# annual report fiscal year 2017

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# **Paterson Habitat for Humanity**

146 North 1st Street, Paterson NJ 07522 P.O. Box 2585, Paterson NJ 07509 973-595-6868 | office@patersonhabitat.org patersonhabitat.org

# donor support has multiple impacts:

Over the course of 30 years, our donors have often mentioned the satisfaction they get from seeing their donations making an impact right here where they can see it happen. That's great, but even our loyal supporters can't possibly see all the impacts of the home ownership their donations make possible. Let's look at three big areas of impact.



Impact on families:

Homeownership provides families the stability to become self-reliant and build personal net worth. Quality housing at an affordable cost also improves a family's health by freeing up resources for nutritious food as well as healthcare spending. And children of homeowners consistently do better in school and go on to higher education and better jobs.



# Impact on neighborhoods:

Homeowners belong to community organizations and volunteer locally. They are often the community leaders who fight for better schools, parks, and quality of life. It's only when residents rise up to take back their own community that you see change happen, as Paterson Habitat homeowners did in support of public library services in the 1st Ward.



# Impact on the city of Paterson:

Habitat homeowners pay a mortgage that is reinvested into building new Habitat homes. Each new home constructed means building materials and professional services purchased, adding to the local economy. Plus over Paterson Habitat's 30+ year history, our homes have added \$25 million to the city's tax rolls, generating almost \$1 million in annual tax payments.



Monthly donations provide a consistent and reliable source of funds that allow Paterson Habitat to reach even more families, and continue impacting our neighborhoods and the City of Paterson. To become a **monthly donor**, visit **patersonhabitat.org/donate** and select the "monthly" option.

HABITAT'S MISSION A world where everyone has a decent place to live Paterson Habitat for Humanity, Inc. is an affiliate of Habitat for Humanity International, an ecumenical Christian housing ministry based in Americus, Georgia. We were formed in 1984 and are a 501(c)3 nonprofit volunteer organization. (EIN#22-2598-383)

People partner with Paterson Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortage.

Through shelter, we empower. To learn more, visit **patersonhabitat.org** 

Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves.

LET US HEAR FROM YOU (973) 595-6868 info@patersonhabitat.org 146 North 1st St., Paterson NJ 07522



# many thanks to our fiscal year 2017 contributors

The following groups and individuals have made a contribution between **July 1, 2016 and June 30, 2017** to Paterson Habitat for Humanity. Listings are in New Jersey unless otherwise noted. All United Way listings represent the cumulative total of individual donations. We hope the listing is complete. However, please let us know if we missed anyone and accept our deepest apologies for any omissions.

# CORPORATE CHALLENGE 2017

**\$50,000+** ADP, Inc. & its Employees

## \$ 25,000+

Bank of America Goldman Sachs Community TeamWorks

#### \$ 10,000 - \$ 24,999

Wells Fargo Bank UBS Wealth Management UPS

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

Bio-Referrence BNY-Mellon Columbia Bank Kuiken Brothers Lakeland Bancorp Langan Engineering and Env Services, Inc. Morgan Stanley Oritani Bank Charitable Foundation Sandy Alexander, Inc

## \$ 2,000 - \$ 4,999

Atlantic Stewardship Bank BCB Fairfield Clifton Savings Bank Enterprise Rent-A-Car FIS / NYCE Harris Corporation HBO Hunter Douglas, Inc Micato Safaris Posen Railroad Construction Co SAX LLC Spencer Savings Valley National Bank

## Up to \$1,999

Accurate Box Company, Inc. Applebee's Lincoln 1st Bank Saint-Gobain

# HOUSE SPONSORS

Full House Sponsorships Marilyn J. Clark

#### Half House Sponsorships

Fernstrom Friends and Family

#### Partial House Sponsorships

Bank of America Goldman Sachs CTW M&T Charitable Foundation TD Charitable Foundation Wells Fargo Foundation

# CARS FOR HOMES

Heather M. Caldwell John Culbertson Tony & Gina Damiano Kristen Dawson \*Geraldine Flach Sybesma Diana Gilmartin Louise Johnson Paul Kaminsky George Lees Joann Monroe Norberto Ramos Sindy Solorano Debra Walsh

