



Annual Report FY2020

# Building Hope



# Building Communities & Hope

## Better Together

One thing that we believe is true for all of us during this time is our increased understanding and appreciation for how important it truly is to have a safe and stable place to call HOME. As our homes became our places of work, our places of school, and our places of refuge, a safe and affordable place to call HOME is more crucial than ever.

Many of the families we partner with, and many others in our broader Paterson Habitat family, are at the forefront of the ongoing crisis: health care workers, civil servants, and service sector employees. We thank them for the work that they are doing for our community.

In the midst of all of the hard things we are each facing on a daily basis, Paterson Habitat continues to build homes, community and hope. And because of you, despite all the challenges we face as a nation, together we have celebrated several life changing moments over the past few months including seven more families who now have a refuge, a safe and affordable place to call home.

Another way we've stepped up to do more for our neighbors is with our participation in the Passaic County Pandemic Partnership (PCPP).

Paterson Habitat alongside five nonprofits in Passaic County (CUMAC, Oasis: A Haven for Women and Children, Star of Hope Ministries, Passaic County CASA, and Boys & Girls Club of Paterson & Passaic) came together during the COVID-19 pandemic to share resources, coordinate strategy, plan and establish a mutual aid network to provide home-bound and at-risk populations with food and other

essential needs in the most effective and nimble way possible.

During the first 12 weeks of the pandemic, the groups collective efforts distributed over 30,000 food kits, completed 500 home deliveries to 191 families, and provided 1,000 food and supply boxes for St. Joseph's Hospital, Paterson and the Women, Infant, and Children program.

Recognizing the long-term potential of formalized collaboration and the urgent need to move from addressing the "pandemic to the systemic," the Passaic County Pandemic Partnership adopted a new name and even greater purpose. Renamed the **Social Justice League of Passaic County (SJL)**, its mission is to fight social issues and poverty in the pursuit of justice. SJL is now cultivating a vision of creating self-healing communities that will help lift families out of poverty by providing housing with the coordinated support services needed at any step in their self-sufficiency journey. The breadth of services span everything from child welfare and youth development, to workforce development and food relief.



## More than Houses



Last summer Paterson Habitat led a community-based effort to revitalize and redevelop the Rev. Dr. Martin Luther King, Jr. Memorial Park. The park, which includes a rain garden, a little library, a brick path inscribed with Rev. Dr. King quotes, benches and chess tables provides a respite for a community that previously lacked access to green space. Aside from beautification and recreation, the park has a goal to catalyze a tangible understanding of civil rights, arts, and green infrastructure. It's not just a symbol of hope; it's a real place, an example of what can and does happen when people work together.

This year Paterson Habitat is working on the plans to construct the **Clinton Street park**. The funding for Clinton Street park is being provided by a Neighborhood Revitalization Tax Credit (NRTC) grant.

## A Year of Firsts

The past twelve months have been so full and so fulfilling -- in many ways it was a year of many firsts! I began my first year as the President of the Board of Paterson Habitat for Humanity (PHFH) and have been energized to work with our CEO, Scott Millard. Scott, himself, joined PHFH a little over a year ago and the past year has been a key transition time for the organization. It's no surprise that Scott hit the ground running, maintained and even fast forwarded our momentum, and put his own stamp on the organization. If you ever visit his office, you will understand what I mean!

Operationally we have accelerated our construction work. During FY20 we completed three new homes, continued work on five homes, started six new homes and began predevelopment on 19 homes. In addition, we have made the strategic decision to expand into the City of Passaic by taking on the complete rebuild of the Albert Lawson VFW Post 10117 which will include four units of housing for veterans.

And then the COVID-19 pandemic hit and the world turned upside down daily, and sometimes more than once a day! This required new ways

of doing things such as creating social distancing protocols at our offices, at the ReStore, and at our construction sites. While many businesses and organizations chose to close down, PHFH stayed open, continued to pay its employees, and moved **seven families into new safe housing during the pandemic, so far.**

In further response to this crisis, PHFH forged a partnership with key organizations in the city to address the immediate pressing needs of the community, including providing over 30,000 food kits and other essential items. This work has evolved into the creation of the Social Justice League of Passaic County which will help us expand our mission across Paterson and Passaic County.

