





**Annual Report FY21** July 1, 2020 - June 30, 2021

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# **Year in Review**

#### July 2020

Two families moved into their new homes.

### August 2020

Two families moved into their new homes.

#### September 2020

We were awarded a Neighborhood Revitalization Planning Grant.

Volunteers were welcomed back to our construction sites.

#### October 2020

We hosted Lighting the Way Home, our first virtual fundraising event. Together we raised over \$160,000.

#### December 2020

Two families moved into their new homes.

We broke ground at 135 Summer Street, Passaic. Future home of four families and VFW Post 10117.

We were awarded \$2.78 million from the NJ Affordable Housing Trust Fund.

#### March 2021

Women Build 2021 went virtual.

#### April 2021

Two families moved into their new homes.

#### May 2021

Two families moved into their new homes.

We celebrated our Spring House Dedications with 17 Habitat families on Hamilton Avenue.

We kicked-off #WalkHome, a 5-week virtual wellness and fitness challenge.

#### June 2021

Two families moved into their new homes.



# **Highlights**



**18 homes** in pre-development.



**13 families** moved into safe, stable, affordable homes.



**3 families** paid off the mortgage on their Habitat homes.



**9,968 hours** of service were completed by volunteers.



**1,000 sweat equity hours** were completed by home buyers.

# 7 New Beginnings with the **Completion of Hamilton 7**

Sometimes when we get to the end of a project it can be hard to remember what it was like at the beginning. Looking at the northwest corner of Hamilton Avenue and Summer Street now it's hard to remember the abandoned homes and blight which occupied the corner just a few short years ago.





The entire Paterson Habitat family, our staff, homeowners, volunteers, subcontractors, and vendors worked tirelessly in fiscal year 2021, overcoming many obstacles, to complete the Hamilton 7 development. These 7 homes are opening doors to new beginnings for 7 Habitat homeowner families and we hope they will usher in a new beginning for the surrounding neighborhood, in the years to come.



Among the 7 homes, the lives of 15 children have been forever changed. The first family to move into Hamilton 7 in April 2020 was Dafani, Ramon, and their 6 children. When thinking about the stresses and uncertainty of today's circumstances as new homeowners, Dafani shared, "Since the mortgage is affordable and the house is low-consumption we have been able to be economically stable."

As Dafani reflected on how things have changed for her children, she said, "Before moving here we were living in a small apartment, it was frustrating for our children because we did not have the space for quiet and space for them to concentrate during virtual learning.

Dafani and Ramon say they have found friendships and built bonds with fellow Habitat homeowners and volunteers since becoming a part of the Habitat community. Dafani exclaimed, "I can't ask for more, I am blessed!"





On May 1, 2021, seventeen Habitat homeowner families gathered, socially distant, on Hamilton Avenue to celebrate homeownership and new beginnings. That day one of our keynote speakers was 10-year-old Kaylaisha. She brought tears to the eyes of many in the audience as she shared her story and expressed how grateful she was to have a home of her very own.

Prior to becoming Habitat homeowners Kaylaisha and her family had moved multiple times, living with relatives and in rentals. Kaylaisha had to say goodbye to neighborhood friends each time they moved. Then one day her parents heard about Paterson Habitat and life began to change.



The day her life changed forever was when she found out she was going to have a new home and best of all, a room of her own. Always inquisitive, she had many questions for her parents about the Habitat program. Her mom explained to her that they had to apply and meet several requirements. One of those requirements being sweat equity hours. She was excited to learn that she too could contribute to her families 400 hours of sweat equity by getting good grades and participating in school activities.





A few days before Christmas 2020 her parents received a call that they could pick up the keys to their new home. She remembers walking into her new home for the very first time and sliding up and down the stairs in awe of their new home.

Alongside her new neighbors, Kaylaisha shared her story at our Spring House Dedications while holding up a hand drawn Habitat logo. The crowd stood by with smiles from ear-to-ear. Kaylaisha thanked her new friends, who she now considers family, and all those who had a hand in making her dream of a owning a home of her very own a reality.

## **ReStore Corporate Donors**

Thank you to the following corporations for their generous donations to the Paterson Habitat ReStore.

