Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

(October 6, 2016 HUD.GOV)
Every neighbor, friend, and supporter:

I am privileged to be writing you once again to thank all of you who have contributed to the ongoing success of Merrimack Valley Habitat for Humanity. It was truly a remarkable 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 about our accomplishments and about how MVHH has fostered strength, stability, and self-reliance through shelter for local first-time homeowners.

Foremost is the completion and occupancy of the Bixby Building at 100 Parker Street, which has been home to 10 families since March 2nd. Last May MVHH had its official Parker Street celebration, and in April we dedicated its Conference Room in honor of Habitat’s longtime friend and highly esteemed volunteer Phil Fluent.

Although Parker Street was the affiliate’s most comprehensive build, others were also underway. Four new homes on Margin Street and Phillips Street are nearing completion. The Phillips Street build is noteworthy because it is MVHH’s first ever affordable home building project earmarked specifically for U.S. Military Veterans. There is so much excitement about the Veterans Build that we are considering replicating the project at other locations.

One of those is in Salisbury, where MVHH received a generous donation of land from The Institution for Savings. We anticipate building up to six homes on that newly acquired land and have already begun the process of an engineering assessment and outreach to individuals, faith communities, foundations, and local businesses in Amesbury, Newburyport, and Salisbury.

After having served for six years and contributing their time, talent, and treasure to MVHH in so many different ways, Stephen and Susan Howell have concluded their terms on our Board of Directors. The Howells were instrumental in making our 2012 and 2014 Builders Blitz initiatives successful and I am exceedingly grateful for the passion they brought to the affiliate. I am very pleased, however, to share with you that Liza Waters of Winchester, The Financial Advisors and Axial Financial; and Greater Lawrence Technical School.

Overcoming Hurdles

As each hurdle of this complex build was cleared and bricks were repositioned, the regular crew of volunteer site supervisors, staff and the board would exclaim a sign of relief. As many old renovations have surprises, the Convent was not going to disappoint; and just like it had shaped the lives of our many volunteers, renovating a 100-year old building is going to shape and impact their resilience in the present. With the challenge of a sinking foundation to the renovation of remnants from an oil tank removed in 1992 as examples, the community members of the board of directors, businesses, and with the support of the City of Lawrence, we found solutions and resolve to complete and celebrate the outcomes of this beautiful building’s transformation.

And although the Bixby Building has primarily transformed the lives of 10 families – six of which are led by single parent households, the Convent transformation will also add value through expanding stabilization and revitalization of the Lawrence South Common community. Studies continue to show that homeownership adds value to property, strengthens families and communities, by stabilizing their cost of housing and creating a greater opportunity of self-reliance – a priceless endeavor when reflecting on the 1000 plus days of building at 100 Parker Street.

Sincerely,
Dick Sumberg
President, Board of Directors

Affordable Housing Realities

In the 22 communities Merrimack Valley Habitat for Humanity serves, earning an affordable home becomes ever increasingly difficult. Prices in Lawrence have risen, on average 18% over the last three years (Source: Zillow Rent Index) with a median one bedroom unit, as of October 2016 renting for $1,200 - $1,500 a month. As the overall real estate market continues to recover, cost is inevitably expected to increase. Merrimack Valley Habitat for Humanity’s building efforts create a successful solution that averts families from the stress of an overpriced, and diminishing affordable housing environment.

The average mortgage/housing cost for homeowners now residing in the beautifully renovated 100 Parker Street/Bixby Building (St. Patrick’s Convent) is $600 per month. These 10 families, now Habitat homeowners of brand new two-three bedroom units, will have in some instances reduced their monthly housing cost by 30-50%, while obtaining a leverageable asset for their families’ long term financial stability.

Prior-to and –post renovation

Convent to Condominiums

The St. Patrick’s Convent’s transformation has been eight years in the making. With the estimated conversion cost of $1.2 million, and as our most complex build to-date, the Bixby Building is also Merrimack Valley Habitat for Humanity’s grandest example of the Habitat model – affordable homeownership achieved through the sponsorship and commitment of numerous companies, individuals, foundations, community organizations, partner families, volunteer builders, and municipalities.

Sledgehammers were scheduled to hit the walls of the Convent for demolition in 2009, but building was delayed as a result of the tragic historic Market Street seven-alarm fire, January 21, 2008, that impacted existing Habitat families.

The affiliate and community rallied to the commitment of both build efforts, and in 2010 we began the process of rehabbing what was to become 10 brand new homes for 10 selected families at 100 Parker Street. Over the course of over 100,000 building hours recorded, it was often heard as volunteers arrived to the site the sharing of their antics in the hallways of the Convent while students at the school directly across the street. St. Patrick’s Church, the Convent and the Academy have long been deeply rooted staples of the neighborhood.

