



Building Homes and Dreams

Annual Report FY2019

July 1, 2018 - June 30, 2019



FY2019 Highlights

Scott Millard Becomes Paterson Habitat for Humanity's New Chief Executive Officer



One of the biggest events that occurred in the 2018-2019 fiscal year was the hiring of Scott Millard as the new chief executive officer, replacing veteran executive director Barbara Dunn, who retired after 26 years. Scott started on June 12th and brought years of experience with him as a leader and strategic consultant in both the non-profit and corporate worlds.

He began his working life traveling the world for Accenture, the prominent international consulting firm. Twelve years ago he shifted to the non-profit sector. He served for 10 years as an executive with the Bethlehem Evangelical Free Church of Randolph, first as director of global program development and operations and then transitional lead pastor. He comes to Paterson Habitat after two years as managing director of Three C Solutions, a Morristown based consultancy advising non-profit organizations.

"Scott's business acumen coupled with a passion for his work in the non-profit community convinced us that he is the right person to lead Paterson Habitat into our next chapter of helping working families become homeowners while revitalizing neighborhoods," explained Paterson Habitat Board President Michael Rolls. Scott said he was attracted to Paterson Habitat's strong community of involved board members, loyal donors, professional staff and homeowners. "This is a team with a demonstrated appetite for taking on big challenges," he said. "And I wanted to be part of it."

Pride is Growing in the Northside

Fiscal Year 2019 saw the successful application and funding of our Neighborhood Revitalization Tax Credit (NRTC) program for the Northside neighborhood Paterson Habitat calls home. The application was based on the goals outlined in our Building Pride in the Northside neighborhood plan and included funding for the construction of two new affordable homes, repairs on eight homes, and the installation of CPTED safety features on twenty-five homes. Two microgrants will be funded to help improve the streetscape of two local micro enterprises, and planning funds for two new greenspaces in the neighborhood have also been allocated.

We are thrilled to be able to continue investing in this neighborhood and are thankful to Boiling Springs Savings Bank, Kontos Foods, Lakeland Bank, Provident Bank, Resource Capital Management, Railroad Construction Co., Sealey Mattress Co., Thomas Reuters, and West Publishing whose donations under the NRTC program have enabled us to continue growing pride across this neighborhood.

Barbara Dunn Retires After 26 Years



Barbara Dunn retired as Paterson Habitat's executive director effective in June 2019, ending 26 years in which she led unprecedented growth in Paterson Habitat's reach and stood out as a statewide advocate for decent affordable housing.

She arrived in 1993 as Paterson Habitat was just completing its 44th home. By the end of our current construction year, we will have built 277 homes and touched the lives of over 300 families—that's close to 1,300 individuals living in homes of their own here in Paterson thanks to Habitat. And when you add in the \$1.4 million dollars sent overseas through our annual tithe, we have helped provide another 415 families—or 2,075 individuals—with decent housing.

When Barb believed in something, no workday was too long and no project was too big. And she believed passionately in Paterson Habitat. She was a hands-on leader, equally at ease pitching in on a construction site, visiting with homeowner families, or testifying at legislative hearings.

Hundreds of friends and colleagues turned out for a reception in her honor on May 30 at Lambert Castle. The evening was a tribute to Barb. But the tribute most meaningful to her will come in October 2020 when we will dedicate "Barbara's House", a new home named in her honor in our 4th Ward Focus Area.

Building Stability



Big Year for 4th Ward Focus Area

The most ambitious project in Paterson Habitat's history made major progress in fiscal year 2019 (FY19) as we passed the two-thirds mark of the 75 new homes planned for the 4th Ward Focus Area initiative. With the support of our donors and the work of our construction volunteers, at the end of FY19 fifty-two homes had been completed and 5 more were under construction.

But this wasn't the only form of building going on in this 12-block area during FY19. We're building relationships with community partners who've been working with us to revitalize the neighborhood and improve the overall quality of life. We've created a thriving community garden. Paterson Habitat also provided leadership and secured funding to convert an overgrown vacant lot into a community park honoring Martin Luther King, Jr, across the street from the church where Dr. King gave one of his last speeches, just days before his assassination in 1968. We're also working to create safer streets. Working closely with 4th Ward Councilwoman Ruby

Cotton, we are partnering with the city and neighborhood residents in the Crime Prevention Through Environmental Design (CPTED) program. CPTED reduces crime by redesigning high crime streets and intersections, installing improved lighting and video monitoring.