\*Indicates more than one donation

## **PLEDGE DONORS**

Advanced Packaging Corp Anonymous (2) Gail & William Campbell Stanley & Patricia Cantilina Frances & Richard Chin Ronald W. Clarke John J. Debreceni Ann B. Dickinson John & Lisa Diss Kenneth A. Edwards Elizabeth A. Fearen Linda George Kimberely Grebel Kyle J. Kohlhepp Ronald L. Luppino Raquel Mair Christine M. Mataya William L. Niemann Lynne M. Oetting Joann A. Outslay Jim Quinlan Usha Surapanen Daniel Timoney

#### Churches

First Presbyterian Church of Ridgewood Wyckoff Reformed Church

# SPECIAL GIFTS CONTRIBUTED

#### To celebrate anniversary of

Barbara & Jerry Karg (50th)

To celebrate the birthday of Lucy Cintron \*Sam Lewin

To celebrate the holidays Jeff Kreckel

To celebrate the wedding of Patrice Fulwood

In honor of Barnert Temple Volunteers Robert Blake Donna Brightman Bruce Ciccone David DeBlock and Kristen Gray \*Nancy DeVries Andy & Barbara Dunn \*Rich Edelman Mr. & Mrs. Vincent Giglio \*James Griffith

Craig E. Hoogstra Ronessa Johnson Anthony & Marion LaSala The Stanhope-Lnenicka Family Mary Maloney David May Kevin McCabe Mary Meakem & Wayne Angelbeck Debbie Murphy Donna Olsen Mr. & Mrs. Thomas O'Neill Bea & Jim O'Rourke Paterson Habitat Volunteers Taisha Penn Jim Quinlan Paul Quinlan Donna Racik Jeff Rainforth

In memory of \*Andy Antista Hilma Barnes Edward Black Roger Bosland \*Pete Brovarone Miss Nettie Carter Robert Crain

John Cucinello Frank M & Sarah Kamp Fyffe Phyllis Greco Bill Harrigan \*Annamae Holly Barbara Infeld Jack Heniley Roger F Krentz Harry Longenberger Phillip P. Marino Bjorg Skoglund Milano Ethel J Morrison Sally Ramsey \*John Rosengren \*Barbara Schott William VanBuskirk \*Rev Stanley Vander Klay Paul Voigt Olivia Watkins Bolling William Watt \*Sophie Westfield

\* Indicates more than one gift

# CONTRIBUTORS

#### \$500,000+

Marilyn J. Clark NJ Dept of Cmmty Affairs – NRTC

#### \$300,000+

City of Paterson via HUD/ HOME

#### \$50,000-\$75,000

ADP Inc. and Its Employees Fernie Build Days Goldman Sachs Community TeamWorks Theresa & Seth Mersky James & Kathleen O'Brien The Henry & Marilyn Taub Fnd

#### \$20,000-\$40,000

Anonymous Bank of America Foundation Barbara & George Fernstrom Pam & Craig Goldman Kuiken Brothers Company, Inc. Pamela & Peter McBride M&T Charitable Foundation NJ Economic Dev Authority TD Charitable Foundation Valley National Bank Wells Fargo Foundation

#### \$10,000+

Sue & Jay Abraham Anonymous Atlantic Stewardship Bank Jerry & Diane Cunningham Lakeland Bank Oritani Bank Charitable Foundation UBS Wealth Management UPS Foundation, Inc. Wyckoff Reformed Church

#### \$5,000+

Anonymous BCB Community Bank Columbia Bank Andrew & Barbara Dunn Frederick Ferguson Susan & Kenneth Forester HBO & Its Employees HFHI Cars for Homes Hunter Douglas, Inc. Suzanne Jantzen Knollwood Energy of NJ, LLC Langan Engineering & Env. Services, Inc. Larry L Luing Family Foundation Lillian P Schenck Foundation Jillian Lucas Nancy & Charles McGrath Buffy & Tom McKay Richard & Catherine More Morgan Stanley Community Affairs Kevin & Brigid O'Brien Donna & Scott Olsen John & Ruth Plucinski Railroad Construction Co., Inc. Michael F. Rolls Sandy Alexander, Inc. Kathryn & Joseph Schmidt Spencer Savings Bank Richard & Leanne Tavoso Western Union Financial Services

