The necessity of Merrimack Valley Habitat for Humanity

Paving our way into every community

Merrimack Valley Habitat for Humanity (MVHH) has primarily built in the communities of Lawrence, Methuen and Haverhill from its inception. As we have grown as an organization, so has our reach of service. MVHH is targeted to build in 22 communities within the Merrimack Valley and New Hampshire, with North Reading, Massachusetts being our most southern community and Atkinson, New Hampshire our most northern. “We originally served where the need was greatest and our base of support had originated,” said Executive Director Randy Larson. The founders of Merrimack Valley Habitat for Humanity resided in Andover, Methuen, and Lawrence.

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Dear Neighbors, Friends, and Supporters:

I am privileged to be writing you once again to thank all of you who have contributed your time, talent, and treasure to the on-going success of Merrimack Valley Habitat for Humanity. It was another amazing year for our affiliate and for the families we helped realize the dream of affordable homeownership. In this issue of Views from the Porch, you will read of our accomplishments and about how MVHH has forged strength, stability, and self-reliance through the effort of our Board members, our neighbors, volunteers, and supporters in our mission to bring families together to own their homes.

Nothing is more gratifying to me, my fellow Board members, our neighbors, and our many volunteers as when we dedicate a new home and turn the keys over to new, deserving families. I am happy to report that in June we celebrated the completion of our Lupine Street build, which the Ngumbi-Bosusu and Bisimwa-Busane families are now able to call home.

The affiliate continues its work on other Lawrence homes as well. By the end of this year, we expect our “Veterans Bullys” on Phillips Street to be completed, and we are making great progress on our Mason Street duplex, and expect to break ground shortly on our Franklin Street property. For the first time in a long time, our plans are also putting us on paths to additional Merrimack Valley communities where we have yet to build: Andover and Salisbury.

In September, MVHH and the Andover Community Trust held a barbeque and information sharing meeting to kick off what will be a six-home affordable housing partnership in Andover. The project, slated to begin next year, calls for MVHH to build four of the six homes, all of which will be located on Lupine Road on land that will be acquired from South Church in Andover.

Another new community, where we expect to build up to seven homes in the next few years, is Salisbury, Mass. Construction on the first three of those properties is scheduled to start early in 2018. Site planning has already occurred, so this presents an opportunity for the affiliate to engage new businesses, faith communities, and individuals on this exciting project.

As we ramp up our Salisbury build, I am pleased to report that two new board members from the Amesbury-Newburyport-Salisbury-Newbury area have joined the MVHH family. Both Howard Mandeville and Ronald Kubisz have years of collective experience with professional accomplishments in the housing, construction, affordable housing, marketing, real estate, and finance. We look forward to benefitting from their counsel and leadership.

I want to conclude by thanking all of you—our neighbors, friends, and supporters—for your commitment to making our Merrimack Valley affiliate so successful. We certainly could not have accomplished all we did this past year without your generous financial contributions, in-kind donations, and countless hours of volunteering. As we look to 2018, we will continue to help deserving families by providing them with an opportunity to fulfill their dreams of affordable homeownership.

Sincerely,
Dick Sumberg
President, Board of Directors

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However now, with a donation of land from the Institution for Savings in 2016, MVHH is working with the town of Salisbury to break ground imminently at 22 Old County Road, and will begin to pave the way towards our first build up in the northwestern part of our footprint. In addition, we will be breaking ground in 2018 in our first build partnership with Andover Community Trust at 8 Lupine Road in Andover, MA.

Based upon the developing Merrimack Valley Planning Commission Housing Plan, which began a process of community engagement in March of 2017, the findings define a critical need for affordable housing across the Merrimack Valley and Essex County, where Merrimack Valley Habitat for Humanity serves 18 out of our 22 communities. Through research and data assessment, the Massachusetts Housing Partnership has determined that Massachusetts would require 44,000 new units of housing to serve our immediate population of working and homeless families. In the communities that both Merrimack Valley Habitat for Humanity and the Planning Commission serve, including areas of Essex County, the same assessments show a necessity of 4,900 new units for the current population.

