



40 & Beyond

fy22-25 strategic plan



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What do we want to accomplish by the time we are 40? By the time we are 50? These are questions most of us have asked ourselves at some point in our lives.

The answers to these questions influence our choices. The answers to these questions influence how we spend our time and our money. The answers to these questions influence the educational, career, leisure, health, family, and philanthropic decisions we make (to name a few). Questions like these help us look beyond the horizon of today and tomorrow when making decisions about how, and in what, we invest. These can be powerful questions for us as individuals and they can be powerful questions for an organization. What do we want to accomplish by the time Paterson Habitat for Humanity (Paterson Habitat) turns 40? Turns 50? These are the overarching questions which have provided the backdrop for our 40 & Beyond Strategic Planning.

The 40 & Beyond Strategic Planning process we have embarked on has been, by design and necessity, unique to the place and time we find ourselves in. The process has reviewed and confirmed our commitments, building on the directions we have set, and the decisions we have made over the past two years since the CEO transition including the Northside Neighborhood plan, the 4th Ward focus area plan, and everything we have learned, confronted, and accomplished during this long season of pandemic and racial tragedy.

The 40 & Beyond Strategic Plan includes the necessary responses, flexibility, and resiliency Paterson Habitat needs to continue accomplishing our mission uninterrupted despite changing situations and circumstances. The strategic plan will guide the organization during FY22-25 (July 2021– June 2025) while setting the stage for everything we will accomplish over the following decade.

The strategic planning journey included three phases:

- Confirming our Commitments
- Dreaming about our Future – Vision Headlines
- Strategic Planning Discussions

The following key themes were identified and form the pillars of the 40&Beyond Plan:

- Paterson and Beyond. The City of Paterson is our history and an integral part of our future, but only a part of our future.
- Community Safety. This is the highest priority in Paterson. If the communities we are building in are not safe then neither are the homes we have built.
- Growth and Diversification. This includes:
 - Where we build
 - What we build
 - Where, and how much, we sell (ReStore)
 - Sources of income
- Equity. Everything we do must be equitable.

The need for affordable housing in the communities we are chartered to serve is greater than it has been in a generation. While we can, and should, celebrate the individual lives changed through the work of Paterson Habitat for Humanity over the past 36 years, the vast and growing need for safe, stable, affordable housing in our region calls us to take bold steps. We must move from incremental growth to making a measurable impact on the safe, stable, affordable housing deficit, not only through building, but also through our advocacy, community development, and resource development efforts.

This expansion will not happen overnight. The 40 & Beyond plan is ambitious and will require managed growth and change in every area of the organization including but not limited to: mindset, structure, staffing, programs, operations, and funding. As Paterson Habitat approaches its 40th birthday it is time to embark on bold new endeavors as we write the next chapters of our story.



mission, vision, values, commitment

our mission



Bring people together to build homes, communities, and hope.

our vision

An equitable Greater Paterson region where all people have access to the transformational power of safe, stable, affordable housing.

our values

Equitable
Development

Authentic
Engagement

Sustainable and
Transformational
Growth

Rooted in Love

our commitment to diversity, equity, inclusion, and belonging

Paterson Habitat for Humanity is committed to building the quality of life, health, and economic prosperity of the Greater Paterson region by producing, preserving, and advocating for safe, stable, and affordable housing. We believe safe and stable homes are the foundation of successful communities. We recognize the scars of racism in housing, banking, and social services are deep and the inequities and injustices which hinder communities from being successful have become increasingly visible. We are committed to actionable, accountable, equitable, anti-racist work which combats these inequities and injustices.

Equitable Development

- We believe access to safe, stable, affordable housing is a basic human right in all communities
- We believe everyone has something to contribute and something to gain from creating communities in which all people have safe, stable, affordable places to live
- We believe equity encompasses all we do including:
 - Who we build for (primarily racial and ethnic groups who have historically been denied equitable access to home ownership opportunities).
 - What we build (community-driven housing design).
 - Where we build (in all communities. creating access to safe, stable, affordable housing).
 - When we build (when adequate funding and partnerships are available).
 - Why we build (to accomplish our mission).
 - How we build (with staff, subcontractors, volunteers, homeowners, suppliers, materials).

Authentic Engagement

- We will promote the dignity and hope of each person we employ, serve, and partner with.
- We believe no one lives in dignity until everyone can live in dignity. We believe dignity and hope are best achieved through humble, courageous, accountable relationships and partnerships with:
 - Ourselves
 - Residents
 - Governments
 - Donors
 - Partners

Sustainable and Transformational Growth

We view our work as successful when it transforms lives and promotes positive and lasting social and economic change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.