\$2,500+ Wayne Angelbeck & Mary Meakem Anonymous Barnert Temple, Franklin Lakes

Church Citi Foundation Clifton Savings Bank Enterprise Holdings, Wayne Gregg & Katherine Fernstrom First Presbyterian Church of Ridgewood Josh Hankes High Mountain Presbyterian Church, Franklin Lakes Highlands State Bank Robert A. Lefelar Stuart H. Levy, D.D.S. Stephen & Paula Mainardi Micato Safaris Microsoft & Its Employees Microsoft, Paramus Patricia Nachtigal Garret & Florence Nieuwenhuis NYCE / FIS Global Corporation Robert Paz & Jill Bizik Prudential Financial & Its Employees Sax LLP George & Allison Slingland St Elizabeth's Episcopal Church, Ridgewood Versa Products Co., Inc.

Caldwell United Methodist

#### \$1,000+

Abundant Life Reformed Church, Wyckoff Accurate Box Company, Inc. Alaska Airlines & Its Employees Ameriprise Financial Services Inc. Anonymous (5) Richard & Margot Badenhausen Becton Dickinson and Company Carol & Bob Brescia Gail & William Campbell Elizabeth Carr Frances & Richard Chin Community Foundation of NJ Paul & Lizabeth Corcoran John J. Debreceni Ann B. Dickinson Ditto of North Jersey LLC Jeffrey & Lisa Dugal Stephen & Judy Eldridge David R. Emero Timothy Fazio Kurt & Jennifer Fernstrom Franklin Lakes Lions Club Frank & Brenda Gallagher Robert G. and Ellen S. Gutenstein Family Foundation Inc. Joseph & Maureen Fazio Habitat for Humanity International Keshav Havnurkar Joan & William Hickey Craig & Ginny Hoogstra Joseph Hwang Intel Corp & Its Employees Kohl's, Roxbury Mal Edward P. Kopf Matthew & Kristen Kuiken Anthony & Marion LaSala Alexis Lazzara & Michael Rewick Lincoln 1st Bank Bernadette & Farivar Lorestani Joseph C. Luglio Anthony & Katie Marino Regina Marino James & Kathleen Mathews Steven Miller & Mille Vigeira National Community Reinvestment Coalition William L. Niemann Janet Olthuis Estate

Old Paramus Reformed Church, Ridgewood Packanack Community Church of Wayne UCC Pfizer Foundation Matching Gift Program Preakness Reformed Ch, Wayne Price, Messe, Schulman, & D'Arminio PC **PSE&G** Foundation Jim & Peggy Quinlan Ridgewood UMC Beverly Rosengren Christine & John Rudd Saint-Gobain Corporation Sanofi US Sappi SD Warren Company Frank Schott Paul Sheahen & Maureen Hurley Cipora O. Schwartz St Luke Baptist Church, Paterson St Luke's Memorial Trust Fund, Wayne Gigo & Donald Taylor Thrill Hill Foundation TransCanada Pipelines Limited & Its Employees United Way of St Lucie John L. Voellmicke Wayne Presbyterian Church Wayne Tile Design Center Whiteman Family Fund Janice & Joseph Willett Nalla Wollen John & Linda Young \$500+ Melanie Abercrombie Anonymous (5) AT&T Cares Robert Barwick

Thomas & Peg Bonanno Margaret Bresko Donna Brightman Richard & Katriona Burrow Martin & Susan Casper Martin Casper Robert & Rosemary Chersi Bruce & Liz Ciccone Community Ch of Ho Ho Kus Sean & Jane Dalton Sean M. Dalton David Financial Group LLC Giancarlo DiLonardo John & Lisa Diss Michael & Marion Dunn Jason & Jennifer Dunn Sarah Dunn & Daniel Horner Phillip Dzialo Eastern Christian MS, Wyckoff Emmanuel Baptist Church, Ridgewood