Michael Sullivan, Mayor of Lawrence at the time of the purchase of the building, came back for a visit as our families were preparing for our traditional building dedication that was held May 7th. Sullivan said, “As someone who grew up just a few blocks away from the Convent, I am very happy to see this historic building now serves as home to 10 families, and hope the blessings of the nuns, who once resided here, will continue to overlook this new path in their lives.”

Sumberg family, Tom and Susan Knight, Nathaniel and Elizabeth Stevens Foundation, the City of Lawrence, Joyce Andrews, Schrafft Charitable Trust, Artemes W. Stevens Trust, Eleanor B Condie Charitable Lead Trust, Rogers Family Foundation, MacMillan family, Worthen Foundation, Two Commandments Foundation, Arlington Community Trabandos (ACT), South Church of Andover Downtown, LLP Boston, Monarch One Refined Renovations, Temple Sh’Ivah of Winchester, The Financial Advisors and Axial Financial; and Greater Lawrence Technical School.
Meet our Veteran homeowners: Joseph Maldonado and Isidoro Velazquez

Habitat for Humanity's national Veterans Build initiative is aimed at providing volunteer, housing, and employment opportunities for U.S. veterans, military service members, and their families. Since 2001, Habitat for Humanity has completed over 500 projects in partnership with veteran organizations, including new home construction, rehabs, renovations, and home preservation projects. In 2014, Merrimack Valley Habitat for Humanity became one of those affiliates, and initiated its first ever Veteran’s Build effort through the purchase of land and in partnership with the Veterans Northeast Outreach Center (VNOC) in Haverhill.

Initially sold to the Veterans Northeast Outreach Center in 2008 by the City of Lawrence, the 5,000 square feet at 124-126 Phillips Street was then generously sold to MVHH for $6,000. The lot is sufficient sized to build one of our traditional two family homes, which we began clearing and laying the foundation for in the fall of 2015 and spring of 2016, respectively. In an ideal location, just above the newly designed soccer fields and directly across from South Lawrence East Elementary School, MVHH quickly began the process of selecting families in early 2016 with a target move-in date for the spring of 2017. Alongside our dedicated family selection committee, now co-chaired by Rachel Conception, Assistant VP Eastern Bay and Elizabeth Sweeney, Executive Director Family Services of the Merrimack Valley, and with the continued support of the VNOC and our local Law¬rence Veterans Service Office, two wonderful families were selected: Joseph Maldonado and his wife Diana Santos, and Isidoro Velazquez and his wife Ordaliza Gomez. Both families have been building side-by-side with volunteers for the past six months and are eagerly looking to occupy their homes early next year.

Why is Habitat for Humanity focusing on veteran’s needs?

Nearly 4 million veteran households pay more than 30 percent of their income for housing. More than 1.5 million of these households pay more than 50 percent of their income for housing – demonstrating severe cost burden.

Isidoro, a veteran of the Vietnam War who moved from Puerto Rico to the US in 1993, now works at Stonyfield Organic. And Joseph, who is employed with ARC Technologies of Auburn, served 25 years in the U.S. Army National Guard – spending 10 years in a port construction unit, and completing his tenure after another 15 years with the combat engineers. Both families have their own unique stories of hardship, with loss of loved ones, and relocating to Lawrence due to extreme economic circum¬stances. Isidoro and Ordaliza have one grown son living with them, who is autistic. And Joseph and Diana have two small boys who will be able to attend Lawrence schools, just blocks away from their new backyard.

As each has weathered their own personal storms, yet both have always demonstrated exemplary determination to succeed and provide the best opportunities for their families while having honorably served, a greater calling as veterans. Expressed in their own unique way to the Eagle-Tribune, both Joseph and Isidoro exclaimed gratitude just days apart, “It’s my dream come true, actually, a roof for my family and for my kids,” Maldonado said. “We are giving thanks to God and to Habitat because we were (dreaming) to have a home, to own a home, but we didn’t have the chance,” Velazquez said.

MVHH has been fortunate to have the Eagle-Tribune covering our Veteran Build and you can read more about the build, the families, and their stories on our website.

The most current data from HFHI 2013-2014

Women Build Week celebrated with approximately 13,500 women volunteering at 325 events across the United States. Lowe’s contributed more than $1.75 million in gift cards to participating National Women Build affiliates, and Women Build crews built more than 2,300 homes.

Merrimack Valley Habitat has regularly relied on the support of women participants in our Women Build Days and over National Women Build Day – held every May just before Mother’s Day. One of our greatest supporters of Women Build efforts has been our local Women’s Fund of Essex County. Having participated in Women Build days over the past five years, by recruiting Advisory Board members and general community volunteers — our missions have easily merged with the rewarding work of helping to create safe, affordable housing for women and their children.