Rooted in Love

We undertake our work as a demonstration of love, acting in all ways in accord with the belief that God's love, full of grace and truth, abound for all.



The Habitat for Humanity U.S. Visioning plan, launched in October 2020, identified three bold goals for Habitat's 50th anniversary (2026): 100K households served through construction and lending; 10M individuals empowered through advocacy efforts; and 10M volunteers mobilized.

Build, Preserve & Finance

We will build, preserve and finance affordable homeownership opportunities to fit our communities' needs at the scale demanded by the affordable housing crisis.

Mobilize & Advocate

We will influence and shape critical policy and systems change to improve home affordability, with a focus on increasing racial equity and affordable homeownership opportunities.

Connect & Engage People

We will work with diverse populations and generations to discover new, meaningful engagement experiences that propel and expand our impact.

Organizational Resilience & Growth

We will build, preserve and finance affordable homeownership opportunities to fit our communities' needs at the scale demanded by the affordable housing crisis.

build & preserve *safe, stable, affordable housing*

- In the City of Paterson our primary focus will be on Community Development and Neighborhood Revitalization. We will work to stabilize the neighborhoods we work in to create safe environments, building hope for all community residents.
 - Develop Neighborhood Association frameworks for the Northside and 4th Ward by the end of FY22.
 - Realize the goals of Lead Free NJ by the end of FY23.
 - Complete construction of the Clinton Street Park by the end of FY24.
 - Create a re-development strategy, based on NRTC goals, for Haledon Avenue by the end of FY24.
 - Support efforts to establish NRTC neighborhoods in the 4th Ward and the City of Passaic's Eastside.
- In the City of Paterson our development activities should directly support broadscale neighborhood revitalization and be responsive to the expressed housing needs and desires of residents and community partners.
 - Single Family
 - Complete 68 Clinton in FY22.
 - Complete Harrison 8 by the end of calendar year 2023.
 - Complete Governor 5 in FY23.
 - Complete 101 N. 3rd in FY23.
 - Identify FY24 and FY25 single family home projects for pre-development by the end of FY22.
 - Multi-Family. Identify a minimum of one multi-family opportunity for pre-development by the end of FY22.
 - Mixed-Use and Affordable Supportive Rental developments which can lead to homeownership. Two projects, through the BHEC initiative, will complete pre-development by the end of calendar year 2023.
- We will complete the transition to project-based homeowner selection beginning with the second half of the Harrison 8 development and utilize this framework for all future projects.
 - City of Paterson development activities should prioritize City of Paterson residents.
 - City of Passaic development activities should prioritize City of Passaic residents.
 - Development activities in broader Passaic County should prioritize groups who have been historically and systemically discriminated against by housing and banking systems.
- In Passaic our development activities should support and align with the Eastside Neighborhood Plan and other municipal government redevelopment plans.
 - Complete Passaic Veterans project by the end of FY23.
 - Identify land for a second City of Passaic project by the end of calendar year 2023.
- In broader Passaic County (non-entitlement communities) we will pursue development which actively seeks to undo historic, and systemic, inequities in the housing market.

build & preserve *safe, stable, affordable housing*

- In broader Passaic County our first priority will be working with municipalities who have affordable housing trust fund money to invest and are interested in partnering with Paterson Habitat. We will first go where we are invited/welcome.
 - Make initial contact with Passaic County Municipalities by the end of FY22.
 - Identify site for first Passaic County project by the end of FY23.
 - Begin construction on first Passaic County project by the end of FY25.
- To stabilize, and ensure the safety of even more homes:
 - We will explore the creation of a critical repair program focused on building envelope, mechanical systems, and accessibility the program will be piloted in FY22 in the Northside of Paterson using NRTC funding.
 - We will ensure homeowners have access to adequate information and training to maintain their homes as safe, stable, affordable homes.
- We will evaluate and identify strategies (including land trusts, shared equity, deed restrictions, etc.) to better balance long affordability with wealth generation by the end of FY24.
- Our four-year goal is to achieve an annual development capacity of: 20 new units of housing, four recycles/renovations, and 40 repairs across the City of Paterson, the City of Passaic, and Passaic County.



