

# toolbox

FALL 2020



Greater Newark  
**Habitat**  
for Humanity®  
Serving Essex, Hudson  
& Union Counties



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2,345 Families  
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# How You Can Help

More than bricks and mortar, an investment in Habitat for Humanity of Greater Newark is life changing and pays dividends into the future. Ways you can donate to our mission:



Secure online contributions (one-time or recurring) 



Gifts on behalf of a loved one



Match your gift through your place of employment



Sponsorships



In-kind donations



Estate Giving



Donate your real estate



Donate your car

Interested in donating? Contact Danielle Sanchez at [dsanchez@habitatnewark.org](mailto:dsanchez@habitatnewark.org) for gifts of real estate or estate giving, Alana Davis at [adavis@habitatnewark.org](mailto:adavis@habitatnewark.org) for sponsorships, one-time or recurring gifts, gifts on behalf of a loved one, employee giving, in-kind donations, or donating your car.



## MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

# Your Contributions Build a Home

**We've got great news to share — our Livingston home at 11 Grand Terrace received its certificate of occupancy. We broke ground for this project in June 2018, met its Partner Family in October 2019, and now, thanks to months of work from our volunteers and our staff, and generous donations from our supporters, the project is complete. We are so proud of all of your contributions.**

This month marks the eighth month of our West & Central Village Resource Hub food pantry. We have distributed over 26,303 meals and served over 2,345 families to date. We also provide mobile grocery delivery for senior citizens, the immunocompromised, and other neighborhood residents who cannot leave their homes. See page 3 for the stories of two Hub food pantry clients.

Despite these challenges, Habitat of Greater Newark continues to help our families, veterans and elderly with Critical Home Repairs; leaky roofs and faulty heating systems will make vulnerable families' health problems worse during this pandemic if not addressed. On page 4, we discuss veteran homeowner Sonia's Critical Repair project in Jersey City.

Our work wouldn't be possible without donors like Peapack-Gladstone Bank who volunteer their expertise along with their labor. Not only has the Bank sent volunteer crews to work on builds and donated for the past four years, the company also helps our Partner Families obtain affordable mortgage loans. If you are interested in how your company can volunteer with Habitat of Greater Newark, turn to page 7 for details on in-person and virtual volunteering options with our Corporate Challenge.

Thank you for all of your investment in creating caring and thriving communities.

—**Jeffrey J. Farrell**

Chief Executive Officer

Habitat for Humanity of Greater Newark, Inc.

Above: L-R: Habitat for Humanity of Greater Newark CEO Jeffrey J. Farrell with Partner Family member Angela. Cover: Veterans Initiative Critical Repair Partner Family member Sonia with her dog.

# Food Pantry Distributes Over 26,000 Meals

**As of October 2020, the West and Central Village Community Resource Hub food pantry has distributed over 26,303 meals and connected with 2,345 families.**

Daisy, a mobile food delivery client, says that she really appreciates having a delivery option for healthy, nourishing food. Meal delivery is available through the pantry for neighborhood residents in high-risk groups. Daisy heard about the mobile delivery option through a friend and eagerly signed up.

“Usually I’m out and about—I’ve been volunteering with New Community Corp. nursing home on South Orange Avenue for 20 years. But since I’m in a vulnerable risk

group, I can’t go to the store for food. I’ve had to stop volunteering, attending church, and even cancel doctor’s appointments.”

Donald, another mobile food pantry delivery client, says that after thirty years in prison, he’s easily overwhelmed. “I’m still learning how phones and TV work.” He struggles with depression, PTSD, and says that prison exacerbated existing health problems. Eating a balanced diet helps him manage his health conditions, and he says that he’s very grateful that food pantry provides fresh fruit and vegetables.

Nearly 1.6 million New Jersey workers have sought unemployment benefits since the COVID-19 pandemic forced many businesses to close in March. Millions of people are

getting help from food banks for the first time, and the most vulnerable people in our communities need our help now more than ever.