Our work continues and grows in a most meaningful way! We invite you to share your talent, your time, and your treasures as we continue on our journey!



Board President, Kathryn Schmidt

## Beyond Hamilton 7

Since July 2019, the Hamilton 7 project has opened the doors for new beginnings for three Habitat homeowner families. Among these three homes are 10 children excited to have their own rooms, spacious back yards to play in, and the sense of security only a home can bring.

With the final four of the seven homes on Hamilton Avenue under construction our plans for the next phase of the Hamilton 7 & Beyond project, **Harrison 8 and Governor 5**, are taking shape. We've secured the land, received zoning approvals and are currently working on construction documents and securing funding for the future homes of 13 Habitat homeowner families. Several years ago, Paterson Habitat set an ambitious goal of completing 75 homes in our focus area, these 13 homes represent the final 13 homes of that commitment.

Our work also continues outside of the 4th Ward with four home building projects in Paterson Habitat's home neighborhood on the Northside. The fourth of these homes will be Paterson Habitat's 300th home constructed in Paterson!



Harrison 8



Governor 5





# FY2020 Financials

## ASSETS

Cash and cash equivalents	\$3,018,984
Mortgage receivables, net	\$3,407,114
Receivables and deposits	\$526,823
Construction and real estate inventory	\$3,316,414
ReStore inventory	\$74,316
Property and equipment, net	\$348,945
Investment in joint ventures	\$7,523,129
<b>Total Assets</b>	<b>\$18,215,725</b>

## LIABILITIES AND NET ASSETS

Liabilities	
Accounts payable & accrued expenses	\$278,286
Deferred revenue	\$944,522
Refundable advances	\$563,000
Lines of credit	\$1,250,000
Notes payable	\$9,856,699
<b>Total liabilities</b>	<b>\$12,892,507</b>
Net assets	
Unrestricted	\$5,323,248
Temporarily restricted	-
<b>Total net assets</b>	<b>\$5,323,248</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$18,215,755</b>

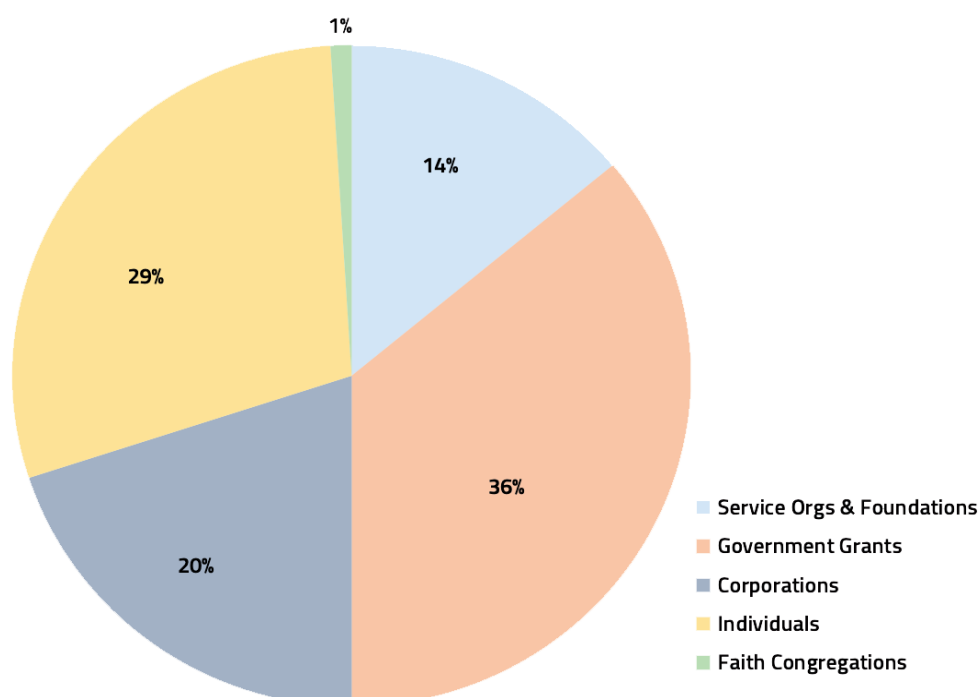
## REVENUE

Contributions and private support	\$1,712,407
Donations in-kind	\$61,306
Government Grants	\$642,250
Sale of houses	\$1,021,001
ReStore sales	\$823,862
Other income	\$501,044
<b>Total Revenue</b>	<b>\$4,761,870</b>

