

FISCAL YEAR 2025 BUDGET

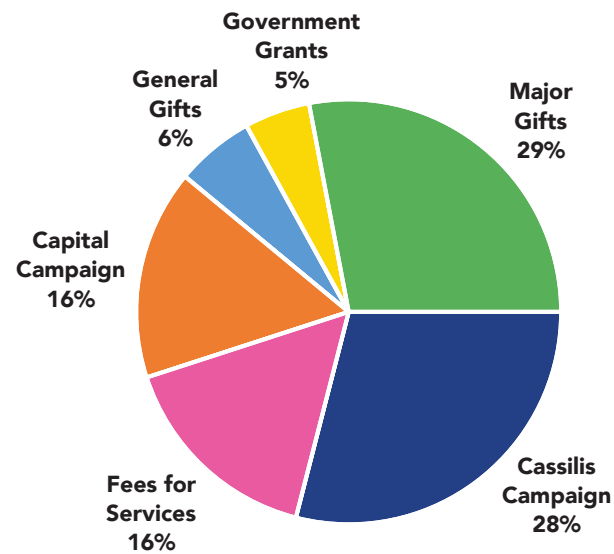
JULY 1, 2024 - JUNE 30, 2025

INCOME

WHERE WILL THE MONEY COME FROM?

Major Gifts	29%	\$880,000
Cassilis Campaign	28%	\$850,000
Fees for Services	16%	\$489,421
Capital Campaign	16%	\$485,000
General Gifts	6%	\$182,000
Government Grants	5%	\$162,900

TOTAL INCOME \$3,049,321



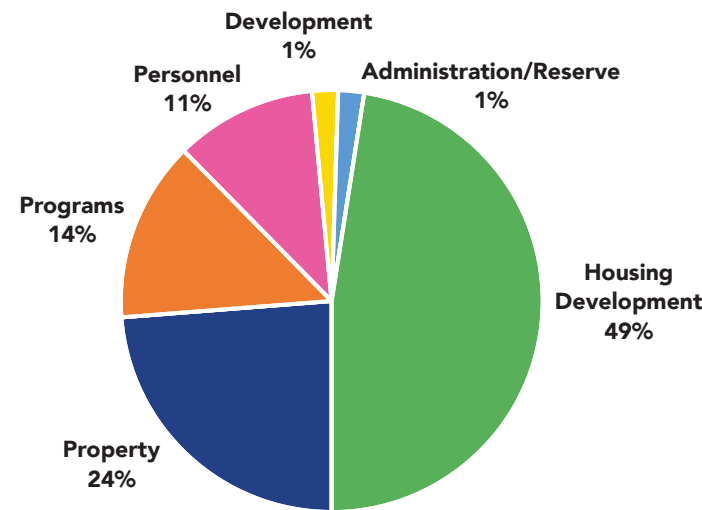
To every Construct supporter and partner—thank you! You’re bringing hope and stability to hundreds of people struggling with housing insecurity.

EXPENSES

HOW WILL THE MONEY BE INVESTED?

Housing Development	49%	\$1,478,026
Property	24%	\$ 732,251
Programs	14%	\$ 424,807
Personnel	11%	\$ 329,210
Development	1%	\$ 38,800
Administration/Reserve	1%	\$ 36,140

TOTAL EXPENSES NET \$3,039,234 \$10,087



CONSTRUCT

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CONSTRUCTBERKSHIRES.ORG

SAVE THE DATE!
DEDICATION OF GREYLOCK GARDENS & CONSTRUCT’S CENTER FOR AFFORDABLE HOUSING
WEDNESDAY, SEPTEMBER 18, 2024
Thank you Greylock Federal Credit Union!

BOARD

Elizabeth Rosenberg <i>President</i>	Adrienne Arnold Lisa Beede Tony Chojnowski Michael Gallerstein Jane Glaser Jodie Gordon Sam Handel Wanda Houston Josh Irwin	Barbara Manring Jackie McNinch Christa Montano Susan Plotz Mark Rosengren Deborah Ryan Anne Schnesel Jillian Schuster
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President’s Advisory Council

Suzanne Crerar, Steve Picheny, Marcie Setlow, Elaine Silberstein, Lisa Sloane, Lauren Smith, Susie Weekes Roeder, Janet Zimmerman

FOUNDED IN 1969 Construct is the leading nonprofit provider of affordable housing and supportive services to residents in fifteen towns across the southern Berkshires. Construct is committed to providing affordable housing to strengthen and diversify communities, stabilize lives, and empower individuals to build a better future.

MISSION To change and save lives through housing options and a continuum of related services.