Demand exceeds the supplies received from other local nonprofits—we consistently run out of food within 15 minutes on our distribution day! We purchase food directly at local supermarkets but still turn away many hungry families each week.

Corporate donors have helped us continue our work in the West & Central Village, but we still need your help. [Donate now](#) and help hungry families weather this crisis.

## Seton Hall University Hosts Food Drive for Hub Food Pantry

Students at Seton Hall University organized a food drive for Habitat of Greater Newark’s food pantry at the West & Central Community Resource Hub this October, placing a donation bin in each of the university’s four main dorms.

Altogether, the students donated approximately 40 pounds of shelf-stable food. Kaitlyn Allison, Seton Hall University’s Habitat for Humanity Campus Chapter Collegiate Challenger chair, says, “Habitat for Humanity means being a part of the world. We can get so wrapped up in our daily lives and personal goals that we forget that, as people, we are part of a large community. Habitat provides opportunities for us to be involved and help those in our community.”



Melanie Liriano of Seton Hall University’s Habitat for Humanity Campus Chapter with food donation, November 4, 2020.

Interested in hosting a food drive or other volunteer opportunities? Contact Alana Davis at [adavis@habitatnewark.org](mailto:adavis@habitatnewark.org) or call 973-624-3330 x 100 to learn more about **how you can support Habitat of Greater Newark.**



Daisy, a West & Central Village Community Resource Hub mobile food delivery client, says that she had to stop going to the grocery store because she is in a high-risk group for COVID-19.



Partner Family member Sonia on the front steps of her Jersey City home.

## Veteran Partner Family Success Story:

# Critical Repairs Put an End to Water Damage

**Partner Family member Sonia, a 30-year Jersey City resident, says that when she bought her house in 2013, she “didn’t know it was going to be so much of a headache!” In the six years she’s lived in the house with her mother and sister, she’s paid for one major repair after another while working three jobs to foot the bills.**

After attending PS 23 for elementary school, she moved to Union City with her family and graduated from Emerson (now Union City) High School. During high school, she was in JROTC, where her leader was a Marine Corps captain. She also played basketball,

and says that a Marine Corps recruiter came to one of her games and was impressed enough to tell her that she could play basketball for the Marine Corps.

Sonia went into the Marine Corps in 1998, straight out of high school. While basketball didn’t work out—“I’m five feet tall!” she laughs—she credits the training from her JROTC leader for making the transition into military life relatively easy. She served overseas in Japan for a year and then spent the rest of her time “back in boot camp” on Parris Island, South Carolina.

Originally, Sonia says, she “planned to be a lifer,” but she knew that her time in the military as a gay woman was limited after seeing

many friends kicked out of the military because they were gay. “All it took to get booted out is for someone to say that you’re gay.” After four years, she left as a sergeant in 2002.

Missing the hustle and bustle of city life and her family, she opted to return to Jersey City, where she went into music video production and then got into videography. She started working for a video production company, but notes, “It’s hard to get those jobs, so I did bartending, and that’s how I ended up working for the Hyatt Regency Jersey City.” She also works for JCETV (located in Jersey City’s Snyder High School) and the Room Mate Grace Hotel in New York City.

Sonia emphasizes, “I am a person that likes to save.” During her first year as a homeowner, she had to replace the house’s main water line, then redo the basement after the water line repairs were completed. “That was a big chunk of money,” she says. “Then I had to do other things, like replace the roof.”

Sonia hired a contractor to replace her roof, who put in a skylight. But the contractor installed the skylight improperly, which caused leaks and water damage. She was also worried because the second floor had no heat.

Sonia was overwhelmed. “All the big problems, one after the other,” she says. She thought, “I can’t possibly get another job [to pay for it all]—I already have three!” But a coworker mentioned Habitat for Humanity’s repair programs to her, and then she got an email from JoAnn Northgrave, Coordinator at Hudson County Office of Veterans Affairs with details about Habitat for Humanity of Greater Newark’s Veterans Initiative.