First Presbyterian Church of Rutherford Dorothy & Thomas Foley Eleanor & Martin Gruber Raymond G. Hallock Hewlett Packard Employees John & Carrie Hillyer Jessica Hinds Stephen A. Hoogerhyde Peter Hopper Ruth Huizenga ICR Power & Light Electric LLC JP Morgan Chase & Co. Employee Giving Rita Kern Kyle Kohlhepp KPMG Margaret Layden Richard & Christine Lupi Raquel Mair Christine M. Mataya Steve & Janeen McDonald Deborah Murphy NJ Community Dev. Corp Keith & Caroline Orford Our Lady of Consolation, Wayne Joann A. Outslay PayPal Giving Fund - eBay William R. Peters & Ellen J. Krazanowski Poskanzer Skott Architects Gail Price & Richard Brooks Carlos Rodriguez Karl & Sarah Rosengren Rotary Club of Wayne David & Cheryl Sabath Sachs & Zitcer Plumbing Supply Saddle River Reformed Church Ronald & Suzanne Saldarini Edmund A. Sayer Paul & Rebekkah Simpson Joan Socolof Carol Sonnessa St. Catharine RC Ch, Glen Rock Mary Stringfield Stuart & Martha Tell The Reformed Ch of Oradell TRUIST United Givers Plan of Packanack Lake, Inc. William & Marcia Van Der Eems Paul & Karen Van Ostenbridge Joseph & Lisa VanDeWeert David & Sue Viniar Robert & Nancy Ward Wyckoff-Midland Park Rotary Foundation

**\$100+** (no individuals) AAA, Inc./Anzalone Fence, Inc. Academy Spine & Physical Therapy

Avon Products Foundation Inc. Battaglia Excavation Company, Inc. Betty Z Benedict Charitable Fund of the Commty Foundation of NJ **Brooks Builders** Cedar Hill CRC Christian Singles of North Jersey Clarkson & Ford Company Community Ch of Glen Rock Connect One Bank **D&G Sayles Corp** DirectTV & Its Employees EWMA Franklin Lakes UMC **GE** Foundation GE United Way Campaign GEI Consultants Inc. Genentech Employees Gouldin & McCarthy LLC Highland United Presbyterian Church, Allendale **IBM Employee Giving** Program Indeed Inc. & Its Employees Indian Hills HS Interact Kontos Foods, Inc. Liberty Elevator Corporation Madison Ave. CRC, Paterson Manchester Regional HS, Make a Difference Club Montclair Kimberley Academy Mr. John Nellie Pou for Senate North Jersey Family Foot & Ankle Specialists Northern Highlands Reg. HS, Allendale **Oracle Corporation Employees** Paterson Community Health Center Reiner Services Inc. Rutherford Congregational Ch State Street Foundation Inc. The Benevity Community Fnd The Evangelical Lutheran Church of the Messiah, Oakland The Foley Group, LTD The Inclusive Community United Ch of Christ, Passaic The Schmidt Komsa Foundation United Health Group Employees United Reformed Church of Clifton United Way of Bergen County

Visa Inc. & Its Employees

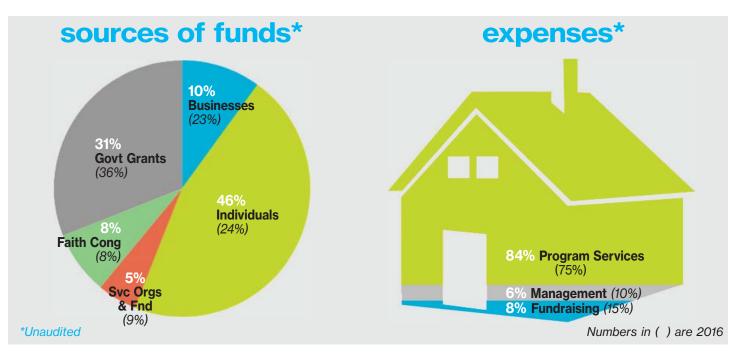
Advanced Packaging Corp

Apple Inc. & Its Employees



When you give to Paterson Habitat through your estate or long-term financial plans, you will have an impact that will be felt for generations to come. Give a planned gift and become

a member of our Legacy Society. Learn more at **patersonhabitat.org/legacy** 



# fiscal year 2017 July 1, 2016 - June 30, 2017

In FY2017 Paterson Habitat completed 12 home building projects. This included 7 new homes and 5 recycles.

