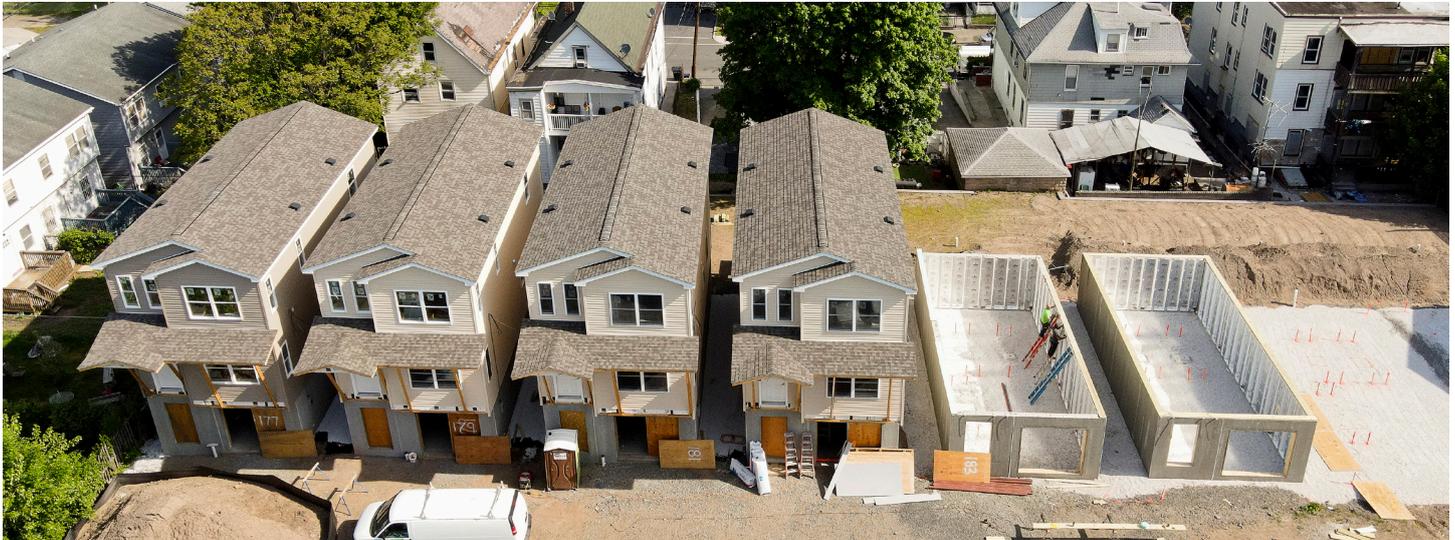


the builder

NEWSLETTER



Spring & Summer 2023



Nearly a decade ago we set an ambitious goal of helping to revitalize an entire neighborhood by building 75 new homeownership opportunities in a concentrated 12-block area of Paterson's 4th Ward.

We will soon see that goal realized as we gear up for the construction of house number seventy-five, 191 Harrison Street.

191 Harrison Street is part of an 8-home building project nicknamed Harrison 8. Construction is well underway with an anticipated completion date in Winter 2024.

This is our first large-scale project working with modular builders. The homes are delivered with the rough plumbing and electrical completed, the sheet rock hung, and even the kitchen cabinets installed. Volunteers are lending a hand to help with the interior finishes, garages, landscaping, and decks.

Funding the Project:

In December 2020, the state awarded us nearly \$2.8 million from the Affordable Housing Trust Fund to build 13 single-family homes, including Harrison 8 and Governor 5. The fund had not been funded for almost a decade prior to our award.

Harrison 8 has faced challenges with delays in material deliveries and increased construction costs stemming from pandemic-era supply chain issues. The project was reestimated resulting in funding gap of over \$900,000.

The Future Homeowners:

Harrison 8 is also unique in its homeowner selection process. Because the state of New Jersey is largely funding the project, the state applies its own set of requirements for future homebuyers. During our first round of pre-applications in late 2022, we received over 80 pre-applications.

Today we have 3 qualified future homebuyers selected and will soon begin a second round of pre-applications to select 5 more qualified homebuyers. Those interested in purchasing one of the Harrison 8 homes are invited to visit habitatpc.org/homeownership to learn more.