During fiscal year 2020 all of these initiatives will be continued and expanded as we work to revitalize a neighborhood and create a community in the 4th Ward that families want to call home.



Hamilton 7 Project (FY20)

4  **new homes** | **6**  **recycled homes**

Definitions:

- New homes: Is 100% newly constructed
- Recycled homes: Is a Habitat home that has been reacquired by us, then resold to a family that has been approved in accordance with our family selection process.

FY2019 Financials

ASSETS

Cash and cash equivalents	\$1,240,072
Mortgage receivables, net	\$3,238,226
Receivables and deposits	\$519,508
Construction and real estate inventory	\$3,302,521
ReStore inventory	\$58,399
Property and equipment, net	\$380,833
Investment in joint ventures	\$3,805,207
Total Assets	\$12,544,766

LIABILITIES AND NET ASSETS

Liabilities	
Accounts payable & accrued expenses	\$381,597
Deferred revenue	\$589,947
Notes payable	\$5,051,637
Total liabilities	\$6,032,175
Net assets	
Unrestricted	\$5,799,877
Temporarily restricted	\$712,714
Total net assets	\$6,512,591
Total Liabilities & Net Assets	\$12,544,766

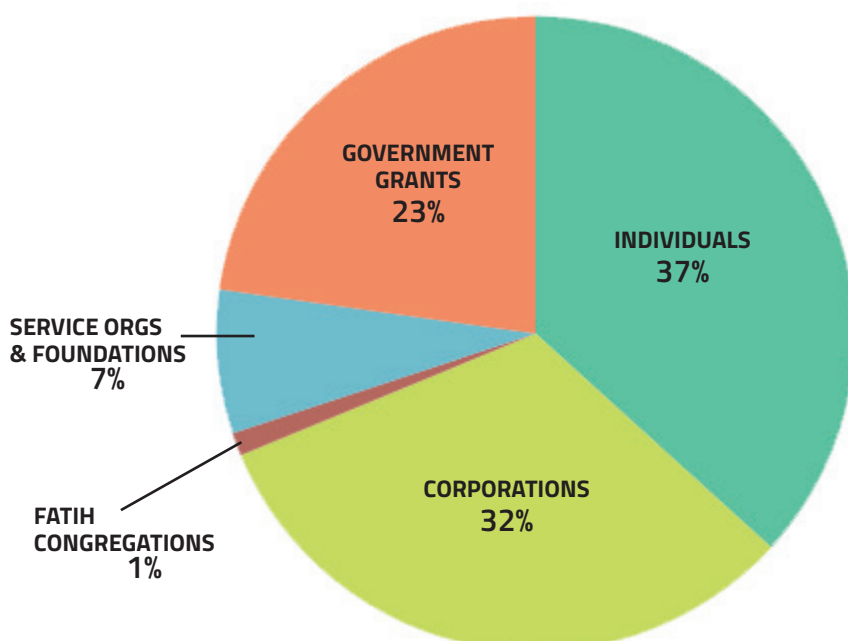
REVENUE

Contributions and private grants	\$1,760,990
Donations in-kind	\$106,910
Government Grants	\$798,196
Sale of houses	\$1,428,000
ReStore sales	\$1,018,389
Other income	\$179,827
Total Revenue	\$5,292,312

EXPENSES

Program services	
Housing & community engagement	\$4,570,310
ReStore	\$796,992
Total program services	\$5,367,302
Supporting services	
Management and general	\$508,597
Fundraising	\$319,589
Total supporting services	\$828,186
Total Expenses	\$6,195,488

Source of Funds



Thank you to our partners in
The City of Paterson, State of New
Jersey, Dept. of Community Affairs,
United Way of Passaic County, & The
Henry and Marilyn Taub Foundation.

Funds awarded to Paterson Habitat
from these agencies have enabled us
to bring the following assets to the
communities in which we serve:

- New & rehabilitated homes in the Northside (1st Ward)
- Green Acres Community Garden (4th Ward)
- Installation of lighting, reflective house numbers, smoke detectors, and carbon monoxide alarms (via CPTED)
- The completion of our 10th year of the Summer Internship Program for 16 Paterson high school students

Board of Directors & Advisory Board

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Retired Pastor, Madison Ave CRC, Paterson

Bruce Ciccone

President, Prodigy Group International

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Ret'd Paterson School Teacher

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Community Strategies Coordinator, NJ Community Capital

