



the Builder

SPRING 2013 NEWSLETTER

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2013 Looks like a big year for building

Barbara Dunn
Executive Director

From the inner-city neighborhoods of Paterson to desperately poor villages in Kenya to sections of New Jersey pounded by Superstorm Sandy, Paterson Habitat is living by its motto of “building hope with homes”.

Our busy spring and summer construction season is just beginning, but 2013 already looks like a banner year of building. Here in our home base of Paterson, we have already completed one new house and completely rehabbed another, with 13 new houses currently under construction. By the end of our fiscal year in June, we will have provided housing to close to 260 families.



developing attractive streetscapes and home facades.

While some of our volunteers work in the familiar neighborhoods of the 1st and 4th Wards, others have been teaming up for working trips to Sandy stricken areas. Paterson Habitat volunteers are repairing and rebuilding homes of low-income families destroyed or made unlivable by storm damage. (To learn more, please see Sandy story on page 4.)

Meanwhile we continue to tithe 10 percent of our general donations to help Habitat affiliates in developing countries. Kenya remains our primary tithing partner, but we’re now sponsoring our second house in Argentina and our volunteers have traveled to work in both countries. These international ties remind us that when it comes to Habitat, the whole world is one big neighborhood.

(Continued on page 3)

Sandy Relief

see page 4 for update



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973-595-6868

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 Dave Juliana, Finance & Grants Manager..... 103
 Linda Wilson, IT Coordinator* 104
 Doris Ruiz, Office Manager* 105
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 Gina Damiano, Resource Development Manager 120
 Kerri Schaefer, Faith Relations Coordinator*

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 Diana Vasquez, Project Assistant..... 115
 Jordan O'Donnell, Procurement Assistant
 Jose Torres, Senior Site Foreman
 Bernard Combs, Site Foreman
 Adelis Ramos, Site Assistant
 Peter Brovarone, General Contractor

* Denotes part time
 FTE = 14.7

AmeriCorps Volunteer:

Cara Constantino Ext 109

Women Build 2013 kicks off May 10th

It's been 50 years since Betty Friedan published *The Feminine Mystique* and 15 years since Paterson Habitat's first Women Build project. Women are no longer a novelty on our volunteer construction crews, but once a year during Women Build an all-women crew forms to build a home for a Habitat family.

This year's **Women Build** project officially begins with a symbolic wall raising May 10 on the building site at

127 Governor Street,

during National Women Build Week.

As always, women volunteers are

welcome regardless of whether they

have any building experience or

previous ties to

Habitat. **L to R: Elizabeth Lower, Donna Brightman, Christina Smolder, Joyce Pydeski, and Diane Boyle**



During February and March our friends at the Lowe's home improvement store on Route 20 in Paterson offered a selection of building skills classes for Women Build volunteers. Lowe's is the sponsor of National Women Build Week, when 10,000 women volunteers from 275 Habitat affiliates across the U.S. will begin work on Women Build houses. In addition to running volunteer classes all over the country, Lowe's has made \$1.3 million in grants for Women Build projects nationwide.

Women volunteers for Paterson Habitat's Women Build are still welcome, as are all donations to help meet construction costs. As a special Mother's Day promotion in place of the typical dozen roses, donors can select gifts for the special women in their lives by sending in a contribution from \$15 to \$500 and Habitat will send out a special card and Women Build Gift Package.

All the details are on our website or call Natalie at 973-595-6868 ext 107 to make arrangements.

www.patersonhabitat.org

ReStore Staff

973-782-6993

Lucia Fitzgerald, Director Ext 202
 Walt FitzPatrick, Store Manager 205
 Isis Haylett, Assistant Store Manager 201
Drivers/Donation Ambassadors: 204
 Leston Hall Jr., Andrew Murphy,
 Mick Paye, Barrett Thompson, Leighandrus Hansford
AmeriCorps Volunteer: 201
 Jeffrey Yamahiro, Volunteer Coordinator

973-782-6996 Donation Hotline

www.patersonhabitat.org

p: 973-595-6868

Facebook: /patersonhabitat

Twitter: @patersonhabitat

2013 Looks like a big year for building

(Continued from page 1)

Donations from individuals, faith organizations and businesses help Paterson Habitat pursue the vision of a world where everyone has a decent home and lives in a safe, nourishing community. The support of these historic partners is more welcome than ever as government funding continues to shrink and families' needs continue to grow.

