

## Table of Contents

I.	Section 1.....	Cover Letter
II.	Section 2.....	Application
III.	Section 3.....	Attachments
	A.....	IRS 501(c)(3)
	B.....	Audited Financial Statements
	C.....	Construction Budget
	D.....	Home Design Plans
	E.....	List of SSHH Board of Directors
	F.....	Testimonial from Family Partner



South Shore  
**Habitat**  
for Humanity®

*Building  
houses,  
building  
hope*

January 13, 2011

Mr. James Lee  
Chair/Citizen Representation  
Community Preservation Committee  
Town of Easton  
136 Elm Street  
Easton, MA 02356

Re: Community Preservation Act Project Application

Dear Mr. Lee,

I am writing on behalf of South Shore Habitat for Humanity (SSHH), a 501(c)(3) non-profit organization dedicated to building simple, decent, affordable homes in partnership with families in need. Established in 1986 we currently are celebrating our 25th anniversary and constructing our 50th home in Marshfield. It is with great excitement that SSHH will return to work in partnership with the Town of Easton and its community, to provide our third affordable housing unit in Easton.

South Shore Habitat for Humanity works with families earning 30-60% of the HUD Area Median Income (AMI). We work with families who have a significant need for affordable housing and also a willingness to partner with us. Our solution to the affordable housing crisis is unique. We provide a 20 year, no interest mortgage and do not require a down payment. Additionally a deed rider is implemented mandating that the house remains affordable in perpetuity. We require our Family Partners to complete a minimum of 250 "sweat equity" hours both on the non-construction and construction aspects of building the home. Our Family Partners must participate in financial literacy classes, budget preparations, and classes that help educate them on being a first time home owner.

Our plan for this parcel is to produce a Single Family Garrison Colonial with an estimated construction budget of \$175,000, which is attached. In order to fully execute our mission and keep our homes truly affordable, we solicit funding from grants, corporations, individuals, and in-kind donors. South Shore Habitat for Humanity is asking the Community Preservation Committee for a grant of \$50,000 to help supplement this project.

A typical Habitat house takes approximately 18 months to complete and construction begins after approximately 50% of the funds are raised. South Shore Habitat for Humanity anticipates closing on this property in June of 2012.



South Shore  
**Habitat**  
for Humanity®

On behalf of South Shore Habitat for Humanity, I thank you for considering our request and I look forward to working with you and your staff as we continue to support our mission of building simple, decent, affordable homes in partnership with families in need. If you require any additional information please do not hesitate to contact me at 781-337-7744 x. 17 or our Development Manger, Rajani Mitchell at extension 12.

In partnership,

Martine L. Taylor  
Executive Director

II. Section 2.....Application



## Community Preservation Act Project Proposal Application

**Please describe your project and include, if applicable: (a) street address of project; (b) assessor's map and lot number(s); (c) current ownership; (d) existing use or deed restrictions; (e) proposed ownership after project completion; (f) proposed use or deed restrictions after project completion (including proposed conservation, open space, recreation, historic and affordability restrictions).**

South Shore Habitat for Humanity (SSHH) will build its second home on a parcel of land in Easton located at 12A Highland Street, assessor's map No. U50, and lot 10. Once the home construction is complete and the closing has taken place, the family partner, having been qualified to purchase the home by South Shore Habitat, will then be the new homeowner and solely responsible for this property. A deed rider will be placed on the property to keep the home affordable in perpetuity.

**Using the information in this packet as a guide, does the project serve one or more "community preservation" purpose? (*open space, historic resources, recreation, community housing*)?**

**Yes** - If yes, state all CPA purposes served by your project. (If no, project is not eligible for funding.)

SSHH will use these funds to construct one unit of affordable community housing that will count toward Easton's affordable housing inventory.

### **B. Considerations for funding an eligible project.**

**1. Does the project serve a need or goal set forth in the Town of Easton Open Space and Recreation Plan or another planning document related to a community preservation purpose?**

**No** - If yes, please explain.

No, funds received will be used to build a single family home and not for open space or recreation.

**2a. Would CPA funds be used to leverage or supplement other funding for this project? (i.e. self-help grants/ matching grants) Yes** - If yes, please explain.

Yes, funds received from the CPC will be used to supplement additional funds that we solicit from a variety of different sources including individuals, foundations, congregations, and corporations. SSHH works with members of the community to raise both awareness and donations to cover the cost of construction.

### **CPA Project Proposal Application Form, December, 2008 Page 2 of 4**

**2b. What is the total project cost?** The total Project / Construction Budget is \$175,419.

**2c. Please state all sources of funding for the total project costs and the date(s) that such funds are scheduled to be paid.**

Once SSHH takes title to land, we form a Local Partnership Committee (LPC), a group of local volunteers who will be assigned tasks such as fundraising, outreach, community relations and construction. This is the first step in the many steps required to raise money and complete the building of our 12A Highland Street property. Although SSHH has only recently received the property, and has not yet formed the LPC, we have already raised \$10,000.



### Community Preservation Act Project Proposal Application

**3. State the amount of funds you are seeking from the Community Preservation Fund and when you request that such funds be available for your project.**

South Shore Habitat is requesting \$50,000 from the Community Preservation Fund. We hope to receive funds prior to June 30, 2012.

**4. Is this project recommended by a relevant town committee (Conservation Commission, Recreation Commission, Historical Commission, Easton Housing Authority, Easton Housing Partnership)?**

**Yes - If yes, please explain.**

SSHH is pleased to have been working closely with the Board of Selectmen. Throughout our building process we will continue to partner with all committees in the Town of Easton to assure the community that we are working with and for them – as we produce this unit of affordable housing.

**5. Does the project include public access? No/Not Applicable - Please explain.**

This project will not have public access as it is a private home. However, we do hope that the public, members of the business community, members of the town's congregations, and individuals will participate and partner with us, as we welcome a new family in to the Easton community.

**6. If the project relates to a particular parcel of land, what are the zoning and present use of the property and the potential use(s) of the property if project is not funded?**

The zoning for 12A Highland Street is residential.

**7. Are there any special issues related to project timing? Is a property "at risk" of development or otherwise threatened? Is a right of first refusal about to expire? Are there other timing issues related to the project?**

There are no "at risk" issues related to timing for this project as stated by the Town of Easton. However, SSHH strives to reach an 80/20 % ratio of program costs to administrative costs in each Fiscal Year. In order to reach this ratio, SSHH must complete at least three homes per year. We are hoping to close on the 12A Highland Street project by June 30, 2012 in order to meet this ratio.

**8. If this project relates to a particular parcel of land, is this a land acquisition project or a development project of land "already owned"? Please explain.**

Yes, SSHH responded to and received this parcel of land from The Town of Easton through an RFP released in 2009. SSHH purchased this property for \$1.00.



**Community Preservation Act Project Proposal Application**

**9. If this is a community housing project, does the project involve the “reuse of existing buildings or construction of new buildings on previously developed sites”? No - Please explain:**

The 12A Highland Street parcel is a vacant, undeveloped lot.

**10. If you have any other information you wish to add, please provide same on additional sheets. You are encouraged to submit any information you have that you feel is relevant, including site or project plans or appraisals or project cost estimates which can further explain your project.**

SSHH is currently celebrating its 25<sup>th</sup> anniversary and constructing our 50<sup>th</sup> home in Marshfield. It is with great excitement that we return to Easton to work with the local community to create another simple, decent, affordable home. South Shore Habitat for Humanity partners with families earning between 30-60% of the HUD area median income, who have a significant need for adequate housing and also a willingness to partner with our organization. Our homes are affordable to our families because we provide a 20-year, no interest mortgage, require no down payment and we utilize volunteer labor and in-kind donations of materials and services. We do require our Family Partners to complete a minimum of 250 “sweat equity” hours both on the non-construction and construction aspects of building the home and they must participate in financial literacy classes, budget preparations, and classes that help educate them on being a first time home owner.

The housing crisis in America is unprecedented, and the South Shore community is certainly not exempt. South Shore Habitat for Humanity not only provides a creative solution to this housing problem but we also provide opportunities for individuals and communities to be part of that solution. On average approximately 500-1000 volunteers will be utilized to build this home in Easton. Each home that South Shore Habitat builds helps to reduce the need for affordable housing within that community and helps each community to be closer to the state’s affordable housing ratios. Additionally a deed rider is implemented mandating that the house remains affordable in perpetuity

**For your convenience we have included the following:**

IRS501(c)(3) Determination Letter, Audited Financial Statements, Construction Budget, Home Design Plans, List of the SSHH Board of Directors, and a Testimonial from a Family Partner.

**I hereby certify under the penalties of perjury that the above information is true and correct to the best of my knowledge.**

**Signature:**   
**Martine L. Taylor/Executive Director**

**Name of Project:** 12A Highland Street  
**Proponent:** South Shore Habitat for Humanity  
**Address:** 20 Mathewson Drive Weymouth, MA 02189  
**Telephone:** 781-337-7744 ext. 17  
**Email address:** mtaylor@sshhabitat.org  
**Date:** January 14, 2011

III. Section 3.....Attachments

A.....IRS 501(c)(3)



MASSACHUSETTS DEPT. OF REVENUE  
 PO Box 7010  
 Chelsea, MA 02150-7010



ALAN LeBOVIDGE, COMMISSIONER  
 TERESA O'BRIEN-HORAN, DEPUTY COMMISSIONER

SOUTH SHORE HABITAT FOR HUMANITY 870C  
 INC  
 28 RIVER ST  
 BRAINTREE MA 02184-3235

Notice 30048  
 Exemption Number 222 701 789  
 Date 12/04/06  
 Bureau TSD MGT SERV  
 Phone (617) 887-6367

Dear Taxpayer,

A review of our records indicates that the Massachusetts sales/use tax exemption for **SOUTH SHORE HABITAT FOR HUMANITY INC**, a tax-exempt 501(c) (3) organization, will expire on **01/02/07**.

The Department of Revenue is issuing this notice in lieu of a new Form St-2, "Certificate of Exemption". The notice verifies that the Massachusetts Department of Revenue has renewed the sales/use tax exemption for **SOUTH SHORE HABITAT FOR HUMANITY INC** subject to the conditions stated in Massachusetts General Laws, Chapter 64H, sections 6(d) or (e), as applicable.

*The organization remains responsible for maintaining its exempt status and for reporting any loss or change of its status to the Department of Revenue. Absent the Department of Revenue's receipt of information from the taxpayer by the expiration date of the current certificate that the entity no longer holds exempt status under the above provisions, the taxpayer's certificate is renewed. This renewal will expire on 01/02/17.*

The taxpayer's existing Form ST-2, in combination with this renewal notice may be presented as evidence of the entity's continuing exempt status. Provided that this requirement is met, all purchases of tangible personal property by the taxpayer are exempt from sales/use taxation under Chapter 64H or I respectively, to the extent that such property is used in the conduct of the purchaser's business.

Any abuse or misuse of this notice by any tax-exempt organization or any unauthorized use by any individual constitutes a serious violation and will lead to revocation. **Willful misuse of this notice is subject to criminal sanctions of up to one year in prison and \$10,000 in fines (\$50,000 for corporations).**

This notice may be reproduced.