“The supply and demand is creating an outstripped market of affordable housing in the Merrimack Valley,” explained Angela Vincent, AOCF of the Merrimack Valley Planning Commission. “The Planning Commission’s research indicates a need for affordable rentals that will hopefully bring down the demand, and with that, bring down cost. This is a short-term answer to the necessity of long-term stability for families earning 30-60% of the area median income, which is the population that Merrimack Valley Habitat targets. We are looking to lift a family out of poverty housing situation before the tragedy of homelessness strikes, and with the ever rising cost of rent, the first or to new homes we have on our build calendar for the next two years will do just that. These homes will deliver an asset that will keep a family on track with housing stability,” said George Koehler, chair of the site acquisition committee for MVHH.

In order to keep homes affordable, so that a family of four earning 30-60% of the area median income of $29,430-$48,860 (based on the HUD census track for the MVHH territory) will be capable of paying a mortgage over a 25-30 year term, we focus on building simple designs. Each home is roughly 1,200 square feet including 3 bedrooms, 1.5 baths, washer dryer hook-up, new appliances, and a shared piece of land—one of a two family side-by-side duplex. Each family carries their mortgage, insurance, taxes and a homeownership association fee for maintenance and upkeep of the overall exterior of the building. MVHH holds the mortgage at a zero percent interest rate, often with a soft second mortgage that discourages families from buying and attempting to flip the home. MVHH also has the first right of refusal to purchase back a home should a family decide to sell, allowing us to keep the home within an affordable homeownership stock for another family to purchase. All of this is achieved through contributions of time, talent, and treasure—the gift of volunteers building homes alongside the families, who are required to put in between 240-360 hours of sweat equity. Businesses, foundations, and individuals also make generous donations for supplies and costs that cannot be covered through volunteer efforts including: land purchases, licensed trade work, and administrative support of the program.

Through the generosity of organizations like the Institution for Savings and South Church in Andover, Merrimack Valley Habitat for Humanity is able to build. In partnership with Andover Community Trust, MVHH will be purchasing property at 8 Lupine Road. This fall we held a walk-through of the property for both organizations where it was discussed that a collaboration between ACT and MVHH has long been a dream of the founders of both organizations. Although one may think that a community such as Andover would not have the challenges of affordable homeownership, it is actually imperative for towns to pave a way for affordable housing based on the state requirements of meeting a 10% affordable housing need within each community. Andover Community Trust has been supporting this effort within Andover for the last 25 years. Merrimack Valley Habitat and ACT are looking forward to delivering on these expectations with the 6 homes slated for this build.

—John Pearson, AIA LEED AP and president of the ACT board

Partnership

The Lupine Road collaboration with Merrimack Valley Habitat represents an exciting turning point for both of our organizations and a significant new community asset for the town of Andover. It’s a pleasure working with the MVHH team.

John Pearson, AIA LEED AP and president of the ACT board
On a warm sunny day in June, two of our families had their new homes dedicated by Merrimack Valley Habitat for Humanity (MVHH). There was music, a speech of welcoming and thanks from our Board Vice President, Kevin Prendergast; and a welcome to the neighborhood from Evelyn Urena, Housing Manager in the office of Community Development with the City of Lawrence, MA. There were prayers and lots of Congolese food made by the families in their new kitchens. But mostly there were happy people celebrating their new homes. Homes that the families helped build over the past 2 years. 77% of our new families are immigrant families. The two families in the Margin Street homes are both from the Congo. The families met when they started building and have since become friends.

Bertille Bintu Busane came to the United States in 2008. A year later she emigrated from the Congo to the United States in 2011. Her husband, Jean-Bonhomme Bahati Bisimwa, worked in the medical field in the eastern part of the Congo. He joined his wife and their new baby son in 2011.

Today, Jean works for a Security Company at Logan International Airport and Bertille has been working as a Certified Nurse’s Assistant. She is now enrolled at Bunker Hill Community College where she is working toward her Nursing Associate Degree.

