

the builder



Hope Rising

The walls of our new five-home development on Governor Street, in Paterson's 4th Ward, are up and so are the hopes and dreams of five future homeowner families. One of those families is Ana and her two children Noah and Paige. For most of her life, Ana has dealt with unresponsive landlords who ignored her pleas to fix the multitude of problems in her home. In her previous apartment, in spite of Ana's best efforts to make her home a safe place for her children, she constantly dealt with insect and rodent infestations along with the fire hazards of dangling electrical outlets in her children's shared bedroom. Ana and her children are currently living in one of Paterson Habitat's transitional rentals while anxiously awaiting the day Governor 5 becomes their new home.



Just as excited for their future home are Noah and Paige. Ten-year-old Noah is a star athlete who loves football. He dreams of becoming a video game designer. Ana's eight-year-old daughter, Paige is a ballerina, who dreams of becoming a teacher. Ana works for the board of social services and was introduced to Paterson Habitat by someone visiting her office.

When Ana purchases one of the Governor 5 homes she will be the first in her family to own her own home. Ana says her goal is to break the cycle of poverty in her family. She believes owning a home will allow her family to have a place to run back to, have something that is theirs, and will allow her to build so much more for her children's futures.



(Continued on pg 3)



★★★★
CHARITY NAVIGATOR
Four Star Charity

A Note from Scott

CEO, Paterson Habitat for Humanity

As our advocacy team prepares once again for the annual pilgrimage to Washington (virtually again this year) to advocate for affordable housing I have been struck by how drastically things have changed, and how much harder and more necessary our work has become, over the past two years.

From 2014 to 2019 median home values in NJ rose 11% resulting in the loss of over 129,000 affordable units across the state as prices increased. At that time, we were telling you and our lawmakers we were facing the most significant affordable housing crisis in fifty years. Then, in 2021 alone, home prices have increased by over 20% more. In our hometown of Paterson, **the price of a single buildable lot has increased fourfold** since before the pandemic.

The crisis is acute. There are not enough houses, let alone affordable houses, available to meet the housing needs of our city, county, and country. And yet, as HUD Secretary Marcia Fudge recently opined “(Lawmakers have been) so caught up in all of the other shiny things that they’ve neglected a most basic need. Housing isn’t shiny. Housing is necessary. We’ve lost track of what’s important.”

Your support and your voice are more important now than ever before as we fight to ensure every person has access to safe, stable, affordable housing. Housing does not fix every problem but without housing it is almost impossible to fix any problem. **HOUSING IS NECESSARY!**

Thank you for being a Hope Builder!

On November 1st, 2021 we invited you to join our 2021 year-end campaign, Build Hope Now. We set a goal to raise \$900,000 by December 31st, 2021 so that in 2022 even more families will have a decent place to call home.

The critically needed funds would ensure we started 2022 with a firm foundation and are able to continue to build homes, communities, and hope in Paterson, as well as our newest initiative to build affordable housing in partnership with the City of Passaic.



On January 7, 2022, we announced the exciting news that due to the very generous support of over 500 donors between July 1 to December 31st, we far surpassed our \$900,000 goal with \$1,315,000!

Exceeding our Build Hope Now goal allows us to accelerate other plans in our construction pipeline so even more families can have a safe, affordable, place to call home sooner. **Thank you!**



Save the Date | Gala
September 22, 2022
Westmount Country Club

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As we work to turn the hopes and dreams of Ana, Noah, and Paige into reality we encourage you to join us on the build site. A significant decline in volunteer activity (over 70% since before the pandemic) is putting our construction time line in jeopardy. Our first priority is always the health and safety of the Paterson Habitat family, and we are following stringent protocols throughout the organization so everyone can feel safe and comfortable on our build sites. We have made a commitment to 10 families whose homes we will build this year. **Your support both on and off the construction site is critical** if we are going to fulfill our promises. Part of our commitment includes the completion of not only Governor 5, but also 5 additional homes in Paterson and Passaic. By the end of our fiscal year, ending on June 30th, **we need to raise an additional \$550,000 to complete these ten homes and prepare to break ground on 8 more** through the summer and fall.

We know that together anything is possible. We hope you will continue to partner with us as we transform not only the lives of families for generations to come but our local communities.



Pongezi! Congratulations!



Our sister affiliate, Habitat for Humanity Kenya (HFHK), is celebrating 40 years of providing safe, stable, affordable housing in 2022. Since their inception in 1982, HFHK has worked in 19 counties and served over 990,000 individuals.

Paterson Habitat has supported HFHK's mission by sending volunteer teams on Global Village Trips to Kenya and through our tithe. With the Habitat for Humanity International Tithe program, affiliates in the U.S. donate a portion of our unrestricted income (10%) for the construction of Habitat homes in other countries. This gives us an opportunity to share our resources with developing countries throughout the world and to have both a global and a local impact. Since 1985 our commitment to tithe has funded the development of 470 homes around the world.

To commemorate their anniversary HFHK is seeking to develop 40 new homes this spring and we are thrilled to support them with funding for two of those homes. **Join us in congratulating HFHK on 4 decades of achieving their goal**, and our goal, of enabling low-income families to access decent and affordable shelter.

Habitat for Humanity Kenya Facts

- Kenya has a population of 53.3 million
- There is a housing deficit of 2 million units
- Habitat started in Kenya in 1982
- Volunteers hosted in FY2019 – 616
- Individuals served in FY2019 – 998,590
 - Through new construction – 115
 - Through incremental building – 145
 - Through market development – 998,330



Paterson Habitat for Humanity
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ways to give: QCD

If you are 70 1/2 or older, you can make a tax-free [Qualified Charitable Distribution \(QCD\)](#) from your IRA to help support Paterson Habitat for Humanity.

Here is how the IRA QCD works:

- Transfer any amount (up to \$100,000) directly from your IRA to Paterson Habitat without having to pay federal income tax on the withdrawal.
- Your wonderful gift will be put to use today, allowing you to see the difference your donation is making in changing lives.
- Your Charitable Gift can satisfy all or part of your annual required minimum distribution. We suggest doing QCDs early in the year to avoid any conflict with the “first-dollars-out rule.”

**To take advantage of this opportunity, contact your plan administrator.
We can assist you with the transfer process. Tax ID# 22-2598353.
Please contact Phil at (973) 595-6868 ext. 106 or Phil@patersonhabitat.org**