Sincerely,

Alan LeBovidge  
 Commissioner of Revenue

**B.....Audited Financial Statements**

# South Shore Habitat for Humanity, Inc.

## Financial Statements

Years Ended June 30, 2010 and 2009

---

***SOUTH SHORE HABITAT FOR HUMANITY, INC.***

**FINANCIAL STATEMENTS**

Years Ended June 30, 2010 and 2009

---

***SOUTH SHORE HABITAT FOR HUMANITY, INC.***

**FINANCIAL STATEMENTS**

Years Ended June 30, 2010 and 2009

---

**TABLE OF CONTENTS**

	<i><u>Page</u></i>
Independent Auditors' Report.....	1
Financial Statements:	
Statements of Financial Position .....	2 - 3
Statements of Activities and Changes in Net Assets .....	4
Schedules of Functional Expenses .....	5 - 6
Statements of Cash Flows.....	7
Notes to Financial Statements.....	8 - 13

INDEPENDENT AUDITORS' REPORT

Board of Directors  
South Shore Habitat for Humanity, Inc.  
20 Mathewson, Drive  
Weymouth, Massachusetts, 02189

We have audited the accompanying statement of financial position of South Shore Habitat for Humanity, Inc. (a nonprofit organization) as of June 30, 2010, and the related statements of activities and changes in net assets, functional expenses, and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit. The accompanying financial statements of South Shore Habitat for Humanity, Inc. as of and for the year ended June 30, 2009, were audited by other auditors whose report dated February 10, 2010, expressed an unqualified opinion on those financial statements.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the 2010 financial statements referred to above present fairly, in all material respects, the financial position of South Shore Habitat for Humanity, Inc. as of June 30, 2010 and the changes in its net assets and its cash flows for the year then ended in conformity with generally accepted accounting principles in the United States of America.

*Kirkland Albrecht & Fredrickson, LLC*

Kirkland Albrecht & Fredrickson, LLC  
Braintree, Massachusetts

November 5, 2010

**Kirkland Albrecht & Fredrickson, LLC**

10 Forbes Road West, Braintree, MA 02184 • 150 Presidential Way, Woburn, MA 01801

T 781-356-2000 F 781-356-5450 [www.kafgroup.com](http://www.kafgroup.com)



Member of JHI with affiliated office worldwide

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Statements of Financial Position

June 30, 2010 and 2009

	2010	2009
<b><u>ASSETS</u></b>		
<b>CURRENT ASSETS:</b>		
Cash and cash equivalents	\$ 290,373	\$ 466,326
Mortgages receivable, net of reserve	156,804	144,300
Property held for sale	33,894	-
Prepaid expenses and other current assets	24,780	24,280
Construction in progress	117,596	135,509
	<u>623,447</u>	<u>770,415</u>
<b>PROPERTY AND EQUIPMENT:</b>		
Computer equipment	30,552	23,614
Office equipment	6,456	6,456
Telephone equipment	4,850	4,850
	<u>41,858</u>	<u>34,920</u>
Less accumulated depreciation	33,895	29,755
	<u>7,963</u>	<u>5,165</u>
<b>OTHER ASSETS:</b>		
Mortgages receivable, net of current portion	814,732	807,006
Deposits	4,408	3,933
	<u>819,140</u>	<u>810,939</u>
Total other assets	<u>819,140</u>	<u>810,939</u>
	<u>\$ 1,450,550</u>	<u>\$ 1,586,519</u>

*See notes to financial statements.*

---

**LIABILITIES AND NET ASSETS**

	<u>2010</u>	<u>2009</u>
<b>CURRENT LIABILITIES:</b>		
Note payable	\$ 2,441	\$ 3,703
Accounts payable and accrued expenses	<u>104,269</u>	<u>51,824</u>
Total current liabilities	<u>106,710</u>	<u>55,527</u>
<b>NOTE PAYABLE, NET OF CURRENT PORTION</b>	<u>23,754</u>	<u>31,236</u>
<b>COMMITMENTS</b>		
<b>NET ASSETS:</b>		
Unrestricted	1,246,668	1,398,458
Temporarily restricted	<u>73,418</u>	<u>101,298</u>
Total net assets	<u>1,320,086</u>	<u>1,499,756</u>
	<u>\$ 1,450,550</u>	<u>\$ 1,586,519</u>

*See notes to financial statements.*

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Statements of Activities and Changes in Net Assets  
Years Ended June 30, 2010 and 2009

	2010		2009		Total
	Unrestricted	Temporarily Restricted	Unrestricted	Temporarily Restricted	
<b>REVENUES AND OTHER SUPPORT:</b>					
Sales of homes	\$ 310,000	\$ -	\$ 310,000	\$ -	\$ 311,045
Grants	61,500	168,250	229,750	79,719	82,453
Special events	153,939	-	153,939	-	136,023
Local project committees' fundraisers	-	136,265	136,265	-	164,571
Individual donations	98,866	-	98,866	-	85,812
Mortgage discount amortization	46,116	-	46,116	-	66,451
Donated construction materials	32,058	-	32,058	-	16,188
Donated professional services	16,329	-	16,329	-	4,800
Corporate donations	15,596	-	15,596	-	27,333
Congregation donations	13,086	-	13,086	-	20,145
Organization donations	2,247	-	2,247	-	34,236
Investment income	1,343	-	1,343	-	7,703
Merchandise sales	80	-	80	-	-
Rental income	-	-	-	-	4,525
Net assets released from restrictions	332,395	(332,395)	-	(27,489)	4,525
	1,083,555	(27,880)	1,055,675	52,230	961,285
<b>EXPENSES:</b>					
Program services:					
Cost of homes sold	424,917	-	424,917	-	340,363
Mortgage discount	153,680	-	153,680	-	161,833
Title to Habitat for Humanity International	24,390	-	24,390	-	25,874
Other	273,136	-	273,136	-	238,333
	876,123	-	876,123	-	766,403
Supporting services:					
General and administrative	179,826	-	179,826	-	142,157
Fundraising	179,396	-	179,396	-	163,733
	359,222	-	359,222	-	305,890
Total expenses	1,235,345	-	1,235,345	-	1,072,293
Change in net assets	(151,790)	(27,880)	(179,670)	52,230	(111,008)
<b>NET ASSETS, BEGINNING OF YEAR</b>	1,398,458	101,298	1,499,756	49,068	1,610,764
<b>NET ASSETS, END OF YEAR</b>	1,246,668	73,418	1,320,086	101,298	1,499,756

See notes to financial statements.

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Schedule of Functional Expenses

Year Ended June 30, 2010

	Program			Total
	Services	Administrative	Fundraising	
Cost of homes sold	\$ 424,917	\$ -	\$ -	\$ 424,917
Salaries and benefits	156,226	120,529	107,066	383,821
Mortgage discount	153,680	-	-	153,680
Bad debt provision	42,105	-	-	42,105
Office rent	24,287	7,472	5,605	37,364
Professional fees	1,250	29,975	-	31,225
Miscellaneous	2,321	9,144	16,743	28,208
Tithe	24,390	-	-	24,390
Gala costs	-	-	20,261	20,261
Printing	10,192	32	4,516	14,740
Construction	14,388	-	-	14,388
Golf tournament costs	-	-	12,156	12,156
Insurance	8,668	-	-	8,668
Maintenance fees	2,343	4,772	452	7,567
Postage	4,993	441	-	5,434
Birdhouse event costs	-	-	4,456	4,456
Depreciation	1,739	1,641	760	4,140
Telephone	2,401	1,063	472	3,936
Ride for Habitat costs	-	-	2,965	2,965
Conference and seminars	-	266	2,401	2,667
Bank charges	-	1,939	-	1,939
Holding costs	1,753	-	-	1,753
Travel	287	161	955	1,403
Interest	-	1,264	-	1,264
Supplies	183	1,019	-	1,202
Dues and subscriptions	-	108	588	696
	<u>\$ 876,123</u>	<u>\$ 179,826</u>	<u>\$ 179,396</u>	<u>\$ 1,235,345</u>

See notes to financial statements.

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Schedule of Functional Expenses

Year Ended June 30, 2009

	Program			Total
	Services	Administrative	Fundraising	
Cost of homes sold	\$ 340,363	\$ -	\$ -	\$ 340,363
Salaries and benefits	156,809	109,590	97,708	364,107
Mortgage discount	161,833	-	-	161,833
Bad debt provision	4,917	-	-	4,917
Office rent	13,592	3,136	4,182	20,910
Professional fees	-	13,750	-	13,750
Miscellaneous	6,189	138	3,173	9,500
Tithe	25,874	-	-	25,874
Gala costs	-	-	19,208	19,208
Printing	12,330	1,857	7,428	21,615
Construction	10,193	-	-	10,193
Golf tournament costs	-	-	19,653	19,653
Insurance	9,161	-	-	9,161
Maintenance fees	1,925	3,538	1,386	6,849
Postage	3,646	1,067	2,299	7,012
Birdhouse event costs	-	-	4,223	4,223
Depreciation	-	3,445	-	3,445
Telephone	2,790	1,077	1,299	5,166
Ride for Habitat costs	-	-	2,181	2,181
Conference and seminars	-	-	85	85
Bank charges	-	1,664	-	1,664
Holding costs	13,931	-	-	13,931
Travel	2,016	44	299	2,359
Interest	-	2,003	-	2,003
Supplies	834	697	-	1,531
Dues and subscriptions	-	151	609	760
	<u>\$ 766,403</u>	<u>\$ 142,157</u>	<u>\$ 163,733</u>	<u>\$ 1,072,293</u>

*See notes to financial statements.*

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Statements of Cash Flows

Years Ended June 30, 2010 and 2009

	2010	2009
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Change in net assets	\$ (179,670)	\$ (111,008)
Adjustments to reconcile decrease in unrestricted net assets to net cash used by operating activities:		
Depreciation expense	4,140	3,445
Mortgage discount	153,680	161,833
Mortgage discount amortization	(46,116)	(66,451)
Allowance for doubtful accounts	12,806	4,917
Changes in assets and liabilities:		
(Increase) decrease in operating assets:		
Deposits	(475)	10,000
Mortgages receivable	(140,600)	(182,764)
Property held for sale	(33,894)	145,429
Prepaid expenses and other current assets	(500)	8,680
Construction in progress	17,913	(67,220)
Increase (decrease) in operating liabilities:		
Accounts payable and accrued expenses	52,445	(3,749)
Net cash used by operating activities	<u>(160,271)</u>	<u>(96,888)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Acquisition of property and equipment	<u>(6,938)</u>	-
Net cash used by investing activities	<u>(6,938)</u>	-
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
Principal payments on long-term debt	<u>(8,744)</u>	(10,151)
Net cash used by financing activities	<u>(8,744)</u>	(10,151)
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(175,953)</b>	<b>(107,039)</b>
<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<b>466,326</b>	<b>573,365</b>
<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	<b>\$ 290,373</b>	<b>\$ 466,326</b>
<b>SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION:</b>		
Cash paid during the year for:		
Interest	<u>\$ 1,237</u>	<u>\$ 2,003</u>

See notes to financial statements.

# **SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Page 8

Notes to Financial Statements

Years Ended June 30, 2010 and 2009

---

## **1. ORGANIZATION**

South Shore Habitat for Humanity, Inc. (the "Organization") is a Massachusetts faith-based, nonprofit organization dedicated to building simple, decent homes in partnership with families in need. The Organization was founded in 1986 as an affiliate of Habitat for Humanity International ("HFHI").