- **ADP**
- **Bungalow 5**
- **Power Home Construction**





# FY2021 **Financials**

#### **ASSETS**

Total Assets	\$13,378,982
Investment in joint ventures	\$4,974,713
Property and equipment, net	\$322,774
ReStore inventory	\$102,688
Construction and real estate inventory	\$2,528,329
Receivables and deposits	\$572,790
Mortgage receivables, net	\$3,082,983
Cash and cash equivalents	\$1,794,705

#### **LIABILITIES AND NET ASSETS**

Total Liabilities & Net Assets	\$13,378,982
Total net assets	\$3,169,600
Temporarily restricted	\$171,528
Unrestricted	\$2,998,072
Net assets	
Total liabilities	\$10,209,382
Notes payable	\$7,780,621
Lines of credit	\$999,949
Refundable advances	\$337,205
Deferred revenue	\$626,162
Accounts payable & accrued expenses	\$465,445
Liabilities	

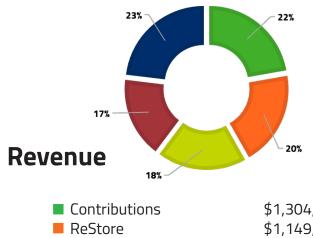
#### **REVENUE**

Total Revenue	\$5,871,748
Other income	\$1,356,152
ReStore sales	\$1,149,439
Sale of houses	\$1,085,641
Government Grants	\$975,881
Donations in-kind	\$187,363
Contributions and private support	\$1,117,272

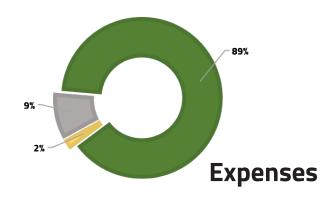
#### **EXPENSES**

Program services	
Housing & community engagement	\$6,152,074
ReStore	\$943,827
Total program services	\$7,095,901
Supporting services	
Management and general	\$754,032
Fundraising	\$175,463
Total supporting services	\$929,495
Total Expenses	\$8,025,396

# **Revenue & Expenses**









# **Board of Directors** & Advisory Board 2022

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Multifamily Development, NJ Community Capital

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Consultant

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S.V.P. Regional Manager, Provident Bank

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Director, The WordWright Challenge

#### William Neumann

Pres., William Neumann Photography

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Ret'd Chief Diversity Officer, Marsh & McLennan Companies

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Community Volunteer

Construction Manager, Downes Tree Service

#### John Wohlberg

JH Renovations, LLC.

The following generous individuals and organizations donated \$100 or more to help Paterson Habitat support local families by building 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.

#### \$300,000-\$499,999

NJ Dept. of Community Affairs (NRTC)

#### \$100,000-\$299,999

Henry & Marilyn Taub Foundation

#### \$50.000-\$99.999

Barbara Fernstrom

#### \$25,000-\$49,999

ADP Inc. and its Employees Bank of America HFHI, Cars for Homes Kuiken Brothers Co., Inc. Lakeland Bank Rosemary O'Brien The Fund of New Jersey

#### \$15,000-\$24,999

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M&T Charitable Foundation
Charles and Nancy McGrath
Linda Ransom and James
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UPS Foundation, Inc.
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#### \$10,000-\$14,999

Wayne Angelbeck and Mary Meakem Donna DeRitter Timothy Fazio Habitat for Humanity
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Jacobs Foundation
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New Jersey's Clean Energy
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Kevin and Brigid O'Brien
Gordon and MaryAnn Rich
Mark and Lisa Schlossman
Kathryn and Joseph Schmidt
Mary Stringfield

#### \$5,000-\$9,999

James and Rosalie Abraham Nathaniel and Elizabeth Carr Frederick Ferguson Anne Greene Josh and Lisa Hankes Beniamin Kan Matthew and Kristen Kuiken Robert and Marilyn Lefelar Stuart Levy Lowe's Stephen and Paula Mainardi Scott Millard Deborah Murphy Garret & Florence Nieuwenhuis Michael Rolls George and Allison Slingland St. Elizabeth's Episcopal Church, Ridgewood Donald and Gigo Taylor The American Online Giving Fund Joseph and Janice Willett Wyckoff Reformed Church

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Dorothy Kahlau

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Judith Keyes Kyle Kohlhepp Grace Ku

Matthew and Kristen Kuiken Margaret and Douglas Layden Robert and Gail Levinson

Cathy Lowden Regina Marino

Arthur and Jane McEwen

John McGuirk

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Elizabeth Millard and Donald Stahl

Stephen Miller and Millie Viqueira

George and Mary Ann Morgan Christopher and Kim Mount

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Passaic County Technical Institute

Preakness Reformed Church, Wayne

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Saks Fifth Avenue

Edmund and Ann Saver

SB One Bank

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Robert and Susan Seyffarth Gary and Margaret Smeal

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Jane Williams Warren George and Suzanne Zilvetti

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Jeffrey and Susan Glibert

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**\$100-\$499** (organizations only) Advanced Packaging Corp. Blaser Swisslube, Inc.