Julia Gonzalez

Inventory Control Specialist, Ashland Pharmaceutical

Jessica Hinds

Teacher, Paterson Academy for the Gifted and Talented

Rev. Warren McDowell

Senior Pastor, Prophetic Church of God, Paterson

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President, Longstreet Development

Deborah Murphy

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Executive Director, Paterson Alliance

Dora Valencia

Consultant

Janice Willett

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Attorney, Connell Foley, LLP

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Tony Brown, Senior Vice President – WM, Merrill Lynch

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Rev. Kenneth Clayton, Pastor, St. Luke Baptist Church, Paterson

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Gail Levinson, Former Exec. Director, Supportive Housing Assoc. of NJ

Jim Mathews, Retired Senior VP, Corp. Marketing of Hunter Douglas

John Mattone, Regional VP, Enterprise

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Cipora O. Schwartz, Community Volunteer

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Paul Van Ostenbridge, Retired President & CEO, Atlantic Stewardship Bank

Paul Vagianos, Owner, It's Greek to Me Restaurant

Martin Vergara II, VP, Director of Sales Strategy, Morgan Stanley

Richard Voll, Attorney-at-Law, Ridgewood

Our Volunteers

Within the mission and ministry of Paterson Habitat for Humanity there is a place for everyone to share their time, talents, and treasure. Some volunteers pound nails or use a paintbrush, others participate on committees or work in our ReStore. Each person is vital to our mission.

Volunteer Crews

Accurate Box Company	Global Village Team - Malawi	Mt Saint Dominic Academy	St. Joseph Regional HS
ADP	Goldman Sachs	NJCDC Youth Build	St. Paul's CDC
Andrew Nouri and Friends	Good Shepherd Lutheran Church, Town	NNJ American Association of Critical Care Nurses	AmeriCorps Young Adults
Atlantic Stewardship Bank	Grace Redeemer Church, Glen Rock	NNJ Council of National Women in Roofs	St. Peter's University - Knight's of Columbus
Avolon Aerospace	Green Residential Cmty Home	North Star Dallas Cowboys Fan Club	Stevens Institute of Tech
Bank of America	Harris Corporation	Our Lady of Consolation, Wayne	Kappa Sigma
Benway School	HBO	Our Lady of Mt Carmel, Ridgewood	HFH Collegiate Chp Theta Xi
Bergen Catholic HS Lacrosse	HoHoKus Area Faith Build	Paramus Catholic High School	The Mission Lutheran Brethren Church
Berkeley College Cares	Hope Academy	Paterson Great Falls Youth Build	The Promotion In Motion
Best Buy	Hunter Douglas	Passaic Cty Cmty College Men of Color Success Initiative	The Walsh Group
Bio-Reference Labs	Keller Williams	PCL Construction Services Inc	Toddco Construction
BNY Mellon/Pershing LLC	Knotel Inc	Peruvian Day Parade	UBS
Bnai Keshet, Montclair	KPMG	Presbyterian Church of Leonia	UPS Mahwah
Bruce Ciccone & Friends	Kuiken Brothers Co., Inc.	Price, Meese, Shulman, & D'Arminio, PC	Valley Bank
Camerican International	Lakeland Bank	Project Manager Institute of NJ	Vertican Technologies
Catholic Heart Work Camp	Langan Engineering	Radware	Villanova Alumni
Catholic University Alumni	Langham Hotels	Ramapo High School	Virginia Tech Alumni
Church of the Presentation	LaVine Family and Friends	Rockland Community College	Wayne Presbyterian Church
Citigroup	Manchester Regional HS, Haledon	Saint Peter's Prep HS	Wells Fargo Foundation
College of Mt. Saint Vincent	Marotta Controls Inc	Sax LLP	William Paterson University
Columbia Bank	Messiah Lutheran Church	Seton Hall HFH Campus Chp	Phi Kappa Tau
Convent of the Sacred Heart	Micato Safaris	St. Catharine RC Church, Women	Theta Phi Alpha
Corporate Resolutions	Microsoft	Men's Cornerstone	Windsor Prep High School
David Crooks Memorial Build	MLK Day of Service		Wood-Ridge High School NHS
DeVries /Manley Build	Montclair State University Volunteer Center Staff		
East Meets West	Morris Toastmasters		
Enterprise Holding	Mount Olive Church Youth Maranatha		
Express Scripts			
First Presbyterian Church of Elmira			
FIS/NYCE			
Glen Rock HS Class of 1988			

104
volunteer groups



Because of the help of people like you, whole neighborhoods improve and completely transform. Through this transformation, families achieve the strength, stability, and self-reliance they need to build a better life.