The Organization pursues its mission by building homes using donated supplies, volunteer labor, contributed funds and properties obtained for minimal cost. The Organization then sells these homes at no more than cost plus the value of the donated materials to selected, low-income families. The Organization provides these families with no cash down payment, no-interest financing. Families contribute "sweat equity" in their homes or succeeding homes. During the years ended June 30, 2010 and 2009, the Organization sold 2 houses and 3 houses, respectively.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting** – The financial statements of the Organization have been prepared on the accrual basis of accounting.

**Basis of Presentation** – The accompanying financial statements are prepared in accordance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic *Consolidation*. The Organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

- Unrestricted net assets represent the portion of net assets of the Organization that are neither permanently restricted nor temporarily restricted by donor-imposed stipulations.
- Temporarily restricted net assets represent contributions and other inflows of assets whose use by the Organization is limited by donor-imposed stipulations that either expire by the passage of time or can be fulfilled and removed by actions of the Organization pursuant to those stipulations.
- Permanently restricted net assets represent the principal amount of contributions accepted with the stipulation from the donor that the principal be maintained in perpetuity and only the income from investments thereof be expended for other general purposes or a purpose specified by the donor. At June 30, 2010 and 2009, the Organization had no permanently restricted net assets.

**Use of Estimates** – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that effect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. These differences could be significant.

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Notes to Financial Statements

Years Ended June 30, 2010 and 2009

---

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES...continued**

**Cash and Cash Equivalents** – The Organization considers all highly liquid debt instruments with original maturities of three months or less to be cash equivalents. Cash equivalents include money market funds that have no withdrawal restrictions.

**Mortgages Receivable** – The Organization directly finances the properties for the buyers by placing a mortgage on the property. Mortgages receivable are reported at their estimated collectible amounts and net of a discount (see Note 3). When a borrower is more than two months behind in repayment, the mortgage is considered in delinquency. Recognition of mortgage discount amortization is suspended on delinquent mortgages. Mortgage discount amortization is subsequently recognized as cash is collected.

An allowance for doubtful accounts is provided for those mortgages receivable considered to be uncollectible based upon historical experience and management's evaluation of outstanding mortgages receivable at the end of the year. Bad debts are written off against the allowance when identified. At June 30, 2010 and 2009, the allowance for doubtful accounts was \$116,060 and \$103,254, respectively. Upon receiving title to a property as a result of foreclosure, the Organization's policy is to reclassify the mortgage receivable to property held for sale as the fair market value of the mortgaged property typically exceeds the balance on the mortgage. All related reserves on the mortgage receivable are reversed at that time.

**Construction in progress** – The Organization capitalizes costs associated with the acquisition and development of land, and costs incurred to build a home on that land, as construction in progress on the statements of financial position. Once the Organization sells the home, these costs are recognized as part of costs of homes sold in the statements of activities and changes in net assets. Due to certain restrictions imposed by HFHI and donors of land, the Organization is only permitted to sell the land and home at specified prices. Therefore, on an annual basis the Organization reviews estimated costs to construct a home with the estimated sales price, and will reserve for any estimated costs in excess of the estimated sales price. For the years ended June 30, 2010 and 2009, the Organization did not have a reserve.

**Property and Equipment** – All property and equipment are stated at cost. Depreciation is computed using the straight line method over the estimated useful lives of five years.

**Revenue Recognition** – Revenue from sales of homes is recognized upon closing. When the Organization receives a non-interest bearing mortgage loan at closing, mortgage discount expense is recognized to reflect imputed interest on the note. The discount is amortized into income over the life of the mortgage.

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Notes to Financial Statements  
Years Ended June 30, 2010 and 2009

---

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES...continued**

**Contributions and Grants** – Unconditional promises to give are recognized as revenues when donor's commitments are received. All contributions and grants are considered to be available for unrestricted use unless specifically restricted by the donor. Amounts received that are designated for future periods or are restricted by the donor for specific purposes are reported as temporarily restricted or permanently restricted support that increases those net asset classes.

Unconditional promises to give are recorded in the financial statements as contributions receivable and revenue in the appropriate net asset category. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional. A donor restriction expires when a stipulated time restriction ends or when a purpose is accomplished. Upon expiration, temporarily restricted net assets are reclassified to unrestricted net assets and are reported in the statement of activities and changes in net assets as net assets released from restrictions.

**Contributed Services and Property and Equipment** – The Organization recognizes as unrestricted revenues and expenses the estimated fair value of those contributed services that meet the following criteria:

- The services received either create or enhance nonfinancial assets, or
- The services received require specialized skills and are provided by individuals possessing those skills, and the services received would typically need to be purchased if not provided by contribution.

Contributions of services that create or enhance non-financial assets or that require specialized skills, which are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation, are recorded at their fair values in the period received. The fair market value of construction trade services donated by electricians and plumbers is reflected in the financial statements.

The Organization utilizes the time, talent and energy of numerous volunteers to complete their construction project, these services are not recorded on the financial statements since their time does not meet the criteria necessary for recognition. It is also common for cities, towns and other municipalities to donate land for the construction project; however this land has no fair value due to deed restrictions, both from the donating body and the Organization.

**Donated Assets** – Noncash donations are recorded as contributions at their estimated fair values at the date of donation. If a donor makes a contribution to the Organization in the form of marketable securities, it is the policy of the Organization to immediately liquidate the donation.

**Federal Excise Taxes** – The Organization is exempt from federal income taxes and is classified as a private Organization under Section 501 of the Internal Revenue Code ("IRC"). It is subject to a 2 percent (1 percent if certain criteria are met) federal excise tax on net investment income, including realized gains, as defined by the IRC.

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Notes to Financial Statements

Years Ended June 30, 2010 and 2009

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES...continued**

**Concentration of Credit Risk** – The Organization maintains its cash in bank accounts which may, at times, exceed insurers' limits. The Organization has not experienced any losses in such accounts and believes that it is not exposed to any significant credit risks relating to its cash.

**Subsequent Events** – The Organization has evaluated all events subsequent to the balance sheet date of June 30, 2010, through the date which the financial statements were available to be issued, November 5, 2010, and has determined that there are no subsequent events that require disclosure.

**Reclassifications** – Certain accounts in the prior-year financial statements have been reclassified for comparative purposes to conform with the presentation in the current-year financial statements.

**3. MORTGAGES RECEIVABLE**

The Organization has mortgages receivable consisting of non-interest bearing notes, which are secured by real estate and payable in monthly installments typically over a 20 year period. The Organization imputes interest over the life of all mortgages receivable according to rates set by Habitat for Humanity International. Rates for outstanding mortgages receivable vary from 7.77% to 10.00%. For the years ended June 30, 2010 and 2009, newly issued mortgages receivable were discounted by 7.85% and 7.77%, respectively.

At June 30, 2010, thirteen mortgages receivable totaling \$851,499 had payments greater than 60 days in arrears. Three of these mortgages receivable entered foreclosure proceedings, of which one mortgagor has declared bankruptcy, therefore the Organization has reclassified the mortgage receivable to property held for sale in an amount of \$33,894, the remaining balance on the mortgage receivable at the date of foreclosure. At June 30, 2009 seven mortgages receivable \$388,292 had payments greater than 60 days in arrears. Three of these mortgages entered foreclosure proceedings. During the year ended June 30, 2010, the Organization's bank paid approximately \$29,000 in real estate taxes on behalf of certain mortgagors with mortgages receivable in arrears. The Organization included the full amounts outstanding in their allowance for doubtful accounts as they expect they will ultimately be liable to remit those funds to the bank.

The mortgages receivable are as follows:

	2010	2009
Total mortgages receivable	\$ 2,287,298	\$ 2,146,698
Less: unamortized discount	(1,199,702)	(1,092,138)
Less: allowance for doubtful accounts	(116,060)	(103,254)
	971,536	951,306
Less: current portion of mortgages receivable	(156,804)	(144,300)
	<u>\$ 814,732</u>	<u>\$ 807,006</u>

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Notes to Financial Statements

Years Ended June 30, 2010 and 2009

**3. MORTGAGES RECEIVABLE...continued**

Future maturities of mortgages receivable for the years ended June 30, and in the aggregate are as follows:

<u>Years</u>	<u>Amount</u>
2011	
2012	\$ 156,804
2013	156,804
2014	156,804
2015	156,804
Thereafter	156,804
	<u>1,503,278</u>
	<u>\$ 2,287,298</u>

**4. NOTE PAYABLE**

In April 1999, the Organization entered into a fifteen-year note with the Massachusetts Housing Finance Agency (MHFA) for \$100,000 at 3.5% interest. The note is secured by two mortgages receivable, with outstanding balances of \$51,550 at June 30, 2010. Principal and interest is payable in monthly payments of \$715 through May, 2014. At June 30, 2010 and 2009, the outstanding balance is \$26,195 and \$34,939, respectively.

Future maturities of the note payable for the years ended June 30, are as follows:

<u>Years</u>	<u>Amount</u>
2011	
2012	\$ 2,441
2013	7,873
2014	8,153
	<u>7,728</u>
	<u>\$ 26,195</u>

**5. OPERATING LEASES**

The Organization leased office space as a tenant-at-will with monthly payments of \$1,870 through February of 2010. In March of 2010, the Organization moved to its current location and entered into a lease agreement for five years and three months with a tenant option for an additional five years.

**SOUTH SHORE HABITAT FOR HUMANITY, INC.**

Notes to Financial Statements

Years Ended June 30, 2010 and 2009

**5. OPERATING LEASES...continued**

Future minimum rental payments for the above lease for the years ended June 30, are as follows:

<u>Years</u>	<u>Amount</u>
2011	\$ 58,800
2012	58,800
2013	58,800
2014	58,800
2015	53,900
	<u>\$ 289,100</u>

**6. TEMPORARILY RESTRICTED NET ASSETS**

Temporarily restricted net assets consist of contributions restricted for the use of construction in various locations. Temporarily restricted net assets total \$73,418 and \$101,298 at June 30, 2010 and 2009, respectively. During the year ended June 30, 2010 and 2009, assets released from restrictions relate to construction in progress costs for homes that have been sold.

**7. PROPERTY HELD FOR SALE**

During the year ended June 30, 2010, the Organization has initiated foreclosure proceedings on several properties, however, the Organization believes that only one of these proceedings will result in an actual foreclosure. Therefore, the Organization has reclassified this one mortgage receivable of \$33,894 to property held for sale, as the Organization has an intent to resell this property. There were no properties held for sale during the year ended June 30, 2009.