Their older son is attending the Guilmette Elementary School, and their daughter is in Kindergarten at the Lawrence Family Public Academy. Their youngest son, who is 16 months old, celebrated his first birthday a month after they moved into their new home.

Jean has always dreamed of owning a home. He sees their new home as a way of giving his family stability, a place of safety, and as a means for his family to be part of and build a community. For Jean and Bertille, it is wonderful to be part of a community of kind hearted people who help one another. When Jean returned to the Congo, he left his family here, and Bertille has been working as a Community Development with the City of Lawrence, MA.

Jean and Bertille are deeply thankful for the support they have received and for the opportunity to own a home and build a future for their family.

Emmanuel, Jacqueline’s children, emigrated from the Congo to the United States in 2013 after winning the D. V. Lottery. In the Congo Emmanuel ran the department that repaired cars for the police department in his community. He was also a driver for the department. Emmanuel and Jaqueline came from a very poor community where education was only a dream. Today Emmanuel is a graduate of New England Tractor Trailer Training School and will be getting a license to drive trucks. Jaqueline was certified through the Lazarus House job training/ work preparation program to secure employment in housekeeping. Their eldest son attends Northern Essex Community College. He is studying biology and health and hopes to go to UMass Lowell to become a doctor. Their eldest daughter graduated from the Notre Dame Education Center with a certificate in the Home Health Training Program, and is pursuing her GED.

Their two younger children are in high school. Both of them attend Notre Dame Cristo Rey Academy. They left the Congo for a better life and found one. Having a home has brought stability, safety, comfort, and most importantly, a better education and a better life for their children.

At the dedication of one of Emmanuel and Jaqueline’s children read the following words that expressed the family’s gratitude:

Thank you note from the Ngimbis family

Greetings to all our MVHH Volunteers,

The Ngimbis would like to thank each and every person who has worked so hard for making our dream of owning a house become a reality.

You have helped so many families find a home. We are very grateful for the things you do to keep families safe and happy. When we first arrived in this country in 2013, after winning the D.V. Lottery, we did not think that a community of kind hearted people would help us own a home. For that we are truly grateful and may God continue to bless this wonderful organization.

Sincerely,

Ngimbis family

Every family needs of the organization – in essence you become ambassadors of our mission. With each story you share with friends and family members we hope to inspire and increase our volunteer capacity by at least 50% over the next year, as we pave our way into the communities we will be serving.

A vital component of our affiliate is our ReStore. All ReStores volunteers contribute to our success whether a retired individuals, students, or local business groups. Each hour of service makes up the core support of much needed, consistent, and returning volunteer corps.

“My daughter, Emily Coranot, a student at Merrimack College had signed up to work in the ReStore, and because I am involved with community outreach and volunteer efforts at my company, Falcon Investments, I was asked to join her. I was so impressed with the store and all they do in the community. I wanted to show that by making a donation to the affiliate’s work. Because we truly believe in the mission of MVHH, we have planned to volunteer more often in the future,” said Nicole Coranot.

We can easily see examples of the power of every volunteer hour across the affiliate. Within the past year we’ve been diligently completing our first Veteran Build, with families planning to move in for the holidays. We also started our next build at 11-17 Mason Street this past winter, and expect our families to be landscaping their new homes in the spring 2018. We’ve also been able to secure another piece of property at 99-101 Franklin Street in Lawrence, and will break ground before the winter. This property’s family selection process is currently underway.

When Merrimack Valley Habitat experiences an uptick in volunteerism—a flow of regular and repeat volunteers—the results for our overall organization are miraculous. Join in our forces of support – as a build volunteer, a ReStore volunteer, or use your talents and resources to bring the dreams of homeownership to families in your communities. Contact us at info@merrimackvalleyhabitat.org.
Skyfighter $50,000+
City of Lawrence
Every rehearsal, every performance.

Heath Artisan $49,999+
Mass Save Residential New Construction Program
For Habitat for Humanity International

Nathan and Leslie Levenson
Mike Dempsey and Lynda Urgotis
Central Congregational Church

Hearth $10,000-$24,999
Bank of America Charitable Foundation
Esson Community Foundation

Richard and Lori Sullivan
Sumberg Family Fund of the Essex Community Foundation

Lynn Sullivan

Foundation Crew $5,000-$9,999
Fidelity Charitable Gift Fund

Every volunteer hour counts. Here’s how you can make a difference.