mobilize & advocate for *safe, stable, affordable housing*

- Create closer relationships with local officials in order to help our homeowners feel safe and confident in their communities:
 - City of Paterson.
 - City of Passaic.
 - Other Passaic County Municipalities.
- Become a known/trusted/sought after voice regarding issues related to safe, stable, affordable housing, and equitable development, in the City of Paterson, the City of Passaic, Passaic County, and Statewide.
- Train and mobilize homeowners and other community residents to advocate effectively for changes in policing, land use, municipal services, recreation, and other issues which affect quality of life, and are obstacles to establishing safe, healthy, thriving neighborhoods and communities.
- Create easy mechanisms for volunteers and donors to engage in advocacy and legislative outreach.

connect & engage people to expand *safe, stable, affordable housing*

- Strengthen/Expand marketing and communications efforts (print and social media) to more broadly and effectively tell Paterson Habitat stories and engage new partners in our mission.
- Develop the next generation of supporters, aged 55 and below, with a goal that 40% of individual annual funding comes from this group by the end of FY25.
- Effectively steward our existing long-term donors towards planned giving/endowment opportunities to help stabilize the organization long term.
- Develop relationships with additional municipalities which result in new equitable development opportunities.
- Build only with necessary and appropriate government (local, county, state) funding commitments, 50%-60% of full development costs, beginning with all projects which enter pre-development in FY22.
- Create an intentional strategy to target and engage faith-based organizations and local universities.

organizational resilience & growth

- Embed the Habitat Culture of Humility, Courage, and Accountability throughout organization:
 - Provide training on Habitat Culture by the end of calendar year 2021.
 - Integrate Habitat Culture into Performance Evaluations for FY22.

Habitat Culture





Humility – *Remembering that our mission is bigger than ourselves, we recognize we always have more to learn. We seek out, and value, diverse perspectives. We are quick to point out the contribution of others and slow to seek attention for ourselves.*



Courage – *We do what is right and just, even if it is difficult or unpopular. We have grace-filled, honest conversations. We take bold actions to further the mission.*



Accountability – *We take personal responsibility for Habitat’s mission by acting with integrity. We are thoughtful, understanding that our words and actions have significant impact on others. We put forth our best work, eagerly looking for ways to contribute, and doing whatever is necessary to help achieve the mission. We learn from success and failure.*

- Fully Integrate/Align the ReStore into the overall operations of the organization:
 - Integrate the ReStore into the organization structure as a department by the end of calendar year 2021.
 - Integrate naming/branding, website, social media by the end of FY22.
 - Integrate volunteer recruitment and management by the end of FY22.
 - Identify ReStore Home(s) and market ReStore build days beginning in FY23.
- Revamp governance model and organization structure to effectively undertake housing and community development activities across Passaic County by the end of calendar year 2022.
- Create subsidiary Community Development Corporation(s) (CDCs) to lead community development efforts in Paterson/Passaic and comply with Community Housing Development Organization (CHDO) requirements by the end of calendar year 2022.

organizational resilience & growth

- Transition branding from Paterson to Passaic County to effectively engage the full geographic area we serve by the end of FY22.
- Develop Sustainable Funding:
 - Expand the annual funding base, increasing annual giving to \$2 million in FY26 (FY22-\$1.5M, FY23-\$1.625M, FY24-\$1.75M, FY25-\$1.875M, FY26-\$2M).
 - 100% of all donations go to programs. Administration/Overhead (12.5% of a \$10 million budget – excluding ReStore) funded by an endowment plus ReStore net profits
 - Develop a Planned Giving Initiative to fund an endowment with a ten-year goal of \$20 million, achieving a 5% annual return, generating \$1,000,000 in annual income.
 - Grow the ReStore to \$2 million in annual revenue with a 25% net profit margin, generating \$500,000 in annual net income by FY25.
- Stop originating/owning/managing mortgages.
 - Develop cash at closing models for all projects which begin Homeowner Selection after FY22.
 - Liquidate entire mortgage portfolio by the end of FY25.
 - All construction budgets, and funding applications, will be fully loaded including but not limited to: land, hard & soft costs, labor, legal, taxes, insurance, marketing, developer/project management fees, interest/financing charges, etc. beginning with projects entering pre-development in FY22.



governor 5

harrison 8

everyone
deserves a place to call home



Paterson
Habitat
for Humanity®

Paterson Habitat for Humanity
146 North 1st Street, Paterson, NJ 07522
PO Box 2585, Paterson, NJ 07509
patersonhabitat.org

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