Thanks to the generosity of our volunteers, over **32,000** hours were dedicated to helping families in our communities.



Over **2,500** volunteers rolled up their sleeves and committed **22,710** hours to build homes in Paterson



More than **6,923** hours were contributed by ReStore volunteers at our store location in Wayne



630 volunteers participated in several community projects including park cleanups, light installations, and community meetings



Over **8,700** hours were devoted to advancing our mission by committee members and board members

John W. Albohm
Kathleen C. Albohm
Evelyn Ayala
Mary P. Best
Matthew Cavaliere
Darren Cole
James Costello
Manjiri Datar
Dennis Dyer
Ronald Finkelstein
Kenneth Fischetti
Dianna Grzebyk
HFHI Cars for Homes
Christopher Laurenzi
Marisol Martinez
Larry Palmer
Eugene Pugliese
John Sabo
Laurie Scofield
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Stedman Tobba
William Walsh
Robert D. Wood

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First Presbyterian Church
of Ridgewood
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John McGuirk
William L. Niemann
Joann A. Outslay
Soma Rench
Pat Sisti
Usha Surapaneni
Daniel Timoney
Wyckoff Reformed Church

Thank you to Our Donors

Paterson Habitat would be unable to transform lives and communities in our city without the generous contributions of compassionate supporters and caring corporations.

Corporate Challenge

\$50,000+

ADP & Its Employees
Columbia Bank
Goldman Sach Community
TeamWorks
Kuiken Brothers Co., Inc.

Knotel
Lakeland Bank
Langan Engineering
Marotta
Railroad Construction Co., Inc.

\$25,000+

Bank of America
Columbia Bank
Wells Fargo

\$2,000 - \$4,999

Bank of New York - Mellon
Corporate Resolutions
FIS Global
Harris Electronic Systems
Micato Safaris
PCL Construction Co.
Sax LLP
Spencer Savings Bank
Valley Bank
Walsh Construction

\$10,000-\$24,999

Avolon
Citi Group
M&T Bank
Oritani Bank
UBS Wealth Management
UPS

Up to \$1,999

Accurate Box Co, Inc.
Alma Bank
Apple Food Service of NJ
Lincoln 1st Bank
Saint-Gobain Corporation

\$5,000-\$9,999

Atlantic Stewardship Bank
Enterprise Holdings
Harris Corporation
HBO
Hunter Douglas
KPMG LLP



Ana & her sons



Corner of Hamilton Ave & Straight St

Women Build Sponsors

- Price, Meese, Schulman & D'Arminio PC
- TD Charitable Foundation

Hammering 4 Habitat Sponsors

- Kuiken Brothers Co., Inc.
- Connect One
- Lakeland Bank
- Valley Bank

Contributors in FY2019

The following generous individuals and organizations donated \$100 or more to help Paterson Habitat support local families by building simple decent homes and selling them below cost with zero interest mortgages. We could not be more grateful! Every effort is made to appropriately recognize our contributors. We apologize for any errors and/or omissions.

\$500,000+

City of Paterson via HUD/
HOME

\$250,000+

ADP Inc. and Its Employees

\$75,000-\$125,000

Anonymous
Marilyn J. Clark
Columbia Bank
Kuiken Bros. Co., Inc.

\$45,000+

Henry & Marilyn Taub
Foundation
NJ Dept of Cmnty Affairs –
NRTC
James & Kathleen O'Brien
Wells Fargo Foundation

\$25,000+

Anonymous
Atlantic Stewardship Bank
Bank of America
Citi Foundation
Pamela & Craig Goldman
M&T Bank / Charitable
Foundation
Railroad Construction Co., Inc.
TD Charitable Foundation
UBS Wealth Management

\$15,000+

Rosalie & James Abraham
Lakeland Bank
Nancy & Charles McGrath
Elizabeth & Thomas McKay
New Jersey's Clean Energy
Program
Linda Ransom & James Capra
United Way of Passaic County
UPS Foundation, Inc.
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\$10,000+

Albert G. Algera
CIT Aerospace, LLC
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Andrew & Barbara Dunn
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\$5,000+

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James & Margaret Quinlan
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\$2,500+

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The Bank of New York Mellon
Versa Products Co., Inc.
Walsh Group