## EXPENSES

Program services	
Housing & community engagement	\$4,288,783
ReStore	\$909,242
<b>Total program services</b>	<b>\$5,198,025</b>
Supporting services	
Management and general	\$436,914
Fundraising	\$316,274
<b>Total supporting services</b>	<b>\$753,188</b>
<b>Total Expenses</b>	<b>\$5,951,213</b>

## Source of Funds



### Corporate Donors

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

ADP  
Atlantic Exterior Wall Systems  
Buffalo Wild Wings  
Bungalow 5  
Delonghi  
Home Depot  
Home Dynamix  
Jet Distribution Services  
Power Home Construction  
Sax LLP  
Wayne Tile Company

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## Co-Founders:

Rev. Dr. John A. Algera, Ret'd Pastor, Madison Ave CRC, Paterson  
Rev. Dr. Stanley VanderKlay, Pastor, Ret'd Northside CRC, Paterson \*deceased

# Our Volunteers

Within the mission 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

ADP Inc. and Its Employees	Goldman Sachs Community TeamWorks*	North Star Dallas Cowboys Fan Club	Stevens Institute Theta Xi Gamma Chp*
Arocola Covenant Community Church*	Harris Corporation & Its Employees	Our Lady of Consolation, Wayne*	Stryker Orthopedics
Ashley Furniture HomeStore	Highland United Presbyterian Church, Allendale	Palisades Presbyterian Church	The Bank of New York Mellon
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Applebee's, Allendale	NJCDC Americorps	St. Paul Inside The Walls	
East Meets West*	NJCDC-Youth Build*	St. Paul's Community Development Corp.	
Express Scripts*	NJIT Delta Epsilon Psi Fraternity		
First Presbyterian Church of Elmira, NY	NJIT, HFH		
First Presbyterian Church of Ridgewood*			

*\*indicates multiple visits*

**55**  
volunteer groups



Whether swinging a hammer at the construction site, accepting donations at the ReStore, planning special events, or serving on a committee, volunteer action directly impacts Paterson Habitat's ability to serve more individuals and families in need of safe, stable, and affordable places to call home.

As you can image, the absence of volunteer support during the COVID-19 pandemic has not only altered our home building schedule, but also our finances as we've had to cancel all our spring and summer corporate team builds and utilize just our paid staff and subcontractors to continue building safe and affordable homes for our future homeowner families.

We are very excited to announce we recently began accepting volunteers back to our work sites, and with their help **we look forward to helping even more families know the strong foundation that a Habitat home can provide.** In a typical year, our volunteers contribute over 30,000 hours of service. That equates to having an additional 15 full-time staff members. Volunteers are at the core of helping us achieve our mission and we want to say thank you to each and every one of them!

Thanks to the generosity of our volunteers, over **20,000** hours were dedicated to helping families in our communities.



Over **1,350** volunteers rolled up their sleeves and committed **14,000** hours to build homes in Paterson



More than **4,800** hours were contributed by ReStore volunteers at our store location in Wayne



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



Over **1,200** hours were devoted to advancing our mission by committee members and board members

## Pandemic Relief

ADP Inc. and Its Employees  
 Anonymous (2)  
 Eileen T. Bidell  
 Pamela Biggs  
 Jane M. Black  
 George D. Bosma  
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## Inkind Donations

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 The Brownstone  
 The Original Mr. G's  
 Toros  
 Valspar Corp.  
 Wayne Tile Company

\*Indicates multiple gifts

# Thank you to Our Donors

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

## Corporate Partners

### \$100,000+

Columbia Bank

### \$75,000+

Kuiken Brothers Co., Inc.