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Google and its Employees Harris Electronic Systems Highland Presbyterian Church, Allendale

Madison Ave CRC, Paterson

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RGP

S&P Global Sanofi US SDM Metro

**UBS Matching Gift Program** United Reformed Church of

Clifton ZT Systems

# **Memorial, Honor and Tribute Gifts**

#### In honor of...

**Anna-Lisa Dopirak** Lisa Cirenza

**Ashley Biggs** 

Pamela Biggs Thomas Wieniewski

**Barbara Dunn** 

Theresa M. Coleman Sarah Dunn Elizabeth B. Morley William and Jayne Niemann Cipora O. Schwartz Brent T. Sjaardema

**Beverly Rosengren**William and Jayne
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**Bruce Ciccone** Marjorie B. Winnicki

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John and Kathleen Albohm Wayne Angelbeck and Mary Meakem Charles and Nancy McGrath Garret and Florence Nieuwenhuis John and Ruth Plucinski Kathryn and Joseph Schmidt John and Diane Walker

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**Shads and Stone** Rick Stone

Scott Millard Laura Fortner

The Northside Neighborhood

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The Construction Regulars

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**Wayne Maurer** Christopher Santoro

Wayne S. Angelbeck Richard J. Brownell, Jr. Thomas DeVita

**Father's Day** St. Catharine RC

Church, Glen Rock

## In memory of...

**Albert B. Warren** Anna-Lisa Dopirak

Anna-Lisa Dopirak Andrew and Barbara Dunn

**Allen F. Maxfield** Frederick Maxfield

**Anthony J. Sinacore** William Ahearn

William Ahearn
Linda Aldorasi
Blaser Swisslube Inc.
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Boulanger
Anthony and Pamela
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# **Memorial, Honor and Tribute Gifts**

#### In memory of... (cont'd)

George Fernstrom (George Fernie Build)

Joseph and Robin Gregory Josh and Lisa Hankes Steve and Verne Harvey Jesse and Barbara Heap Georgianna Hook Walter McColl Imelda Mehlert Lura Mountford James Nolan Dennis and Elaine O'Keeffe Keith and Caroline Orford John and Rita Ragland Brandon and Laura Rainoff Richard and Yvette Rennie

Nicholas Rossiello

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Joseph Sindt

Andrew and Barbara Maureen Hargadon Nancy P. Sindt

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**Neil White** James and Margaret

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**Nettie Carter** Dollie M. Daniel

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Oscar Bashualdo Andrew and Barbara

Janine Getler, Esq. Charles and Nancy McGrath Garret and Florence Nieuwenhuis David and Eleanor Ostman

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Peter Brovarone Thomas Brovarone

Peter Gloeggler Regina Gloeggler

Richard Dalton Jane M. Dalton

**Robert Ricker** Carole Lynn Brescia

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Sherrill Hunt Frederick Hunt

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Cipora O. Schwartz

Peter Seibel

Zachary Sharon

Martin and Mary

Elayne Sharon

Dorothy Starr

Ward

#### To celebrate the birthday of...

Donna Brightman John and Karen Fattore

## **Upcycled Revenue**

# ReStore **Paterson Habitat for Humanity**

### Multiplying Our Impact.

Every year, the Paterson Habitat ReStore in Wayne, NJ diverts tons of waste from landfills and generates thousands of dollars that go directly to Paterson Habitat's mission. So, with every ReStore donation and purchase you make, you're not only helping the environment — you're directly helping homeowners build a better future for themselves and their families.



2.1 million lbs. diverted from landfills



pick-ups





14,463 sales transactions

# As we look forward

I think for many of us, especially over the past two years, it has been easy to get wrapped up and lost in the routines and the details of the day-to-day, losing a little bit of focus on the bigger picture. From time to time it is important to look up from the tasks at hand to spend a few moments to gain perspective, gazing back and looking forward, reminding ourselves how far we have truly come, and how far we have left to go.

As we gaze back at our fiscal year 21 there is much to be thankful for, and proud of, including the completion of the Hamilton 7 project which never would have been possible without you, our supporters and partners. Thank You!

As we look forward to 2022, we look forward with great hope and expectation toward the completion of **10 new homes** which will provide firm foundations for 10 families in Paterson and Passaic to pursue their future dreams.

We also look forward with anticipation to the ground breaking at **Harrison 8**, the final phase in our multi-year project to bring 75 new home ownership opportunities to Paterson's 4th Ward. Additionally, we look forward to taking the next steps toward realizing the hopes, dreams, and goals embodied in our 40 & Beyond strategic plan.

#### Thank you for being on this journey with us!







### Paterson Habitat for Humanity Staff

Scott Millard, Chief Executive Officer

#### **Finance**

Wenster Rodriguez, Accountant

#### **Homeowner Services**

Lydia Ramos, Director of Homeowner Services Alina Castro, Homeowner Services Specialist

#### Community Development

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#### Resource Development

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