\$1,500+

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Gigo & Donald Taylor
Whiteman Family Fund
John & Linda Young
George & Suzanne Zilvetti

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\$500+

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of Donors****962 Individuals****78 Corporations****25 Faith Congregations****4 Government****27 Service Orgs.
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Jacob C. Walters
Wells Fargo Foundation
Janice & Joseph Willett
Anne & Thomas Winner
Marjorie B. Winnicki
Donald & Marie Wolff
Woodcliff Lake Senior Assoc

**The Hamilton 7
& Beyond Campaign****Goal:** \$2.5 million**Cash in hand:**
\$700,000**Pledged:**
\$400,000**Still needed:**
\$1.4 million

Memorial, Honor and Tribute Gifts

**In honor of Caryl
& Dean Allison**
William R. Stanhope

**In honor of Wayne Angelbeck
& Mary Meakem**
Pamela Lester

In memory of Ann
Jean M. Nicolle

**In honor of
Pamela Abraham**
Bridget Bagel

**In memory of
Pete Brovarone**
Stephen Brovarone
Thomas Brovarone

In honor of Ashley Biggs
Thomas Wiesniewski

**In honor of
Marilyn Clark**
Joel Wasserman

**In memory of
David Crooks**
John Hellman
Marjorie B. Winnicki

**In honor of David DeBlock
& Kristen Gray**
William DeBlock

In memory of Robert DeSapo
Karen DeSapo

In honor of Nancy DeVries
Ruth L. Brodsky
Robert M. Garabedian
Roberta T. Potaki

**In celebration of 60th Anniv.
of Nancy & Roy DeVries**
Constance Monks

**In honor of Andy
& Barbara Dunn**
Katherine E. Dunn
Sarah Dunn
Kristina S. Berg
Craig E. Hoogstra
Jean M. Huntington
Maureen W. Lennon
Karl S. Rosengren
Francis H. Schott
Brent T. Sjaardema

In honor of Barbara Dunn
Joanne P. Archer
Barbara A. Bolger
Margaret Cook Levy
Susan Dunlap
Cynthia Halaby
Ralph C. Hemecker

Valerie J. Henken
Robert A. Lefelar
Gwenn K. Levine
James D. Mathews
Barbara S. Menzel
Robert Murphy
Linda Ransom
Robert W. Roll
Edmund A. Sayer
Francis H. Schott
Cipora O. Schwartz
Meriam M. Voigt

In honor of Phil Dzialo
ADP
Heather A. Untterbrink

**In honor of George &
Barbara Fernstrom**
David Owens

In memory of Jeanne Griffin
Michael F. Griffin

**To celebrate the birthday
of Dan Gross**
Regina Gross

**In memory of
Ms. Grace Gurisic**
Donna F. Brightman

**In memory of
William T. Casazza**
Michele Hoban

**In memory of William
"Bill" G. Jamros**
Sam P. Haddad
Marilyn Johnson
Hiromi Kagitani
Barbara Manning
Mary O'Flaherty

**In memory of Veronica
"Ronnie" Mabee**
Donna F. Brightman

**In honor of Anthony
& Marion LaSala**
David J. Macleod

**In honor of Norma
& Hank Leonard**
William S. Leonhard

**In memory of
Daniel B. Levine**
Deborah Fixsen

**In honor of Sam Lewin's
70th birthday**
Mike Magee

**In honor of the
Lneniska Family**
William R. Stanhope

In honor of Ma
Soma Rench

**In memory of
Marie Macioci**
Donna F. Brightman
Andy & Barbara Dunn
Joseph C. Hessler
Norma Leonhard
Garret G. Nieuwenhuis
Lorraine Reynolds
Doris Ruiz
Linda Wilson

In memory of David Martin
Alexa Spencer

**In memory of
Allen Maxfield**
Gia Alvarez
Brenda Baker
Patricia A. Basilo
Dennis W. Cooper
Patricia M. Crifo
Dana Cruz
Claire M. Hothem
Robyn Ophir
Robert Silber

**In honor of
Christopher Mount**
Alice G. George

**In memory of
Marie Mathis Murphy**
Anonymous

**In honor of
Celine November**
Atlantic Stewardship Bank

**In honor of
Paterson Habitat**
Orville Morales

**In memory of
David P. Parker**
Christine Bettwy
Walter Bogan
Jay D. Brodish
Robert E. Butler
James Dewey
Andy & Barbara Dunn
Nancy R. McGrath
Richard Muir
Joseph Murphy
Garret G. Nieuwenhuis
Kathi Whitaker