STAFF

Jane Ralph – <i>Executive Director</i>
June Wolfe – <i>Housing Development Consultant</i>
Leigh Davis – <i>Communications Director</i>
Courtney Kimball – <i>Program Director</i>
Kathy Wiggins – <i>Property Manager</i>
Denise Rueger – <i>Property Management Admin</i>
Kate Coulehan – <i>Housing Navigator</i>
Hillary Howard – <i>Operations Director</i>
Jeanne Keesler – <i>Bookkeeper</i>
Sammye Keeling – <i>Grants Manager</i>
Eliana Turner – <i>Operations and Program Assistant</i>
Mike Howard – <i>Maintenance Manager</i>
Rusty Coe – <i>Maintenance</i>
Joe Bercier – <i>Maintenance</i>
Dan Hayden – <i>Maintenance</i>



Construct’s tax identification number (EIN) is 23-7099108



CONSTRUCT

HOUSING FAMILIES, STRENGTHENING COMMUNITY

connections

FALL 2024

CONSTRUCTBERKSHIRES.ORG

DEAR FRIENDS,

In South Berkshire County, the need for affordable and sustainable housing has never been more pressing. As we navigate an ever-evolving landscape of economic challenges, our commitment to working towards a future where every individual has access to safe, secure, and comfortable housing remains unwavering.

“You are never too old to set another goal or to dream a new dream.” – C.S. Lewis



Phoenix by sculptor Robin Tost at Cassilis Farm Designer Showhouse

This quote captures the spirit driving our mission to provide housing in South Berkshire County, recently highlighted by the exciting Designer Showhouse fundraiser at Cassilis Farm and our new Housing for Families in Transition Program.

Cassilis Farm, with its rich heritage and idyllic setting, symbolizes both our roots and our aspirations. The Showhouse was more than an exhibition; it was a beacon of what can be achieved when we combine passion with purpose. Each room, meticulously curated by visionary designers, told a story of transformation, much like the lives we aim to impact through our housing initiatives. The funds raised from this event will directly support our efforts to ensure that more families in South Berkshire County can experience the stability and dignity of being securely housed.

Just down the road at our Windflower property lies another success story. A four-bedroom house has been transformed into an emergency housing site for families in transition, offering a safe haven for those in need. Since

opening the doors to this program in late December, we have served six families, all of whom have moved on to permanent housing. While it’s difficult to choose which of our accomplishments this year makes us the most proud, this one just might take the cake.

This has been quite a year. Our staff has grown in response to community needs, and a new Housing Development Team has been assembled. We are excitedly (and carefully!) planning our next steps. As we continue to grow and evolve, we remain inspired by the words of C.S. Lewis, always ready to set new goals and dream new dreams for the betterment of our community. Join us in this endeavor. Together, we can make a difference—one dream, one goal, one home at a time.

Jane Ralph

Executive Director, Construct

THE POWER OF DONATIONS

\$25

BRTA bus card to cover three to eight trips in Berkshire County.



\$500

Average cost to assist one family with fuel.



\$6,000

Move-in costs and related expenses.



\$350

Three-night motel stay for a family needing temporary shelter.



\$2,000

Rental assistance to stabilize a family in need.



\$15,000

The cost of replacing one boiler at Pine Woods Apts, ensuring warmth for families.



A SECOND CHANCE BY MELISSA LYDON

To outsiders, my family looked just like others in our affluent community. My mother, an intelligent, kind, strong single woman, worked full-time as a social worker. She raised three children on her own and appeared to make it work.

Only we knew we were drowning in debt: incurring regular bank overdrafts, moving every year, and desperately trying to rebuild my mother's credit. Her financial standing had been destroyed by my absent father who had lost our home to bankruptcy years before. The final straw was my incredible mother needing emergency housing due to domestic violence from my soon-to-be ex-stepfather.



Melissa with her children

her grandchildren love to go and bake in her kitchen. There was a time when we did not think this future would be possible. Now, I want to say thank you to Construct for supporting our family.

“I still think about how fortunate we were to have people who saw us when we needed them most.”

This is where Construct came into our lives. We needed a second chance. We had run out of options, and Construct was there. Construct's staff saw and understood our struggles, despite outward appearances. They understood we needed help.

I still think about how fortunate we were to have people who saw us when we needed them most.

Construct's Pleasant Street transitional housing became our new beginning. It was the home where my mother finally felt safe and in charge of her family. It was the home where she began to rebuild her credit, pay bills on time, and save enough money to – just two years later -- purchase a house.

Construct gave her time and a foundation that allowed her to purchase a beautiful home in Housatonic that was hers and hers alone. This house gave me, her eldest daughter, the knowledge that my family would be safe. Without this peace of mind, I never would have been able to start my life's journey, my own business, and my own family.

To this day, 20-plus years later, my mother still lives in this house, where her children still feel safe visiting and where

VOLUNTEERS ROCK THE HOUSE!