Number of volunteers	3,813	
Volunteer hours	30,770	
Hours contributed by partner families (sweat equity)	2,839	
Value added to Paterson tax rolls	\$780,000	
Raised through donations, sponsorships and our signature events	\$2,000,000	
Net income earned by the Paterson Habitat ReStore	\$350,000	
Materials diverted from landfills thru ReStore donations	350 tons	

# volunteer crews

Academy of the Holy Angels HS Accurate Box Company, Inc. \*ADP Inc. and Its Employees American Foundation for Suicide Prevention Applebee's, Allendale Atlantic Stewardship Bank Bank of America **BCB** Community Bank \*Benway School, Wayne Bnai Keshet, Montclair Boon Church, Flushing NY Bruce Ciccone & Friends Caldwell United Methodist Church \*Catholic Heart Workcamp Church of Annunciation, Paramus Circle of Care for Families and Children of Passaic Citigroup - Englewood Cliffs \*College of Mt Saint Vincent \*Columbia Bank Community Church of Ho Ho Kus Dartmouth College Alumni Club of Northern New Jersev \*DeVries & Manley Build 2016 Enterprise Holdings, Wayne Ernst & Young \*Express Scripts, Inc. Fernstrom Family & Friends Build \*Indicates multiple visits

Fordham University North Jersey Alumni \*Goldman Sachs Community TeamWorks \*Grace United Methodist Ch, Wyckoff \*Green Residential Community Home Felicia Halpert & Family HBO Hobbyists Unlimited Hunter Douglas. Inc. Indian Hills HS Interact, Oakland \*John F Kennedy HS, Paterson KPMG Lakeland Bank Langan Engineering & Environmental Services. Inc. Lehigh University Alumni Living Water Church of God, Woodland Park Lowe's Rte 20 Paterson Manchester Regional HS, Make a Difference Club Metro Church, Waldwick Micato Safaris Microsoft, Paramus Store Michael Monahan & Friends Montclair Kimberley Academy Montclair State University Employees \*Montclair State University Volunteer **Resource Center** 

\*Montclair University - Alpha Chi Rho

\*Morgan Stanley Community Affairs New Song Church. Fair Lawn NJCDC - Teen Center \*NJCDC Great Falls Youth Build North Star Dallas Cowboys Fan Club Northern Highlands Reg. HS, Allendale NYCE / FIS Global Corporation \*Our Lady of Consolation, Wayne \*Our Lady Of Mt. Carmel RCC, Ridgewood Our Lady of the Visitation, Paramus Packanack Lake Community Passaic Valley Teen Center Paterson Youth Serviced Bureau Paterson Habitat Young Professionals Preakness Reformed Church, Wayne \*Presbyterian Church of Leonia Price, Messe, Schulman, & D'Arminio PC. **R&S** Landscaping \*Railroad Construction Co., Inc. Randstad Technologies Redeeming Love Christian Center, Nanuet Ridgewood Chamber of Commerce Ridgewood Guild \*Rockland Community College Sacred Heart Armenian Catholic Church, Little Falls \*Sandy Alexander, Inc.