### \$50,000+

Goldman Sachs Community  
 TeamWorks  
 Railroad Construction Co., Inc.  
 UBS Wealth Management

### \$30,000+

ADP, Inc. and Its Employees  
 Wells Fargo

### \$25,000+

Atlantic Stewardship Bank  
 Bank of America  
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### \$10,000 - \$24,999

HBO  
 Stryker Orthopaedics  
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### \$5,000 - \$9,999

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### Up to \$999

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- Gannett Foundation
- First Presbyterian Church of Ridgewood
- Wayne Presbyterian Church
- Greater Alliance FCU

# Contributors in FY2020

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.

## \$500,000+

City of Paterson via  
HUD/HOME

## \$250,000+

Henry & Marilyn Taub  
Foundation  
NJ Dept of Cmnty Affr - NRTC

## \$100,000+

Anonymous  
Marilyn J. Clark  
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## \$50,000+

County of Passaic  
Pamela & Craig Goldman  
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TeamWorks  
Kuiken Bros. Co., Inc.  
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Linda George  
Hanneli & Michael Hudock

Judith Keyes  
Kyle Kohlhepp  
John McGuirk  
William L. Niemann  
Doris Novak  
Joann A. Outsley  
Robert Palomino  
Richard & Mary Ramge  
Jeanne Scheid

Pat Sisti  
Usha Surapaneni  
Daniel Timoney  
Marguerite Van Hook  
Donna Williams  
Wyckoff Reformed Church

## Upcycled Revenue



### Multiplying Our Impact.

Every year, Paterson Habitat in Wayne, NJ diverts tons of waste from landfills and generate thousands of dollars that go directly to Paterson Habitat 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



**1,300**  
donation  
pick-ups



**1,780**  
donation  
drop-offs



**14,463**  
sales  
transactions

# Memorial, Honor and Tribute Gifts

**In honor of Ashley Biggs**  
Pamela Biggs

**In honor of Ashley Biggs & the PHFH Construction Staff**  
Donna M. Flagg

**In Honor of Atlantic Stewardship Bank Tithe Program**  
Columbia Bank

**In Honor of Donna Brightman's Birthday**  
John Del Fattore  
Maureen E. Guiney

**In Memory of Pete Brovarone**  
Thomas & Susan Brovarone

**In Honor of Maureen Budd**  
Christine Hinson

**In Memory of Ronald P Burch**  
Cheryl L. Burch

**In Memory of Beatrice Carr**  
Gail & Robert Levinson

**In Memory of Miss Nettie Carter**  
Dollie M. Daniel

**In Honor of Margaret Cole**  
Deborah Murphy

**In Memory of Jerry Coughlin**  
Daniel D. Coughlin

**In Memory of David Crooks**  
John & Julie Hellman\*

**In Honor of Mary Crooks**  
John & Julie Hellman

**In Honor of Lauren Crooks Raggio**  
John & Julie Hellman

**In Honor of David DeBlock and Kristen Gray**  
William DeBlock

**In Honor of Gregg Deehan Bank of America Matching Gifts**  
Gregg B. Deehan

**In Honor of Christine & Laura Di Iorio**  
First Presbyterian Church of Ridgewood

**In Honor of Barbara Dunn**  
Anonymous  
Cmnty Loan Fund of NJ Inc.  
Adrienne R. Donohue  
William L. Niemann\*  
John L. Voellmicke