**In memory of
my parents and older sister**
Agnes Adeseko

**In honor of
Public School 27**
Elizabeth Hough

**In memory of
Thomas Rahilly**
Nora Hainthaler

**In memory of
Sally Ramsey**
Peter S. Ramsey

**In honor of
Christa H. & John J. Reddy, Jr.**
Jay H. Ziffer

**In memory of
Evangeline Reels**
Rosalie F. Abraham

**In memory of
Bob Ricker**
Carole L. Brescia

**In memory of
Gianna Rosenbaum**
Battaglia Excavation Co., Inc.

**In honor of
John Rosengren**
Karl S. Rosengren

**In memory of
Alyza Sophia Ruiz**
Doris Ruiz

In honor of John Schlett
Anita Verno

In honor of Frank Schott
Cipora O. Schwartz

In memory of Peter Schran
Gregory D. Pearson

**In honor of
Cipora O. Schwartz**
Janet Bauer
Harvey Starr

**In honor of the
Northside Community**
Giancarlo DiLonardo

**In honor of
John L. Voellemicke, Jr.**
Susan R. Bates

**In honor of
Jane Williams Warren**
First United Methodist Church,
Englewood

In honor of Marie Zofrea
Audree J. Kuhn

2020 & Beyond

As we look forward

In October 1984 sixteen faith filled individuals joined together and formed Paterson Habitat for Humanity. In the almost 35 years since that day 273 homes have been built and the trajectories of 307 families have been changed forever by the blessing of homeownership. As the organization prepares to celebrate its 35th anniversary we look back with gratitude at those sixteen pioneers who truly embody our mission principle that 'through faith, the minuscule can be multiplied to accomplish the magnificent.'

As we look back at those pioneers, and all those who followed them, it gives us the courage necessary to look forward. Looking back gives us the courage to look forward into the future and begin the process of writing the next installments of the Paterson Habitat story.

As we look forward through 2020 we anticipate the completion of the Hamilton 7 complex and the groundbreaking for the last thirteen homes in the 75 home build out in our 4th ward focus area. As we look forward through 2021 we anticipate the completion of those homes and the groundbreaking for our 300th home. Accomplishing those goals will

take faith, courage, and commitment, but as we look back over the past 35 years we can find all the evidence we need to know that our faith, courage, and commitment will be multiplied into the magnificent.

Thank you to each of our donors, partners, and homeowner families, listed on these pages, who have made the great work of 2019, and all the years that preceded it, possible.

Many stories have been written over the past 35 years and there are so many many more that have yet to be written. We look forward to writing those stories together with you.



9 Homes Dedicated



Fall 2018

- 134 N 4th St.
- 125 N 1st St.
- 55 1/2 Holsman St.
- 91 N Main St.
- 4 Reenstra Ct.

Spring 2019

- 160-164 Rosa Parks Blvd. (U1)
- 160-164 Rosa Parks Blvd. (U2)
- 65 Rosa Parks Blvd.
- 30 Godwin Ave.

Paterson Habitat for Humanity Staff

Administration:

Scott Millard, Chief Executive Officer
 Dave Juliana, Chief Financial & Operations Officer
 Oscar Bashualdo, Controller
 Lydia Ramos, Family Services Manager
 Alina Castro, Family Services Administrator
 Gina Damiano, Corporate Dev Officer
 Amy Ferrante-Martin, Individual Dev. Officer
 Sara L. Ruiz, Communications Manager
 Ashley Biggs, Vol. Engagement & Grants Manager
 Linda Wilson, IT & Database Manager
 Steve Kehayes, Cmty Development Officer
 Darryl Jackson, Cmty Revitalization Specialist
 Doris Ruiz, Office Manager

Construction Department:

Rob Alvarado, Construction Director
 Gerald Anderson, Construction Proj Admin.
 Diomedes Vargas, Construction Proj Coord.
 Site Foremen: Bernard Combs, Adelis Ramos, Felix Rodriguez, Augusto Santos, and Carlos Vazquez

ReStore Staff:

Walt FitzPatrick, ReStore Director
 James "Jimmy" Motsay, Assoc. Director
 Sean Dobson, Assistant Manager
 Barret Thompson, Supervisor
 Antonio Mitchell, Donation Driver

OUR VISION

A world where everyone has a decent place to live.

OUR MISSION

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.



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