Sonia applied and says she’s extremely grateful. “You guys are awesome. You guys always returned my calls and emails. Everything was easy because you guys took care of everything!” After Sonia was approved for the Critical Repair program, Habitat of Greater Newark contractors arrived at her house to fix the skylight and replace her boiler.

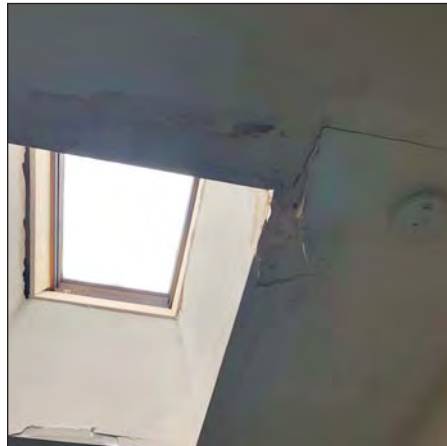
Before the repairs, Sonia says, her family was using space heaters to heat their second floor. Her mother is now 70 and Sonia was concerned that the house was not a healthy environment for her. Replacing the boiler “would have been a huge bill that would have

come out of my pocket. When COVID hit, I had a bit of savings,” she says, but such a huge bill at a time her employment in the hospitality industry was unstable would have been an enormous worry.

Veterans face obstacles to finding affordable housing not just in northern New Jersey, but across the country. A 2013 report by the National Low Income Housing Coalition (NLIHC) stated that 26% of the approximately 20 million veteran households experienced a housing cost burden. Over 1.5 million veteran households, the report continued, were severely cost burdened, spending more than 50% of their income on housing. Obstacles like these often come on top of already trying conditions for ex-service men and women, such as post-traumatic stress disorder (PTSD) and the difficulty of adjusting to life outside the military.

About a third of veterans who served after 2001 pay more than 30% of their income on housing, according to the NLIHC. Many young veterans have returned from combat zones to find few job opportunities—and the positions that are available often pay much less than they earned in the armed services.

Sonia’s Critical Repair project is funded by The Home Depot Foundation as part of its commitment to veteran causes, focusing



Left: Sonia’s skylight and ceiling before repairs; Right: Sonia’s skylight and ceiling after Habitat of Greater Newark completed roof and ceiling repairs.

on programs benefiting combat-wounded veterans, homeless veterans, and senior veterans. Since 2011, the Foundation has invested more than \$335 million in veteran causes and improved more than 47,000 veteran homes and facilities in 4,500 cities. In 2018, the Foundation pledged an additional \$250 million to veteran causes taking the total commitment to half a billion by 2025.

In addition, through Team Depot, Home Depot’s associate-led volunteer force, volun-

teers devote thousands of hours each year to building and repairing homes for those who have served. The Home Depot Foundation notes that the company contains 35,000 veteran associates.

Sonia urges other veterans, “Apply. There’s help out there.” Do you know a veteran homeowner who could benefit from our Critical Repair program? Email our Family Services Coordinator at [gbernal@habitatnewark.org](mailto:gbernal@habitatnewark.org) to find out more.



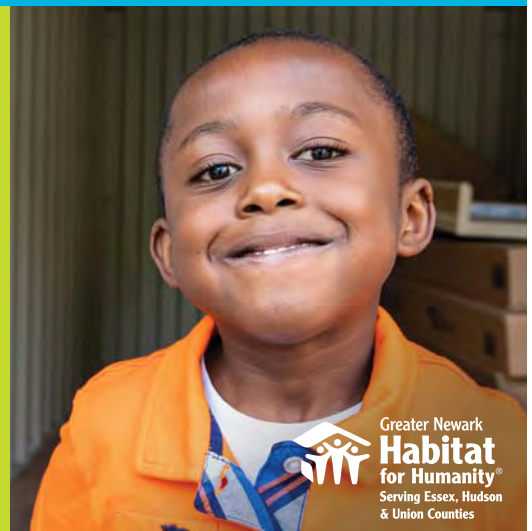
Partner Family member Sonia in uniform.