C.....**Construction Budget**



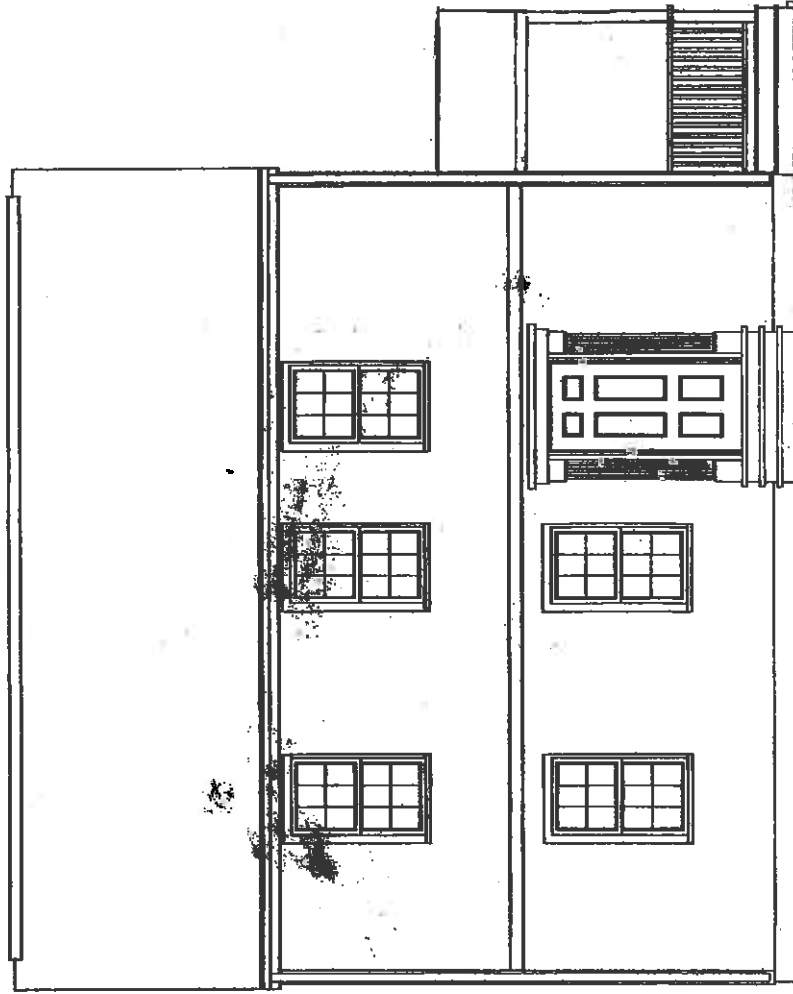
20 Mathewson Drive, MA 02189

**Project:** Easton  
**Address:** Highland Street  
**GSF:** 1,300  
**Date:** January 3, 2011

Spec Section	Description	Proposed Budget Amount
02060	Demolition	\$0
02200	Sitework	\$36,900
02800	Landscaping & Improvements	\$6,400
03300	Concrete	\$10,800
04200	Unit Masonry	\$0
05000	Metals	\$0
06100	Rough Carpentry	\$19,200
06400	Interior Trim & Shelving	\$1,500
07110	Bituminous Damproofing	w/sitework
07200	Insulation	\$1,800
07500	Shingle Roofing & Gutters	\$4,475
07600	Exterior Siding - Vinyl	\$3,500
07900	Caulking & Sealing	w/lumber
08110	Steel Doors & Frames	w/lumber
08200	Wood Doors	w/lumber
08520	Exterior Windows & Doors	\$5,275
08710	Finish Hardware	\$500
09250	Drywall & Taping	\$4,800
09500	Flooring	\$2,900
09900	Painting	\$1,500
10810	Toilet Accessories	\$400
12300	Cabinets & Countertops	\$2,850
12400	Appliances	\$850
12520	Window Treatments	\$200
15400	Plumbing	\$6,450
15600	HVAC	\$4,950
16000	Electrical	\$9,300
	<b>Sub total Trades:</b>	<b>\$124,550</b>
01000	Project Management - 11 Months	\$0
01000	Supervision - 48 Weeks/11 months	\$13,200
01000	Consumables	\$10,000
01800	Engineering & Site Acquisition	\$18,000
	<b>Subtotal construction:</b>	<b>\$165,750</b>
	Building Permit Fee: \$10 / \$1,000	1,219
	Other Permits/Inspections: 1 LS	950
	<b>Subtotal:</b>	<b>167,919</b>
	Contingency: 1 LS	7,500
	<b>TOTAL:</b>	<b>175,419</b>

D.....Home Design Plans

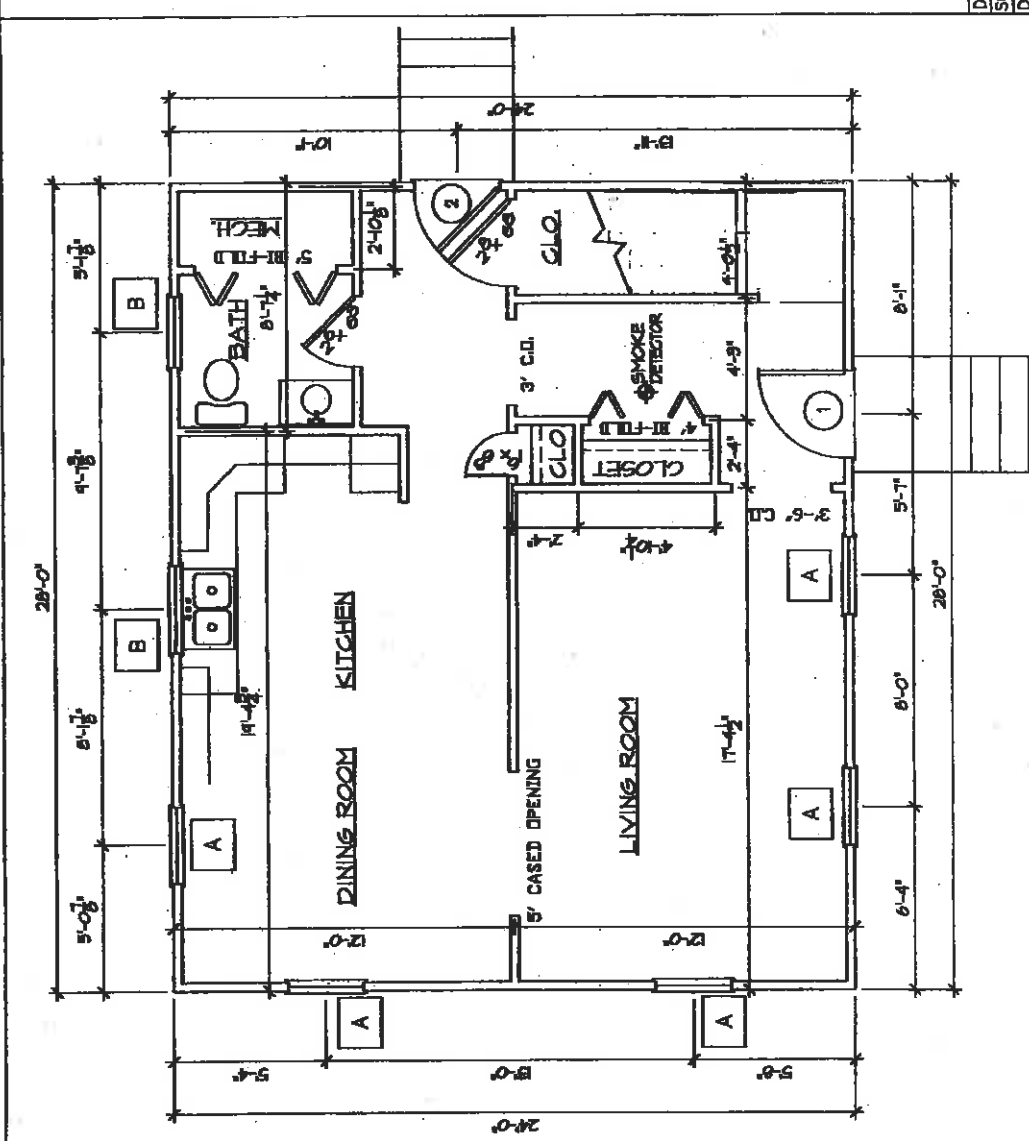
**HABITAT FOR HUMANITY**



**3 BEDROOM HOME  
1 1/2 BATH**

<b>HABITAT FOR HUMANITY</b>		DATE: 10-5-08
<i>Mrs. Christie Robertson Design</i>		SCALE: AS NOTED
103 Belcher St. Holbrook, MA Phone (339) 987-0437		DRAWN BY: CAD
TITLE SHEET		JOB NO.:
		DRAWING NO.:

J.T.



WINDOW LEGEND	
"CARADAGO" TILT OR EQUAL (WOOD) "VICON 2000" TILT OR EQUAL (VINYL)	
A	2'-8" x 4'-9" DOUBLE HING
B	2'-6" x 5'-0" DOUBLE HING
C	2'-8" x 1'-7" BASEMENT

DOOR LEGEND	
①	8'-0" x 6'-8" INSUL. MTL. DOOR
②	5'-0" x 6'-8" 4 LITE MTL DOOR
ALL INTERIOR DOORS TO MATCH 6'-8" HEIGHT	

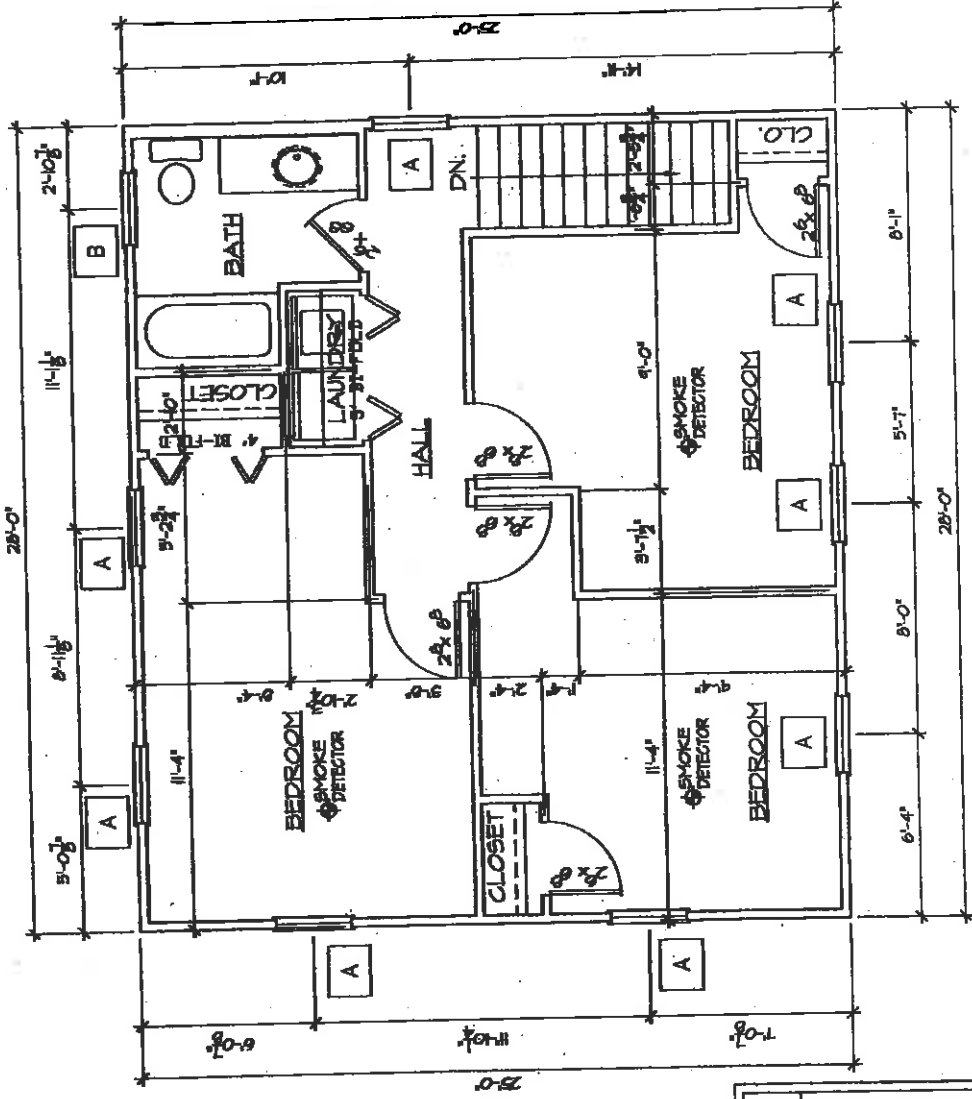
**1** FIRST FLOOR PLAN  
SCALE 1/4" = 1'-0"