This year, as we are working to complete two builds – one at Phillips Street and one at Martin Street – here in Law¬rence, and then move our efforts up to Salisbury while taking on two new builds locally, we encourage women to come out and celebrate and build with us as we recognize that every women’s contribution changes lives. Contact volunteer@merimackvalleyhabitat.org to get involved.

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The 32,000 volunteer hours that so many put into this past year are critical to achieving the MVHH mission. Every hour makes a difference.

The $2,500-$4,999 Cornerstone Club
Robert Colburn
Charlesbank Community Foundation
Barbara DiBona
Linda Remington

The $1,000-$2,499 Circle of Hope
Shelly McGuiggan
Cicely A. S. M. and Nancy D. Feldman

The $500-$999 Community Builders
Sharon Elwell
Pamela Bishop

Our Most Generous ReStore

Our Exceptional In-Kind Donors

Our Generous In-Kind Donors

Our Many Generous Donors

Our In-Kind Contributors

Our Financial Supporters

Our In-Kind Contributions

Our Generous In-Kind Donors

Our Most Generous In-Kind Donors

Our Many Generous In-Kind Donors

Our In-Kind Contributors

Our Financial Supporters
Every community

Every friend makes a build happen… 20 Old County Road in Salisbury

Our first step in expanding our build footprint, and hopes of serving families in Salisbury started with our friends at The Institution for Savings Bank, who made the extraordinary donation of land, a 1.8 acre buildable parcel, located at 20 Old County Road that they asked to be used for affordable housing construction in a partnership with Merrimack Valley Habitat for Humanity. In acknowledging the gift, Institution for Savings President and CEO Michael J. Jones noted, “When Merrimack Valley Habitat for Humanity contacted us with interest in this property, it just made sense to partner with them and provide a boost for affordable housing in Salisbury.” And so the exciting process began.

Step two… as the success of our previous builds would show, we would need to expand our reach of connections and make more friends within our new building community. In the tradition of the Habitat model, we went to our clergy connections at Main Street Congregational Church in Amesbury, who have since been out to build with us in Lawrence, and then we connected with old friends of the board and committees up in Newburyport. Old friends told new friends and we hosted a first gathering to gain traction at Andiamo in Newburyport, in September. And the next gift, to our grateful surprise, came from Jonathan Woodman, of Woodman Associates Architects out of Newburyport, who has donated his work as our architect on the project. Jonathan has generously produced a set of detailed concept drawings, floor plans and elevations that have been utilized with site planners and in meetings of our executive board to promote the build in Salisbury.

Each community we’ve built in over the past 30 years has had the support and commitment of its leadership, and Salisbury is no exception. Since our September gathering, we’ve met with representatives of the Salisbury Planning Department and the Conservation Commission (of course bringing along Jonathan and his detailed plans), and have discussed next steps for getting the build approved. We will soon be filing a Notice of Intent with the town for approval, and are eagerly looking forward to getting shovels in the ground!

A call for a couple of “clean-up” days at 20 Old County Road are being scheduled while the ever familiar Merrimack Valley Habitat for Humanity build sign is being designed, with a notice of homes “Coming Soon”. As we begin staging our logistics for the site, we’re busy building new friendships with excavation and engineering firms that will inevitably be instrumental in our making headway in the necessary water and sewer lines for the property. We can never have too many friends when taking on a new build, especially in a new community. So we welcome Jonathan Steeves, of Byfield Builders, who read about the Salisbury project in the Newburyport News, and is onboard, jumping in and bringing in more new construction friends.

The final and one of the most crucial steps will be our necessary fundraising strategies. Knowing each home on the site is expected to average in costs between $125,000 and $150,000 to build, and the projections for the overall complex with adjoining properties is set for 10 homes (five duplexes) being approved, we’ll need significant support to make it happen. But our most immediate need is to focus on our start-up property at 20 Old County Road, with anticipation for a construction start date in fall of 2017.

Freeman Condon, a Trustee at the Institution for Savings as well as a Salisbury selectman, noted: “It’s very exciting to see Merrimack Valley Habitat for Humanity do their first build in Salisbury. As a member of the Town’s Affordable Housing Trust, I am proud of the Institution for Savings for taking a leadership role to get this started.” As a new friend, Condon has met with MVHH leadership to explore options for making this project a true Habitat success.

So come onboard – join our expansion with this new build footprint, either as a new friend or old friend, and know that every contribution will enable us to build strength, stability and self-reliance through shelter for families in Salisbury. To find out more about this build, in particular, please contact development@merrimackvalleyhabitat.org.

Credits — Writing/Editing: Jennifer Hilton, MVHH; Graphic Design: Sharon Elwell, Elwell Design; Photography, Raphael Brickman, J.Hilton, E. Salas, Eagle-Tribune, Gala: Emily O’Brien, and MVHH archives.