Help Build It:

By volunteering on our construction sites you can help whole neighborhoods improve and completely transform. Through this transformation, families achieve the strength, stability, and independence they need to build the foundation for a better future. To build with us visit habitatpc.org/volunteer.

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Critical Repair Program: Paterson's Northside

On September 12, 2022, we launched our Northside Critical Repair Program, an exciting new initiative offering assistance to eligible homeowners in Paterson's Northside who need critical home repairs.

Through this program, critical home systems that impact health and safety are repaired, replaced, or built for families who could not otherwise afford them. Critical home repairs include repairing or replacing roofing, siding, windows, heating, air conditioning, plumbing and electrical systems, or providing accessibility accommodations, such as wheelchair ramps.

During the one-month enrollment period, we received over 20 applications from Paterson's Northside homeowners. Once received, verification of income eligibility was confirmed. Those that met the financial requirements were then scheduled for an inspection by a representative of Passaic County Habitat to confirm the scope of work requested by the homeowner.

To date, we have completed 13 repairs in Paterson's Northside neighborhood. Eligible applicants received repairs valued at up to \$15,000 each, at no cost to them. Upon completion of the first round of repairs, we intend on opening another round of applications and repairs later this summer. Those repairs will be funded through the Neighborhood Revitalization Tax Credit (NRTC) program.

On May 1, 2023 our repair program expanded to several municipalities in Passaic County with funds provided by the Passaic County Board of Commissioners. The program was available to homeowners of low-moderate income in Haledon, North Haledon, Prospect Park, Ringwood, and West Milford. Through this program, we anticipate serving 5 families with critical repairs.

This is just one of the many ways we are supporting the communities we serve in varied ways. Not only are we building new homes in Passaic County, but we are also helping existing homeowners remain in their homes.



A Note from our CEO, Scott Millard

As we have spent time listening to the communities we serve over the past three years, through our strategic and neighborhood planning processes, we have heard clearly that while the community appreciates everything we have accomplished over the past 38-years, they want more from us.

They want more choices. Choices about where they live, choices about what they live in, and choices about who they live with.

So, as we move boldly into the future, we seek to ensure all people in the greater Paterson region have access to safe, stable, affordable housing and have the agency to make choices about their housing.

This is what is leading us to diversify where we build and what we build.

Providing someone with choice, and the agency to make a choice, is one of the most empowering things we can do to create positive and lasting change. To provide the communities we serve with the housing choices many of us take for granted, we must each make a choice.

In his new book *Poverty, By America*, Matthew Desmond argues that the affordable housing crisis exists by choice. It exists because the wealthy benefit from its existence.

The choices we make can either help bring an end to the crisis or help perpetuate it. The crisis is real, and the crisis is huge, and together as a society, we have the capability and the resources, to solve the crisis.

I invite you to make the choice today to be part of the solution by donating to Passaic County Habitat for Humanity. Thank You!

The impact of an affordable home:

An affordable home is the foundation to a family forging a path to a better future, and an affordable home has never been more out of reach for the families we serve. We are living in the epicenter of an unprecedented and rapidly escalating housing crisis with Northern New Jersey now being the most competitive housing market in the country according to a recent report by RentCafe.com.

- Families find improved academic outcomes, better health, more financial freedom, independence, stability, and security that far too many families simply can't achieve without a helping hand up.
- Stable, affordable housing impacts children's education through improved attendance, better cognitive and behavioral health, and improved academic achievement. For instance, stable home environments have been shown to raise young children's math and reading test scores.
- According to the 2020 US Census, home equity and retirement accounts comprise the majority (64%) of aggregate household wealth. Specifically, 36.2% of household wealth was held in retirement accounts, and home equity accounted for 27.8% of household wealth. Households that owned their home had a median wealth about 59 times larger than those that rented.



Harrison 8



Governor 5

Thank you to our Corporate Partners

Our work would not be possible without the unwavering support of our generous corporate partners listed below. We thank them for their commitment to Habitat and for building alongside our partner families and volunteers.

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Contributions of \$10,000 or more (7/1/2022 - 5/1/2023)



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- Save the Date -

Hammering 4 Habitat is back!

Friday, October 20, 2023

4PM to 7PM

FIRST PRESBYTERIAN CHURCH OF RIDGEWOOD

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