**111ST FLOOR PLAN**

**HABATAT FOR HUMANITY**

*Micrometric Architectural Design*  
103 Belcher St. Holbrook  
Phone (339) 987-0

DATE:	10-5-08
SCALE:	AS NOTED
DRAWN BY:	CAD
JOB NO.:	
DRAWING NO.:	<b>A1</b>



**1 SECOND FLOOR PLAN**  
 SCALE 1/4" = 1'-0"

WINDOW LEGEND	
A	2'-8" x 4'-4" CARADAGO TILT OR EQUAL (WOOD) VICON 2000 TILT OR EQUAL (VINYL)
B	2'-8" x 4'-4" DOUBLE HING
C	2'-8" x 9'-0" DOUBLE HING
	2'-8" x 1'-7" BASEMENT

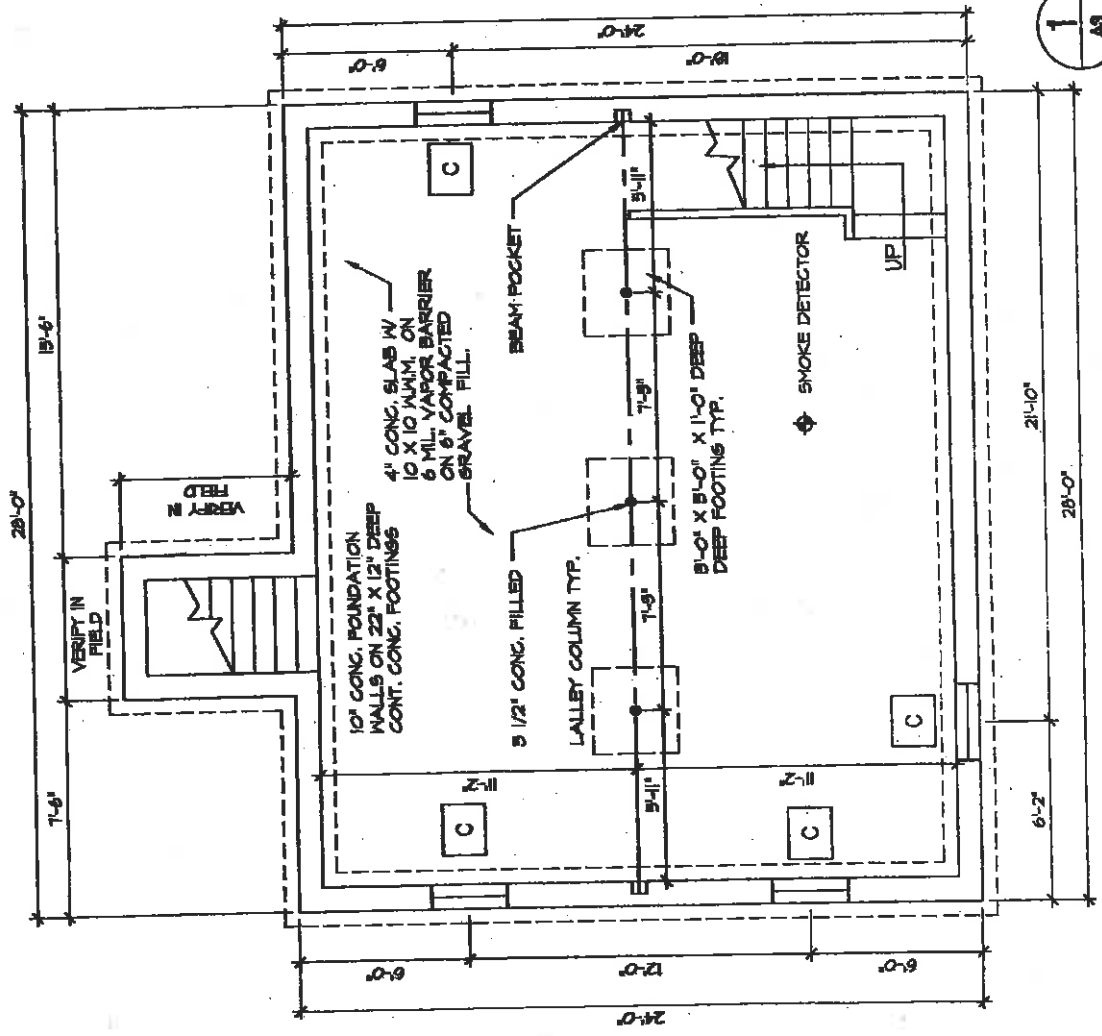
103 Belcher St. Holbrook, MA  
 Phone (339) 987-0437

*M. Dennis Mechanical Design*

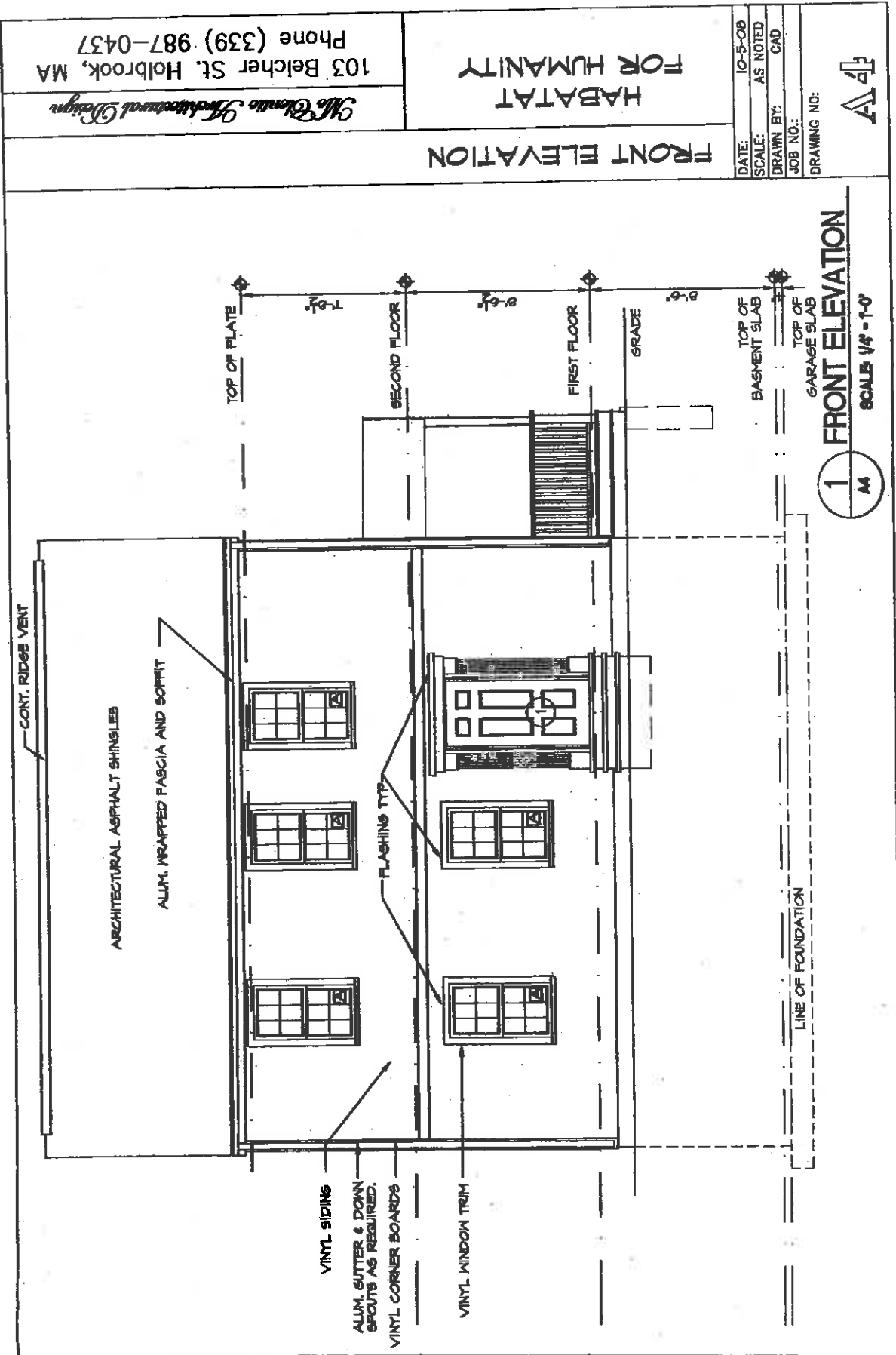
HABATAT  
 FOR HUMANITY

FOUNDATION PLAN

DATE:	7-5-08
SCALE:	AS NOTED
DRAWN BY:	CAD
JOB NO.:	
DRAWING NO.:	



1 FOUNDATION PLAN  
 SCALE 1/4" = 1'-0"



103 Belcher St. Holbrook, MA  
 Phone (339) 987-0437

*Mrs. Christie Architectural Design*

HABATAT  
 FOR HUMANITY

DATE: 10-5-08  
 SCALE: AS NOTED  
 DRAWN BY: CAD  
 JOB NO.:  
 DRAWING NO.:



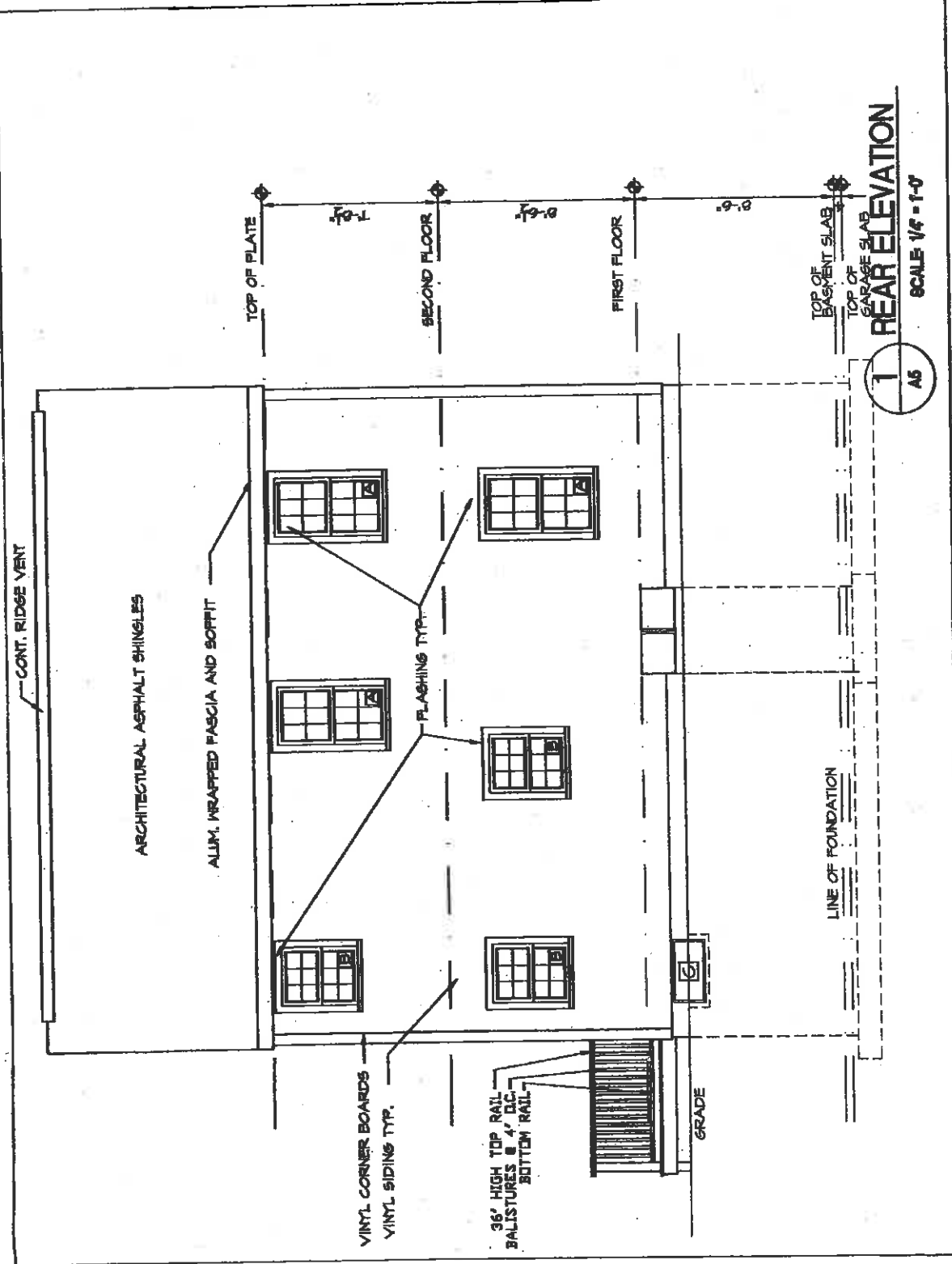
FRONT ELEVATION

1 FRONT ELEVATION  
 M  
 SCALE 1/4" = 1'-0"

LINE OF FOUNDATION

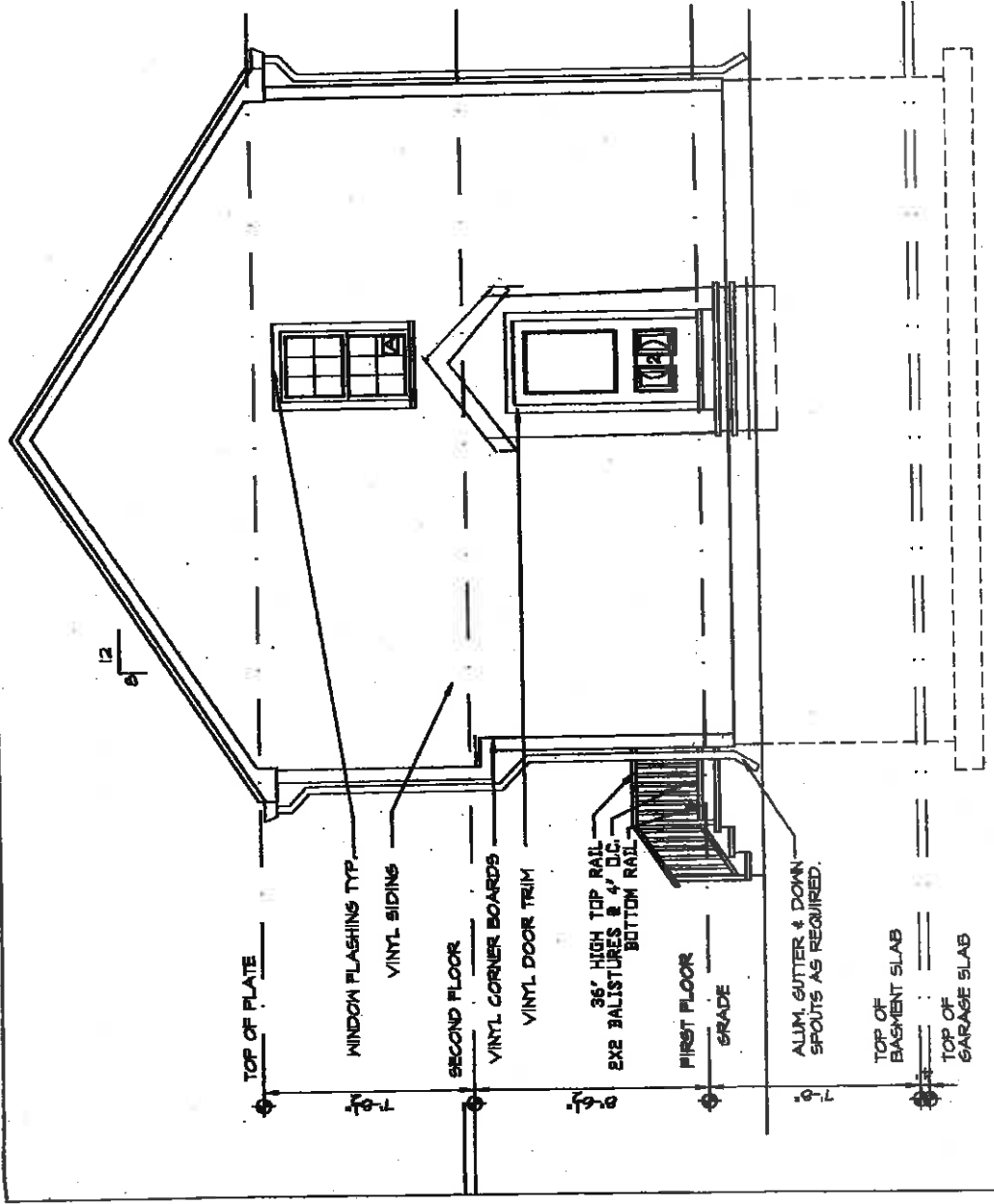
Mrs. Dennis G. Architectural Design 103 Belcher St. Holbrook, MA Phone (339) 987-0437	<b>HABATAT</b> <b>FOR HUMANITY</b>	
	DATE: 10-3-06 SCALE: AS NOTED DRAWN BY: CAD JOB NO.: DRAWING NO:	A&D No.

**REAR ELEVATION**



TOP OF PLATE  
 SECOND FLOOR  
 FIRST FLOOR  
 TOP OF BASEMENT SLAB  
 TOP OF GARAGE SLAB  
**1 REAR ELEVATION**  
 A5  
 SCALE 1/8" = 1'-0"

Mrs. Dennis Architectural Design 103 Belcher St. Holbrook, MA Phone (339) 987-0437	HABATAT FOR HUMANITY	
	DATE: 10-5-06 SCALE: AS NOTED DRAWN BY: CAD JOB NO.: DRAWING NO.:	RIGHT ELEVATION

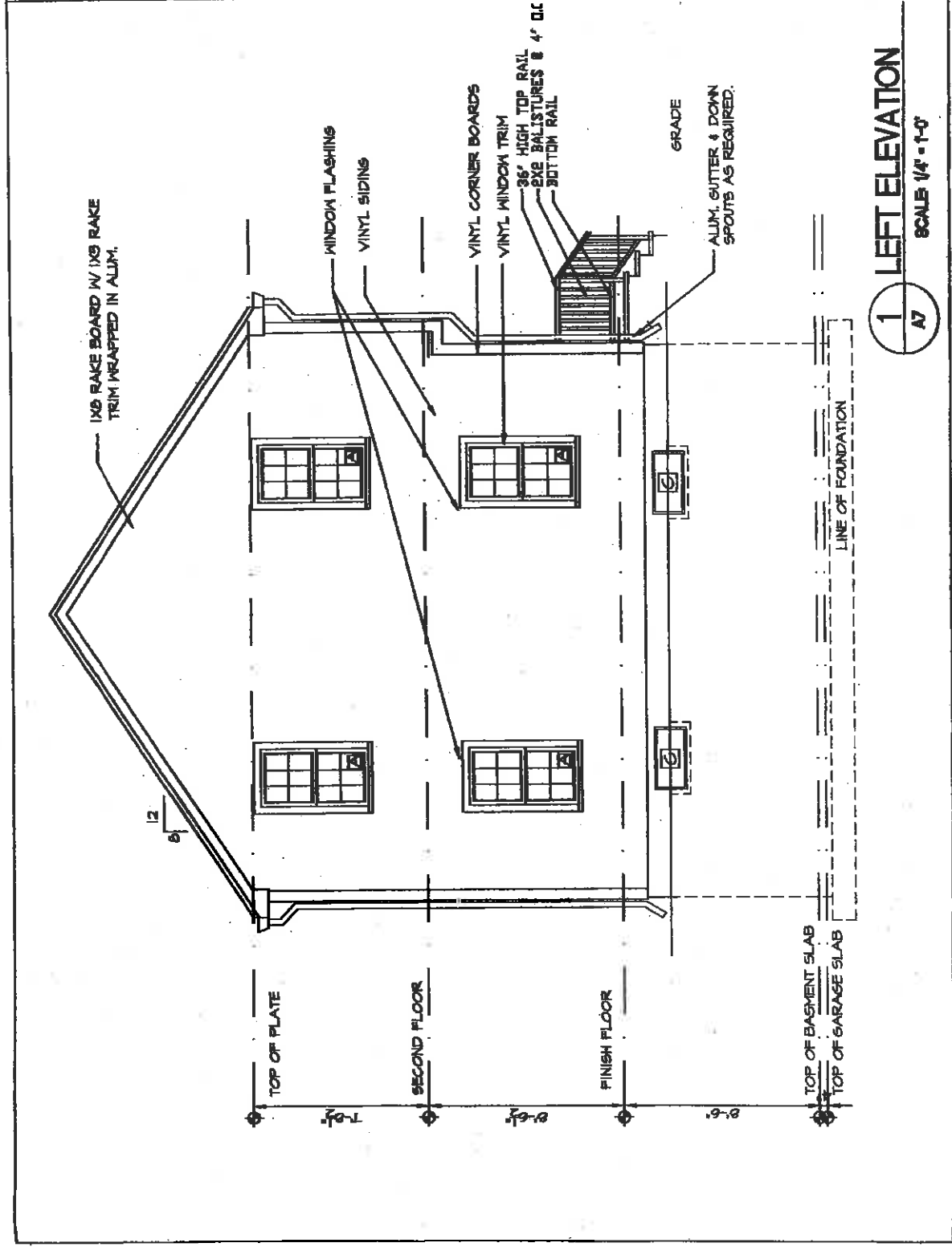


**1** RIGHT ELEVATION  
 SCALE: 1/4" = 1'-0"  
 AS


**HABATAT**  
**FOR HUMANITY**  
 103 Belcher St. Holbrook, MA  
 Phone (339) 987-0437  
*Mr. & Mrs. G. Habatata*  
 Architectural Design