The need for volunteers is also expanding along with our building plans. There is an endless variety of ways that people of all ages, skills and backgrounds can help Paterson Habitat. Volunteer opportunities range from working on home construction to helping in our new



ReStore (please see story on page 5). Creating this 20,000 square foot retail space was a major accomplishment of 2012, made possible by the varied skills and hard work of dozens of Habitat volunteers and staff members.

Just check our website www.patersonhabitat.org for more information on how to become a volunteer or donor.

However you choose to help, we hope you can be part of this big year.

Mortgage Burnings – and the special story of Habitat financing

It's spring and the sweet smell of burning mortgages still lingers in the air at Paterson Habitat.

Not literally, but every year families who have paid off their zero interest Habitat mortgages and now own their homes outright celebrate with a ritual mortgage burning at our annual dinner. Four families had that happy experience this year.

Paying off a mortgage is always a success story. But there is another success story in the mortgages themselves and the way they have enabled close to 260 families to become Paterson Habitat homeowners. It's a story made possible by our donors, our homeowners and our banking partners at Valley National Bank and Atlantic Stewardship Bank.

Thanks to all of their efforts, Paterson Habitat was able to keep issuing new mortgages and building new homes right through the real estate bust and the deep recession it triggered. The robust health of our mortgages is in stark contrast to the toxicity associated with the mortgage market in recent years.

In our 29 years, we have had only four mortgage foreclosures and the delinquency rate on the 101 mortgages we now hold is less than one percent.



Even some of our good friends don't realize that Habitat homeowners purchase their homes, as well as helping our construction volunteers build them. The Habitat mortgages that finance those purchases are just like a commercial mortgage, with some important differences. First, they're designed to be affordable for families with incomes as low as \$30,000 a year. But low-income does not mean high-risk.

Each potential homeowner family is carefully screened by our Family Selection

Committee to confirm their need for decent housing and willingness to be responsible homeowners. Atlantic Stewardship Bank then steps in and does a professional screening of the family's financial situation, including credit and employment history.

Once a mortgage is approved and issued, Valley National Bank takes on the commitment of servicing the mortgage, typically for 30 years. Both banks donate their services and this is a major help in holding down our costs.

Each mortgage is an investment in a family and an investment in a neighborhood. With the help of our friends and supporters, it's a solid investment that Paterson Habitat looks forward to expanding.

Sandy Relief: We're in it for the long haul

The howling winds and horrific damage from Superstorm Sandy have faded from the headlines, but the work of helping families whose homes were victims of the storm is still in its early stages. And Paterson Habitat is in it for the long haul. Along with other Habitat affiliates we're focused on repairing or replacing the homes of low-income families. Habitat ReStores (including our new ReStore in Wayne) are providing building materials, appliances and furniture. Paterson Habitat has been sending volunteer repair crews since shortly after the late October storm hit, and we have also committed to raising \$100,000 to help in this recovery effort.

If you'd like to help with a donation and/or as a volunteer, check out our website www.patersonhabitat.org for more information or call Pat Sisti at 973-595-6868, x106.



PHFH team, 2 days in December 2012, working rehab in Union Beach, NJ as part of our Sandy response. Clockwise from lower left: Billy Neumann, Vern Peterson, Oscar Bashualdo, Sam Lewin, Lynn Andrews, Barbara Dunn and Nancy DeVries. (Plus, Cara Castantino not in pix was on site the first day.)



Sam Lewin

Superstorm Sandy long-term response strategies *Repair — Rebuild — ReStore*

✱ **Repairing and rebuilding**

We are well-suited to play a major role in repairing and rebuilding with resilient, energy-efficient homes. Our local affiliates can offer innovative building solutions ranging from repair and rehabilitation to new sustainable building standards and new sustainable energy-efficient homes.

✱ **New house construction**

Through volunteer labor and donations of money and materials, we will build simple, decent houses alongside our homeowner partner families.

✱ **Building resilience**

We will draw on the expertise of our fortified construction program, piloted last year with affiliates in hurricane-prone regions in the Gulf. This program developed cost-effective techniques to meet fortified standards developed by the Institute for Business and Home Safety. Construction modifications have resulted in lower insurance costs, reduced loss of property and potentially reduced loss of life in the event of a future disaster.