Every Gift Countsthe first $25,000 of every gift is critical to our achieving the MVHH mission.

30,000

The 30,000 volunteer hours that so many put in this past fiscal year are critical to our achieving the MVHH mission.

The $25,000-$49,999 Hearth category includes:
- Janet McLennan
- Nathan and Leslie Levenson
- Mike Dempsey and Lynda Urgotis
- Central Congregational Church
- Sumberg Family Fund of the Essex Community Foundation
- Foundation Crew
- Sumbal

The $10,000-$24,999 Hearth category includes:
- Bank of America Charitable Foundation
- Essex Community Foundation
- Richard and Lori Sullivan
- Sumberg Family Fund of the Essex Community Foundation

The $5,000-$9,999 Hearth category includes:
- Fidelity Charitable Gift Fund
- Every volunteer hour counts. Here’s how you can make a difference.

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We have made every effort to verify the accuracy of all of our transactions, but if your name is listed, it is solely based on information provided. If you believe you may be missing an entry, please contact Chellenne Valdez, Executive Director, at 978-468-0801 or chellenne@merrimackvalleyhabitat.org.

We need your help. Without your volunteer hours, we can’t build homes.

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We need your help. Without your volunteer hours, we can’t build homes.
every country deserves decent, affordable housing…

Merrimack Valley Habitat for Humanity will embark on its second international build in the Spring of 2018 in the Dominican Republic. Habitat for Humanity Dominican Republic began building in 1986, just a year after Merrimack Valley Habitat became an affiliate. The two organizations are not only connected through their commitment to the mission of Habitat for Humanity, but through the large Dominican community in Lawrence, MA where the MVHH affiliate office is located.

The DR affiliate has served over 7000 families, enabling them to be self-sustaining through the stability of housing. The need for housing in the Dominican Republic is unquestionable, with a housing deficit noted at 1,200,000 units and about 60% of that number being relative to the quality of the exiting housing stock. (Source: Habitat for Humanity country profile)

We will be building in San Juan de la Maguana from March 3-11 of 2018. The team will fly out of Boston to Santo Domingo for a seven day excursion—four days for building, two for travel, and one set aside to experience the community. Participants on the trip are a combination of board and staff members and dedicated volunteers. The trip is being co-led by our board president, Dick Sumberg, and the board secretary, Bruce Letwin. The cost of the trip is $2,000 for each participant plus airfare, and includes a contribution to Habitat to be used for funding construction in the DR and in other international locations. It is estimated that 40% of the trip, excluding airfare, will be a tax-deductible contribution. There will be few incidental expenses, with food, housing, and travel in the Dominican Republic covered in the cost of the trip. We currently have seven committed participants and are looking to take 15 in total. We anticipate an unforgettable community-build experience to be shared by all. For those interested, please contact our office at 978-681-8858 or email development@merrimackvalleyhabitat.org

every drive
Show your Habitat pride on your license plate!

As a member of the Merrimack Valley Habitat for Humanity community, you now have a wonderful opportunity to show your support for our mission with a special Habitat license plate for your vehicle. Our affiliate is excited to announce a collaboration with all 17 Habitat for Humanity affiliates in Massachusetts to introduce a Specialty License Plate Program. The cost of the plate is $40, which will provide a sustainable funding source to be split among all Massachusetts affiliates.

Each time you hit the road with your new Habitat Specialty Plate, you will be raising awareness of Merrimack Valley Habitat and the work we do. Whether driving in Lawrence, where most of our 94 homes have been built, or heading to our new build communities of Andover and Salisbury, you will be reinforcing the special role that Habitat fills in the Merrimack Valley.

Massachusetts

Build for the road ahead. Ask about how to order a Habitat License Plate!

bob@merrimackvalleyhabitat.org
978-681-8858 x. 18

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