**LEFT ELEVATION**  
 DATE: 10-5-08  
 SCALE: AS NOTED  
 DRAWN BY: CAD  
 JOB NO.:  
 DRAWING NO:

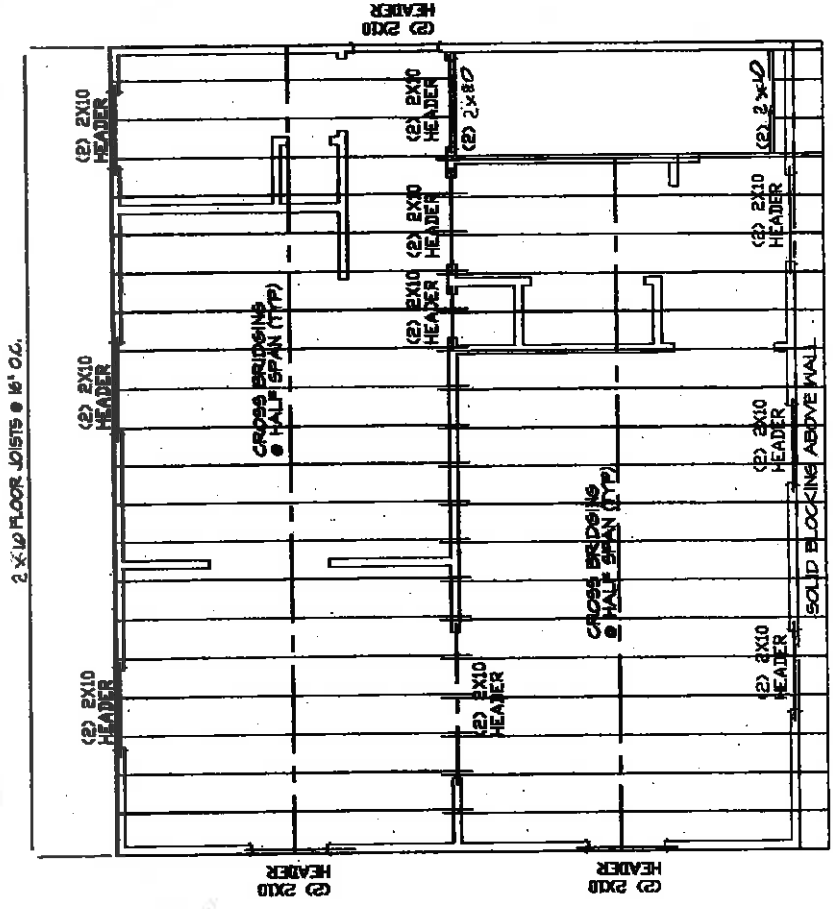
**A7**





<b>HABATAT</b> <b>FOR HUMANITY</b>		DATE: 10-5-08 SCALE: AS NOTED DRAWN BY: CAD JOB NO.: DRAWING NO.:
103 Belcher St. Holdbrook, MA Phone (339) 987-0437		
<i>Mrs. Christie Architectural Designs</i>		

**SECOND FLOOR FRAMING PLAN**

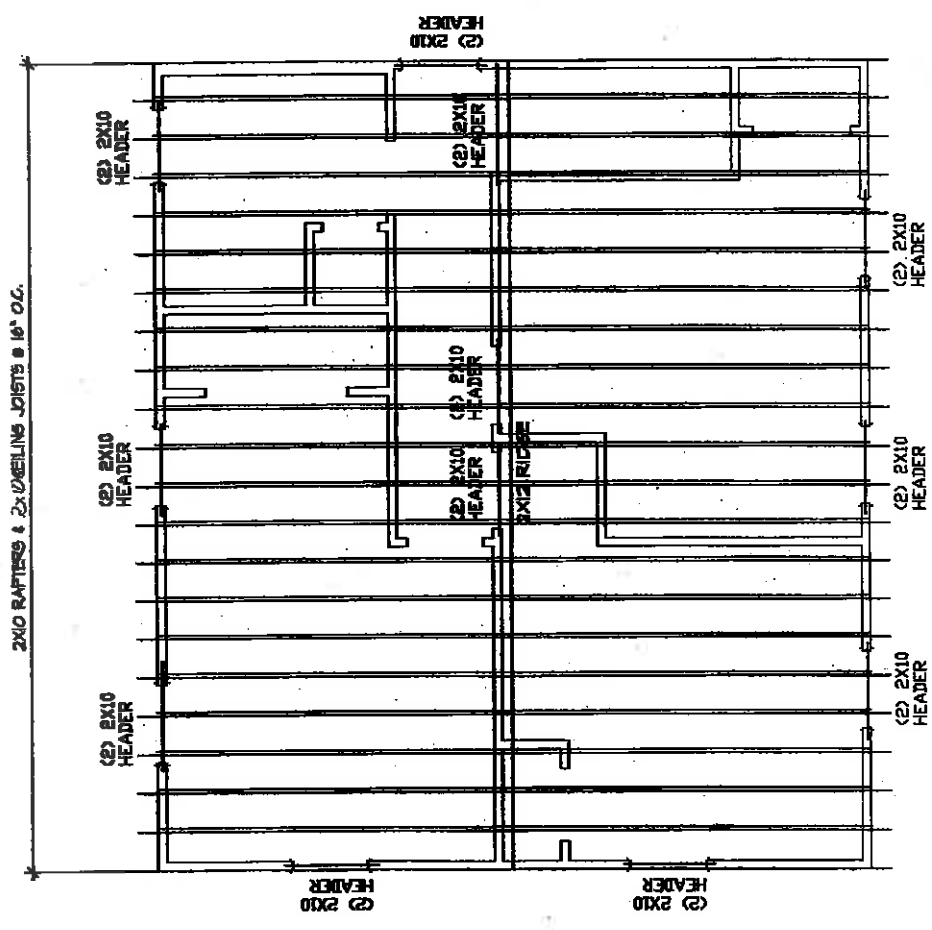


**1**  
**SECOND FLOOR FRAMING PLAN**  
 SCALE: 1/4" = 1'-0"

HABATAT FOR HUMANITY	DATE: 10-5-08 SCALE: AS NOTED DRAWN BY: CAD JOB NO.:
	DRAWING NO:
103 Belcher St. Holbrook, MA Phone (339) 987-0437	<i>McClintic Mechanical Design</i>

ROOF FRAMING PLAN

1 ROOF FRAMING PLAN  
 AD SCALE 1/4" = 1'-0"



103 Belcher St. Holbrook, MA  
 Phone (339) 987-0437

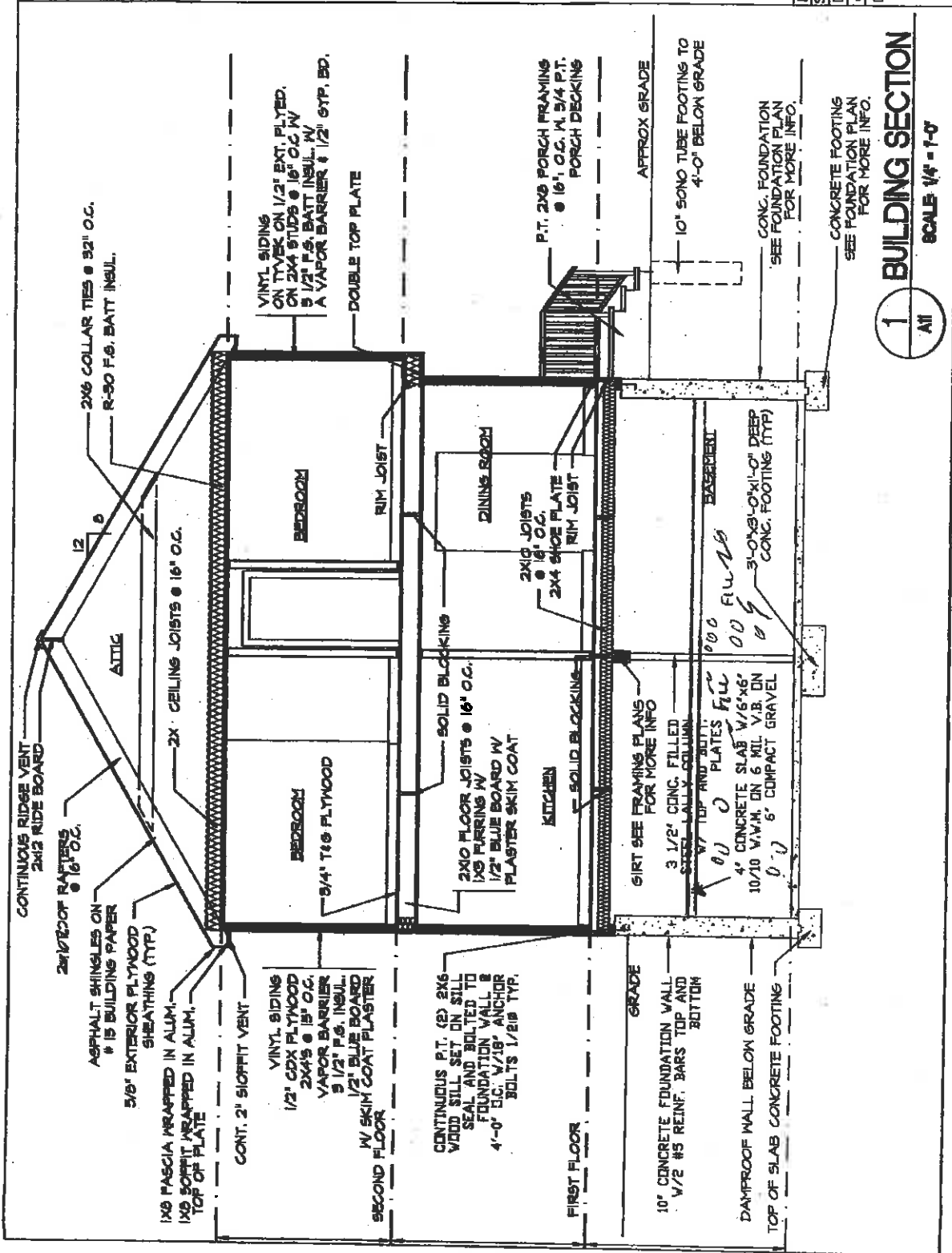
*McGraw-Hill Construction*

HABATAT  
 FOR HUMANITY

BUILDING SECTION

DATE: 10-5-06  
 SCALE: AS NOTED  
 DRAWN BY: CAD  
 JOB NO.:  
 DRAWING NO.:

111



1 BUILDING SECTION  
 SCALE 1/4" = 1'-0"

103 Belcher St. Holbrook, MA  
Phone (339) 987-0437

*Mr. Clinton Architectural Design*

GENERAL NOTES

HABATAY  
FOR HUMANITY

DATE: 9-4-07  
SCALE: AS NOTED  
DRAWN BY: CAD  
JOB NO.:  
DRAWING NO.:

A12

GENERAL FOUNDATION NOTES

1. ALL CONCRETE WORK SHALL CONFORM WITH THE LATEST REQUIREMENTS OF THE AMERICAN CONCRETE INSTITUTE.
2. ALL REINFORCING BARS TO BE ASTM A-615 GRADE 60 DEFORMED BARS WITH MASTIC DAMP PROOFING REQUIRED BELOW GRADE ON EXTERIOR WALLS WITH 5/2" BATT. INSULATION ON INTERIOR WALLS.
3. ALL CONCRETE TO BE FC = 2500 P.S.I. MIN. IN 28 DAYS.
4. FOUNDATIONS ARE TO BE CARRIED DOWN TO A DEPTH NECESSARY TO OBTAIN A SAFE UNDISTURBED SOIL BEARING CAPACITY OF 3 TONS PER SQUARE FOOT.
5. ALL EXTERIOR FOOTINGS SHALL BE NOT LESS THAN 4'-0" BELOW GRADE.
6. NO FOOTING SHALL BE PLACED IN WATER, ON FROZEN GROUND OR UNSUITABLE MATERIAL.
7. CONCRETE COVER SHALL BE AS FOLLOWS:  
FLOOR SLABS = 3/4"  
FOUNDATION WALLS = 2"  
FOOTINGS = 3"
8. ALL WELDED WIRE FABRIC SHALL CONFORM TO ASTM A185.
9. ALL SLABS TO BE PLACED ON WELL COMPACTED GRAVEL.
10. COORDINATE FOUNDATION PENETRATIONS FOR BEWER, WATER AND OTHER UTILITIES AS REQUIRED.
11. NO BACK FILL SHALL BE PLACED AGAINST FOUNDATION WALLS UNLESS WALLS ARE SUFFICIENTLY BRACED TO PREVENT MOVEMENT OR STRUCTURAL DAMAGE.
12. CONTRACTOR SHALL USE EXTREME CARE IN LOCATING, PROTECTING AND RELOCATING ANY AND ALL UTILITIES ASSOCIATED WITH PROPOSED PROJECT IN ACCORDANCE WITH THE OWNER AND DESIGNATED UTILITIES REPRESENTATIVE DIRECTIVES.

