUILDERS (\$500 – \$999)

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Wright Builders

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Thanks to our generous supporters

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**Generosity comes  
in many forms.  
We appreciate  
the hundreds  
of community  
members who  
support us with  
their many levels  
of commitment,  
their time, their  
sharing of and in  
the Habitat story.**

"We are strong supporters of affordable housing here in the Pioneer Valley and are glad to help Pioneer Valley Habitat for Humanity with its important mission. They do a great deal to assist the communities and it is our pleasure to partner with them."

- John F. Heaps, Jr.,  
President and CEO of Florence Bank





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Florence, MA 01062

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