**In Honor of Barbara & Andy Dunn**  
Sarah Dunn & Daniel Horner

**In Memory of Anthony Fava**  
Rosalie & James Abraham

**In Honor of George & Barbara Fernstrom**  
Joseph & Maureen Fazio

**In Honor of Katherine Fernstrom**  
Barbara & George Fernstrom

**In Memory of Peter Gloeggler**  
Regina Gloeggler\*

**In Honor of Grandchildren**  
Maria B. Alves

**In Honor of the Hobbyists**  
William & Elsa Carbone

**In Memory of Catherine Kehrberger**  
George Kehrberger

**In Memory of Fred B. Kern**  
Rita Kern

**In Memory of Margaret C. Keyes**  
Andrew & Barbara Dunn  
Inge & David Spungen

**To Celebrate the 100th Birthday of Margaret Keyes**  
Gail K. Tilstra

**In Memory of Charles Koester**  
Andrew & Barbara Dunn  
Mildred T. Koester  
Charles & Joan Mulkeen

**In Memory of Anthony J. LaSala Esq.**  
Todd Albert  
Campbell Real Estate Inc.  
Francis C. Carrera  
Edna Casapulla  
Melanie Chan  
Eileen A. Cronin  
Barbara & Andrew Dunn  
Kurt Horning  
Donald Horowitz  
Martin Kamens  
Judith Keyes  
Victoria Kosuda  
Alexis Lazzara & Michael Rewick  
John Leonhard  
David & Ethel Macleod  
Nathan Meier  
Richard Miller  
Richard Moore  
Stephanie Murasso  
Garret & Florence Nieuwenhuis  
Jane O'Grady Savino  
Railroad Construction Co., Inc.  
Stuart Reiser  
Harry R. Rohme

Doris Ruiz  
John Sergentanis  
Robert Stolarz  
Wayne Counseling and Family Services  
Linda Wilson  
Women In Transition