The call went out across Berkshire County for volunteers to staff the Construct Designer Showhouse at Cassilis Farm during June, and the response was nothing short of inspiring. Over 100 neighbors from every town in the South Berkshires answered the call, cheerfully greeting and guiding visitors at the Showhouse every Friday, Saturday, and Sunday in June—rain, shine, or heat!

A big shout out to The Jewish Women's Foundation for staffing three of the six shifts on the (very sticky!) final weekend of the Showhouse, and to Christ Trinity Church for covering the first Saturday morning when we were still finding our footing. Kudos also to the townspeople of New Marlborough, who came out in large numbers every weekend to contribute their time and energy to this project.

We hope that each volunteer feels a sense of pride every time they pass this big yellow house and see the families who will be welcomed home to the property sometime



Photos from top left: Jane Jacobs and Joan Ury, Estelle Bogdonoff and Judi Goodman, Designer Showcase committee co-chairs Laura Jordahl and Hinda Bodinger, Paula Hatch, New Marlborough resident and volunteer

in 2026. The dedication of these volunteers embodies Construct's vision of building community and strengthening the housing ecosystem in South Berkshire County.

DONOR SPOTLIGHT: JEWISH WOMEN'S FOUNDATION OF THE BERKSHIRES

Founded in 2009, the Jewish Women's Foundation of the Berkshires makes annual grants to organizations that work with vulnerable individuals and families to increase access to food, housing and other essentials; promote self-sufficiency; and empower youth and young adults.

Construct has been fortunate to be a grant recipient nearly every year, starting with JWF's seed funding for Priscilla's Room, a community space at our Mahaiwe Street transitional housing site. Most recently, JWF funded transportation services for women living in transitional housing to commute to work or perform basic errands.

The Foundation has also sponsored *Warm Up the Winter*, Construct's annual campaign that supports emergency assistance for fuel, utility, rental payments, and emergency accommodations.

We are grateful for JWF's strong and consistent support and look forward to working together in the years to come.



CONSTRUCT'S FINAL MILE GRANT: EMPOWERING FIRST-TIME HOMEBUYERS

At Construct, we recognize the hurdles of achieving homeownership in South Berkshire County. We are thankful for the crucial role played by State Representative Smitty Pignatelli in securing a \$100,000 grant from the American Rescue Plan Act (ARPA) for Construct. Grant funds assist prospective first-time home buyers. We are pleased to announce that it has helped ten families in realize their dream of homeownership.

Our "Final Mile" grant was designed to make a big impact by covering a portion of closing costs and down payment expenses. However, distributing these funds wasn't without its challenges. The housing market in South Berkshire County is highly competitive, with property prices often exceeding the budgets of income-eligible buyers. This meant that, while the grant was aimed at those most in need (households with an income not exceeding

100% of the Area Median Income), the pool of potential beneficiaries was somewhat limited.

In response, we made a strategic shift. Initially, we offered smaller grants of \$2,500, but it quickly became clear that a more substantial financial boost was needed. So, we increased the grant amount to \$15,000, providing more robust support for first-time homebuyers. This change proved beneficial, enabling those who found affordable properties to achieve homeownership.

By increasing the grant amount and focusing on providing more support, Construct showed its commitment to helping first-time homebuyers overcome financial hurdles. The "Final Mile" grant was vital in stabilizing our communities, allowing more families to invest in their futures. We're incredibly proud to have been part of these families' journeys to homeownership.

Though the Final Mile funding has been exhausted, we're optimistic about the future and eager to continue our mission of assisting South Berkshire County community members in finding safe and affordable housing. Stay tuned for more updates and initiatives from Construct!

IN APPRECIATION: HOUSING DIRECTOR JUNE WOLFE



When June Wolfe joined Construct as a property and compliance manager 17 years ago, she had little knowledge of affordable housing development. Over time, as the organization expanded, June became proficient in evaluating

project feasibility, securing financing, understanding state regulations and building codes, addressing legal and insurance issues, and engaging with the community. She developed expertise in managing a diverse development team including attorneys, architects, and contractors.

In recent years, June has dedicated herself to training existing staff and new hires to assume her responsibilities

as she transitions to a new role at Habitat for Humanity. "Construct excels in staff development," June reflects. "I've benefited greatly from that, and it's rewarding to see our staff grow into their roles."

Looking back on her tenure, June is particularly proud of Construct's innovative approach to affordable housing. She highlights the co-living model at the former Windflower Inn in South Egremont as a prime example. "Windflower has provided local workers with not just a place to live, but a supportive community where residents look out for each other." She also points to Construct's successful receivership program, which revitalizes abandoned, blighted properties and repurposes them for affordable housing, setting a standard for other organizations.

Executive Director Jane Ralph commends June's contributions: "We are deeply grateful for June's dedication to helping south Berkshire towns create affordable housing. While we will miss working with her daily, we are pleased that she will continue to support us as a development consultant."