✱ **Working together**

Building capacity of the Habitat affiliates in affected areas to meet the long-term housing needs of targeted communities.



✱ **How to get involved**

- Sign up for our Sandy Email list for information by emailing Sandy@patersonhabitat.org
- Volunteer for a Sandy Rebuilding work day— expect dates to open in mid-Spring.
- Raise funds by hosting a Sandy fundraiser at your place of work, church or faith community, and/or civic organization.
- Don't forget those in need by keeping Sandy victims and their communities in your thoughts and prayers — the real work of rebuilding is just starting.

www.patersonhabitat.org/sandy-repair-rebuild-restore

ReStore is a great place to browse, buy or volunteer

Paterson Habitat's ReStore at 415 Hamburg Turnpike in Wayne celebrates its first year in business this May with a growing customer and merchandise base—and roughly 17 tons of materials saved from landfills.

The ReStore sells donated high-quality new and gently used building materials, furniture, appliances and other household items. Steeply discounted prices make the ReStore a haven for bargain hunters. A set of luxurious showroom furniture donated by a Jaguar dealership was snapped up in two days.

It also offers a one-stop opportunity to support Paterson Habitat in multiple ways. You can make a purchase, donate an item for sale or volunteer to help at the ReStore. We always need volunteers to help serve customers and do behind the scenes work like arranging displays and picking up donated items and delivering them to the ReStore. Volunteers who can come in regularly for a few hours each month are particularly needed.



HAMBURG TURNPIKE, WAYNE

The ReStore is open
Wednesday, Friday and
Saturday 10 to 5,
Thursday 10-8,
Sunday 12-5.



Whether you plan to shop, donate or volunteer, you'll enjoy browsing at the ReStore. You can get an online look at the ReStore's amazing variety of merchandise by going to www.patersonhabitat.org/restore. And if you should become a volunteer you get a 20 percent discount on anything you might decide to buy as well as the satisfaction of helping Habitat.

ReStore phone: 973-782-6993
www.patersonhabitat.org/restore

Meet the owners of the 2012 Women Build House



The house on Harrison Street built by women volunteers as Paterson Habitat's Women Build 2012 project will soon be home to the Sparkes family. In this family picture taken during a visit to Paterson Habitat in early winter, the boys arranged on the ladder from left to right are: Isaiah, 11, Laurel, 12, Demarco, 7, and Jordan, 4. Elesha Sparkes is at right with her husband, Larry. At the time Elesha was expecting boy and girl twins.

Franswa and Franchesca were born right on schedule in January. Home for this growing family has been a two-bedroom basement apartment in Irvington. Larry, a skilled tradesman, holds a second job as building superintendent, assisted by Elesha. But all that changes this spring as the family moves into their own Habitat house.

Welcome to the neighborhood!

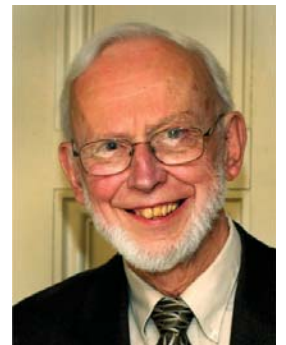


**FOR INFORMATION ON
UPCOMING INTERFAITH BUILDS,
contact Kerri Schaefer:
faith@patersonhabitat.org**

IN MEMORIUM

Rev. Dr. Stanley Vander Klay
Co-founder of Paterson Habitat

Stan was an inspiring apprentice working tirelessly for the CARPENTER to make the changes he wanted to see in the communities he served.





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

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If your address has changed or you no longer wish to get mail from Paterson Habitat, please contact us at: office@patersonhabitat.org or call 973-595-6868.

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Sign up on our website for our monthly email newsletter

www.patersonhabitat.org

Paterson Habitat for Humanity, Inc., is an affiliate of Habitat for Humanity International, an ecumenical Christian housing ministry based in Americus, Georgia, USA. Paterson Habitat for Humanity was formed in 1984 and is a 501(c)3 nonprofit volunteer organization. (EIN#22-2598-353)

EVERY DAY IS EARTH DAY



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www.patersonhabit.org/restore



Cars for Homes™



www.carsforhomes.org

When you **recycle** a vehicle with **Cars for Homes** or **support** the **Paterson Habitat Restore**, you help **Habitat for Humanity** build more homes.

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Paterson Habitat
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