**In Honor of Jeremy LaVine**  
First Presbyterian Church of Ridgewood

**In Honor of Spencer LaVine**  
First Presbyterian Church of Ridgewood

**To Celebrate the Birthday of Mickey Levine**  
Paul Rice

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

**In Memory of Marie Macioci**  
Kathleen & John Albohm  
Helen W. Mault

**In Honor of Mary Maloney**  
Judith Keyes

**To Celebrate the Wedding of Dan Mandelbaum**  
Michael N. Emmerman

**In Honor of Philip P. Marino**  
Regina Marino

**In Honor of Teresita Matos**  
Manuel Islas

**In Memory of Allen Maxfield**  
Frederick Maxfield  
Roger Maxfield  
Pamela Orczyk  
Stanley Orczyk

**In Memory of Majorie & Allen Maxfield**  
Barbara B. Fitzsimmons\*

**In Honor of Irene Montella**  
Elizabeth Thomas

**In Honor of Christopher Mount**  
Alice George

**In Honor of The Northside Community**  
Giancarlo & Alexandra DiLorenzo\*

**In Memory of Our Parents**  
Anonymous

**In Honor of Paterson Habitat Staff**  
Anonymous

**In Honor of Paterson's Future**  
Mario L. Rigolio

**In Honor of Vernon Peterson**  
Erik Cooke

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

**In Memory of Bob Ricker**  
Carole & Bob Brescia

**In Memory of Julia Rivera**  
Dorothy Kahlau

**In Memory of John Rosengren**  
Karl & Sarah Rosengren

**In Memory of Louis Rospars**  
Frank M. Lynch

**In Memory of Alyza S. Ruiz**  
Doris Ruiz

**In Memory of Jane Rymer**  
Ann Thompson

**In Honor of Nick Santangelo**  
First Presbyterian Church of Ridgewood

**In Memory of Dr. John Scarry**  
Steven J. Riskind

**In Honor of Kathryn Schmidt**  
Mary Pat Boron  
Sara Bott  
Charles F. Jennings  
Salvatore J. Stolfo

**In Memory of Ronald Shingelo**  
Irene Cuffe

**In Memory of Mr. Curt Stuart**  
Mary Anne Nugent

**In Memory of David Skelton**  
Marjorie B. Winnicki

**In Honor of Will Sofka**  
First Presbyterian Church of Ridgewood

**In Honor of Carol & Bill Stanhope**  
Dean Allison

**In Memory of Dick Strickland**  
Regina A. Aber

**In Memory of John C. Taschler**  
Nancy S. Brown

**In Honor of John L. Voellmicke Jr.**  
Susan R. Bates

**In Memory of Marie "Mickey" Zofrea**  
Audree J. Kuhn  
Doris Ruiz

*\*Indicates multiple gifts*

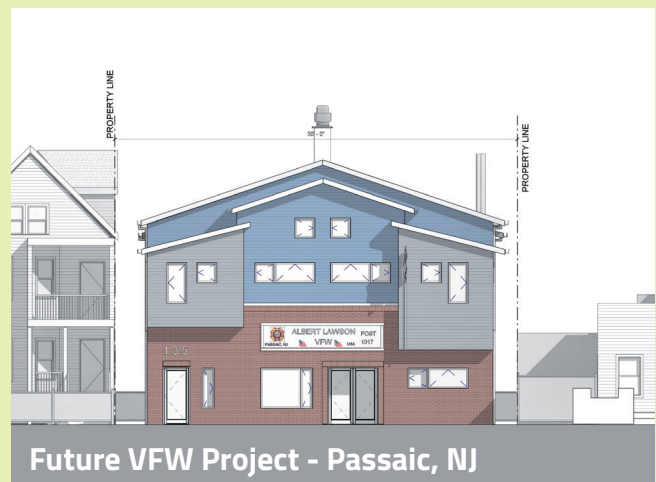
# As we look forward

As we enter 2021 we are facing many questions and many uncertainties. Personal uncertainties, organizational uncertainties, political uncertainties, and societal uncertainties. Despite all the uncertainties there is one thing that is certain. It has never been more important that our work accomplish as much as possible and never more important for us to expand our mission across the city and county. The need for our work is greater now than ever. We are facing the worst housing crisis our country has seen in almost fifty years. A housing crisis exacerbated by the health, economic, and social crisis our community is reeling from.

In 2021 we will complete the Hamilton 7 project and begin work on our next two projects in the 4th ward: Harrison 8 and Governor 5. With these projects we will complete our goal of 75 new homes in the 4th ward focus area. In 2021 we will complete the update to our Northside neighborhood plan which will help guide our Northside work over the next decade. In 2021 we will begin the predevelopment for our 300th home in the city of Paterson, and begin our first independent project ever outside of Paterson. In 2021 we will begin construction on the new Clinton Street park providing desperately needed recreation space for Northside residents. In 2021 we will explore new opportunities to extend our mission through partnerships like the

Social Justice League of Passaic County. In 2021 we will expand our transitional rental program to enable us to move families into safe, stable, affordable housing even faster. In 2021 we will continue our work to become a more diverse and equitable organization. In 2021 we will bring all of our past accomplishments, current initiatives and future dreams together into Vision 40 & Beyond!

2021 is going to be a busy and exciting year for Paterson Habitat for Humanity however we can't accomplish any of this critical work without you, because **you are the most important part of we.** Thank you for all you have done, are doing, and will do in 2021 and beyond.



Future VFW Project - Passaic, NJ

## Paterson Habitat for Humanity Staff

Scott Millard, Chief Executive Officer

### Finance Department

Dave Juliana, Chief Financial Officer  
Oscar Bashualdo, Contoller  
Wenster Rodriguez, Jr. Accountant

### Homeowner Services

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

### Community Development

Steve Kehayes, Director of Community Development  
Darryl Jackson, Community Revitalization Specialist

### Resource Development

Jocelyn Gilman, Chief Development Officer

### Administration & Operations

Ashley Biggs, Chief of Staff  
Sara L. Ruiz, Marketing & Communications Manager  
Doris Ruiz, Office Manager  
Linda Wilson, IT Associate

### Construction Department

Rob Alvarado, Director of Construction  
Tereska Flood, Construction Project Manager  
Diomedes Vargas, Construction Project Coordinator  
Felix Rodriguez, Property Manager  
Curtis Adams, Site Supervisor  
Site Foremen: Adelis Ramos, Bernard Combs, and Carlos Vasquez  
AmeriCorps Volunteers: Faris Matalgah & Yolanda Marrero

### Paterson Habitat ReStore

Walt FitzPatrick, Director of ReStore  
James "Jimmy" Motsay, ReStore Associate Director  
Sean Dobson, ReStore Assistant Manager  
Barret Thompson, ReStore Donations Fleet Supervisor  
Antonio Mitchell, ReStore Donation Ambassador  
George Panico, ReStore Associate/Donations Ambassador  
Mike Lee, ReStore Associate/Donations Ambassador  
Jordan Casquet, ReStore Associate/Donations Ambassador

## 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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