\*Sax LLP Seigel Law, LLC \*Seton Hall HFH \*South Orange Maplewood Friends \*Spencer Savings Bank \*St. Catharine RC Church, Glen Rock St. Elizabeth's Episcopal Church. Ridgewood St. Joseph Hospital & Medical Center \*St. Paul Inside The Walls St. Paul's CDC - Americorps \*Stevens Institute of Tech HFH Campus Chapter \*Super Storm Sandy Relief Touch the World \*UBS Wealth Management \*UPS-Information Services Urban Science Valley National Bank Virginia Tech Alumni \*Wayne Presbyterian Church \*Wells Fargo Foundation \*William Paterson University (WPU) \*WPU – Alpha Kappa Psi WPU – Alpha Kappa Alpha WPU - Delta Phi Epsilon \*WPU - Theta Phi Alpha \*Windsor Prep HS \*Women Build Wyckoff Girl Scout Troop 28

# statements of financial position\*

ASSETS July 1 to June 30		to June 30
	2017	2016
Cash and cash equivalents	\$ 2,399,665	\$ 3,415,907
Escrows and security deposits	97,536	148,046
Mortgage receivable, net	1,123,824	989,025
Grants and pledges receivable	411,659	313,486
Prepaid expenses	90,508	77,018
Houses available for sale	3,740,826	2,883,186
Houses under construction	2,212,699	2,177,927
ReStore inventory	87,652	74,589
Property and equipment, net	330,669	361,816
Investment in joint ventures	5,671,679	5,614,879
Deferred financing fees, net	230,085	272,185
Total assets	\$ 16,393,802	\$ 16,328,064
Liabilities Accounts payable and accrued expenses Tithe payable Deferred revenue Notes payable	\$ 242,332 18,529 99,082 7,266,371	\$217,403 13,267 352,710 7,275,188
Total liabilities	7,626,314	7,858,568
Net assets: Unrestricted	8,767488	8,469,496
Total liabilities and net assets	\$ 16,393,802	\$ 16,328,064

### \*Prepared by Dorfman Abrams Music LLC

Full audit & financials are available on our website and upon request.



# Habitat rallying for hurricane victims

As they have done in response to so many past disasters, Habitat for Humanity International (HFHI) is raising funds to help hurricane victims. A Hurricane Harvey & Irma fund has seen set up by HFHI specifically for the rebuilding of homes, a process that will continue long after the storm emergency is passed. Donations can be made to Paterson Habitat and we'll pass them along to HFHI. And as we have done in past disasters, Paterson Habitat will be organizing volunteer construction crews to go to these devastated areas as soon as authorities in the disaster areas are ready for our help. To find out the latest on Habitat's response, visit habitat.org and patersonhabitat.org

## 2017 BOARD OF DIRECTORS

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#### **Board Attorney:**

Alexis E. Lazzara, Attorney, Connell Foley, LLP

#### **Special Counsel:**

Richard A. Voll, Esq., Attorney-at-Law, Ridgewood

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Phillip E. Dzialo, Division Vice President of Client Experience & Innovation, ADP TotalSource

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#### **Honorary Chairman:**

William J. Pascrell, Jr., U.S. Congressman, 9th NJ District

#### **Co-Founders:**

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

\*deceased

### PATERSON HABITAT OFFICE STAFF 973-595-6868 patersonhabitat.org

Barbara C. Dunn, Executive Director Oscar Bashualdo, Controller Dave Juliana, Chief Financial & Operations Officers Linda Wilson, IT & Database Manager Doris Ruiz, Office Manager Amy Ferrante-Martin, Individual Development Officer Ashley Biggs, Volunteer Engagement Coordinator Jessica Ramos, Family Services Admin Editha Sanson, A/P Processor Sara L. Ruiz, Communications Manager Ludia Ramos, Family Services Manager	102 103 104 105 106 107 108 110 112
Lydia Ramos, Family Services Manager Andrea Brescia, Grants Writer & Program Manager Gina Damiano, Corporate Development Officer	113 119
AmeriCorps Volunteers: Kevin Enriquez, Construction Project Assistant Claire Rolling, Neighborhood Development Project Assistant	

	-			
Construction: Rob Alvarado, Construction Director				
ReStore Staff 415 H   (973) 782-6993 habit				
James "Jimmy" Motsay, <i>Re</i> Barret Thompson, Supervis	birector			
Join the convo Opatersonhabitat	more than <b>3,500 follower</b> on social media are spreading the wor that everyone deserves a decent place to live	rd		



Paterson Habitat for Humanity PO Box 2585, Paterson, NJ 07509



#### **CREDITS: Paterson Habitat 2017 Annual Report**

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