GENERAL NOTES

1. ALL WORK TO BE PERFORMED IN ACCORDANCE WITH THE MASS STATE BUILDING CODE AND LOCAL AUTHORITIES.
2. CONTRACTOR TO FIELD VERIFY ALL DIMENSIONS IN THE FIELD, AND BUILD STRUCTURE ACCORDING TO THE CONSTRUCTION DRAWINGS.
3. CONTRACTOR TO VERIFY ALL JOIST SIZES AND SPACINGS AND ALL BEAM DESIGN WITH LOCAL CODES, CONDITIONS AND TYPE OF GRADE OF LUMBER.
4. DOUBLE FLOOR JOIST UNDER ALL PARTITIONS PARALLEL TO JOIST SPANS.
5. PROVIDE 'X' BRIDGINGS AT 8'-0" O.C. MAX FOR FLOOR JOISTS AND SOLID BRIDGINGS ABOVE BEAMS AND WHERE NOTED.
6. ALL HEADERS TO BE DOUBLE 2X10'S MINIMUM UNLESS OTHERWISE NOTED.
7. DESIGN LIVE LOADS - ROOF = 20 P.S.F. FLOOR = 40 P.S.F. PER MASS STATE BUILDING CODE.
8. STEEL JOIST HANGERS ARE REQUIRED AT ANY AND ALL FLUSH FRAMING.
9. (INSTALL ACCORDING TO MANUFACTURERS SPECIFICATIONS)
10. ALL CORNERS SHALL BE KIND BRACED WITH (2) - 2x4x LET IN AND SOLID CORNERS.
11. PROVIDE COLLAR TIES AT UPPER 1/3 OF VERTICAL DISTANCE BETWEEN RIDGE BOARD AND CEILING JOISTS. (COLLAR TIES TO BE AT A SPACING OF 32" O.C. MAX.)
12. 2-2x6 WOOD SILLS TO HAVE CONTINUOUS SILL SEALER, GROITED AND ANCHORED TO FOUNDATION WALL WITH 1/2" DIA ANCHOR BOLTS 12" LONG AT 4'-0" O.C. MAX.
13. ALL STRUCTURAL STEEL TO BE A-36 PY-36 (COOF 51).
14. ALL FRAMING LUMBER SHALL BE CONSTRUCTION GRADE:  
HEM-FIR 2x4 PA = 1,850 P.S.I., E = 1,400,000 OR  
SPRUCE/PINE/FIR #1 PA = 1,200 P.S.I., E = 1,400,000  
CONTRACTOR SHALL USE EXTREME CARE IN LOCATING, PROTECTING AND RELOCATING ANY AND ALL UTILITIES ASSOCIATED WITH THE PROPOSED PROJECT IN ACCORDANCE WITH THE OWNER AND DESIGNATED UTILITIES REPRESENTATIVE DIRECTIVES.
15. CONTRACTOR/OWNER SHALL BE RESPONSIBLE FOR GRADE CONDITIONS AND ESTABLISHING FIRST FLOOR ELEVATION HEIGHT FROM EXISTING TOPOGRAPHY.
16. OWNER IS RESPONSIBLE FOR FINAL SELECTION OF ALL WINDOW AND DOOR TYPES HARDWARE, MECHANICAL, ELECTRICAL SYSTEMS AND INTERIOR EXTERIOR FINISHES.
17. THE G.C. MUST IMMEDIATELY NOTIFY THE ARCHITECT OF ANY DISCREPANCIES IN THE CONSTRUCTION DOCUMENTS AND SHALL NOT PROCEED OR ALLOW SUB-CONTRACTORS TO PROCEED WITH WORK IN THOSE AREAS UNTIL SAID DISCREPANCIES ARE RESOLVED.

**E.....List of SSHH Board of Directors**



**South Shore Habitat for Humanity's Board of Directors**

Daniel Armstrong, Strong Civil Design

Susanne Battikha, RBS Citizens

Steven Bernstein, Site Selection, SLB Group

Amy Boynton, Family Selection Co-Chair, Visiting Nurses Association of Boston

Ian Brynjolfson, Community Outreach, MDA

Chad D'Adamo, Arbella Insurance Group

Chris Dunn, Past President, South Shore Savings Bank

John Galvin, Secretary, Johnson & Johnson

Mark Gladstone, Legal, Mark Gladstone PC

Doug Marshall, Bank of America

Mark McKinnon, President, Dedham Savings Bank

Jerry McDermott, State Director for Senator Scott Brown

Jennifer Morrison, J Morrison Consulting

Doug Noonan, Reebok International

Joe Pannozzo, VP Development, Tufts Medical

John Ritsher, Ropes and Gray, Retired

Chris Thompson, VP Construction, Richard White Sons, Inc.

Stephen Wessling, Wessling Architects

F.....Testimonial from Family Partner

## **Pulling Into My Driveway**

Spoken at the 16th Annual Gala for SSHH, Amanda Ellis, Hingham family partner

It is said that, "Life is not measured by the breaths we take but by the moments that take our breath away." If that is true I might never catch my breath, because we have become a Habitat family and that is for life. That's why every Saturday we make the drive to change our lives as we go to the build site. We arrive early and try to have some time to reflect in the quiet awe that is our house. To simply stand in the shadow of a place that we never thought possible: Home.

We say our good mornings to John and Deane with the hope that the amazement in every detail of the house is revealed on our faces as the utmost appreciation. As volunteers arrive we shake hands and smile as we answer the question, "When are you moving in?" We smile because we know we are moving in, and it doesn't matter to us when. Just to be able to say that we are is more than we have ever had before.

The one thing we don't do is pull in the driveway. I want to save that moment. You see this is more than a house, more than a home. It is a dream come true.

And there are things that I can say and do that I never thought that I would be able to. My children are 3 and 7, that's ten birthdays between them, and I have never had a party at my place. But Madison will be 4 in July and you can bet that she is having the best Tinkerbell party that you have ever seen, because I can give it to her for the first time at her house. And Sam's favorite colors are pink and green. So there is not a thing in the world that will stop me from painting her very own room so pink and so green you would think a watermelon exploded in there - just because that's what she wants.

I cannot wait until the very first time I get to use my father's favorite saying from when I was a kid, "Go outside and play". And they'll do that without first having to get in the car for a drive to the nearest playground. I say this now, and promise you that I will never regret it, but I look forward to mowing a lawn for the first time in my life, because I can say it's mine. Shoveling on the other hand... well let's just say Marc likes the cold more than I do.

I am excited to know that for the first time ever I don't need a key to check my mail or have to park in a parking spot with a number on it. And no one can ever tell me again that I cannot get my kids a pet. I don't have to say, "Where I live...". Instead I can use the phrase, "At my house..." and know that it is true in all meanings. Now I know that you can't see the house from the street, but that won't matter because seeing as how this is the first time I have been able to hang Christmas lights I plan to make the house visible from space, just because I can.

I am pretty sure that I will cry the first time I hear the doorbell ring. Sounds silly, right? But I have never had a doorbell before and that noise is home to me. It means guests have arrived, and I have never really been able to accommodate guests because our current place is so small. So with these dreams in mind, I can't pull down the driveway yet, because I want that first time I pull into the driveway of my home to be... well to be amazing. And I know it will be because it will be the moment I know that, because of everyone at Habitat, my dreams of "someday" have become the reality of "today", and for that I can never thank you enough.

## Take the Time to Rewind

Amanda Ellis, Hingham Family Partner, One year recap after moving into her home.

June 2010

"Look at me Mom!" Such a beautiful sound and sight as I look up to see my girls riding their bikes up and down the driveway. As I raise my hands to give them their rightful applause I catch the familiar blue and green forever marked on my forearm, a simple logo housing a family of three. A smile creeps across my face as that mark reminds of the reason I put it there in the first place – to never forget. Now I know you will ask, "How can you forget?" Well you can't and I don't want to, so I throw my stare from the blue of the children on bikes to the shadow on the ground and upward to see what is still the most wondrous thing in my life, my home. And I can't help but think of all the things that have changed in the past year. I laugh as I realize the list of things that haven't is shorter, but the list of things that have means so much more.

From the first box that crossed the threshold things have never been the same. I know now what a family dinner is like. Laugh if you must, but just a short year ago I used to spend two hours a day in the car traveling to and from work. And would often times miss out on the tales of the day that are shared during dinner. I am more than happy that my current 20 minute commute lets me have that special daily moment. I also recall the party for my little Madison; four will be a year she never forgets. Even if it turned out the evening became a good excuse for me to catch up over a drink with old friends while swatting away mosquitoes. But it was worth it, you don't get a lot of mosquitoes in an apartment in the city and I had almost forgotten how nostalgic that itchy burn can make a person. The first day of school was different this year, too. No more waiting for a late school bus packed with screaming kids. Instead we walked in the morning sun, surrounded by the sounds of excitement as a new school year approaches. I will never forget my nerves that day. I am positive that I was more nervous than Samantha. But just a few short weeks later she came to me and said "Donde esta to Amarillo pantalones Mama?" It took me a minute but I responded, "I don't have any yellow pants, Sam". I almost wanted to go and buy some just because I was so proud of her! I mean she is only seven and on her way to a second language. Then came the play dates and I was excited that she had made friends so quickly. And now...well there are usually more of other people's kids in my home than my own. But I wouldn't change it for the world. Oh and we may be nominated for parents of the year, because we told the girls that if they catch one of the rabbits in the year they can keep it. Even though that is so not true, but it is fun to watch them chase rabbits with wild-eyed amazement that they move so fast. And for the first time in my life I had a real Christmas tree, and even though you couldn't see the house from space the memory of standing in sub-zero weather searching for the perfect tree for our living room will be with me forever

If a gallon of paint covers 420 square feet and I did two coats on the bathroom wall and then had a half gallon left, how much of it ended up in my hair? Well all I can say is the answer is a lot! As the spring rolled in I wondered if our inexperience and extreme lack of knowledge of anything that grows in the ground will show or if luck will continue and green will pop up again. The sight of tiny buds made me think it's going to be luck on this one.

While thoughts of things to come go racing through my head; slumber parties, the first day of kindergarten, a lifetime of shoveling snow off of a street length driveway, Thanksgiving dinners, first dates, prom night, graduations, I can't help but smile because I know that my life has been forever changed. And if I ever start to forget I just need to glance down at the familiar logo forever etched on my forearm. "Hey mom want to race?" Well I am off to make a memory, that all the members of South Shore Habitat for Humanity have made possible, and one day I hope I can repay them.