## cars for homes

**Donate your vehicle to Habitat of Greater Newark’s Cars for Homes program and help a family build a home and attain strength, stability, and self-reliance for the future.**

**To donate your vehicle, call or visit:**

**877-277-4344**  
**[habitat.org/carsforhomes](http://habitat.org/carsforhomes)**



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Clockwise from top: a build day in 2019 at 11 Grand Terrace in Livingston with volunteers from Peapack-Gladstone Bank, volunteers work on a railing at Harmony Point in 2017, and volunteers mix cement at Harmony Point in 2017.

#### CORPORATE PARTNER SPOTLIGHT

## Peapack-Gladstone Bank

**Peapack-Gladstone Bank employees signed up to do their first build with Habitat for Humanity of Greater Newark in 2016. Since then, we've hosted 39 bank employees for over 249 hours of work at our Harmony Point condominium development, our co-op on South Orange Avenue, and our single-family builds at 11 Grand Terrace and 24 Burnet Street in Livingston.**

but sends volunteers through our Corporate Challenge program and hosts financial literacy courses for West and Central Village residents. The Bank has also assisted with homebuyer orientations since 2017 and provided funding for our COVID-19 relief efforts.

Peapack-Gladstone Bank worked with 11 Grand Terrace's Partner Family to provide a discounted interest rate on a 30-year fixed rate mortgage, and down payment assistance grants to make the mortgage as affordable as possible, including a NeighborhoodLIFT grant of \$20,000 in down payment assistance.

Peapack-Gladstone Bank was founded in 1921 by local New Jersey businessmen who wanted to create a more convenient bank which offered better service than its competitors. Today, Peapack-Gladstone Bank prides itself on its reputation as a high-performing boutique bank that is capable of providing an innovative approach to private banking for clients looking to establish, maintain and expand their legacy.

In 2018, Peapack-Gladstone Bank was awarded the "Golden Hammer Award," given to key contributors of Habitat of Greater Newark's success over time. The Bank not only contributes monetarily to Habitat of Greater Newark

Latosha Taylor, Vice President and Community Development Mortgage Consultant at Peapack-Gladstone Bank, says, "Peapack-Gladstone Bank takes great pride in the work we have accomplished together with Habitat for Humanity of Greater Newark. One of the Bank's core principles is to invest in our communities through employee engagement, education and financial support of nonprofits, educational institutions and those with the greatest needs." She continues, "Through our continued partnership, our future goal is to continue our support in providing individuals a better standard of living and quality of life, thus making a positive difference in the communities we serve."



# House Finished in Livingston

**We are pleased to announce that our home at 11 Grand Terrace in Livingston has received its Certificate of Occupancy!**

Receiving a certificate of occupancy means that a local building department has certified a building's compliance with applicable building codes and other laws and indicated it to be in a condition suitable for occupancy. We broke ground for this project in June 2018, and Habitat of Greater Newark CEO Jeffrey J. Farrell says enthusiastically, "We could not have asked for a more welcoming community than the Town of Livingston. Not only did the project receive strong support in the planning stages, but many local residents and organizations came out and volunteered on the build. From Delta Sigma Theta Sorority, Inc. to Bank of America!"

The Partner Family who will be moving into this home, Sisay and Mekdes, found out they were chosen in October 2019. Sisay describes the two-bedroom West Orange apartment that he, Mekdes, son Barkoh, twin girls Amen and Betselot, and Mekdes' mother Dirbua share as cramped and substandard. Their three active children sleep in one room, and the family battles cockroaches and rats.



11 Grand Terrace, Livingston, NJ, October 2020.

Mekdes says that after touring 11 Grand Terrace, they all loved the home and the neighborhood. Most of all, they're excited for the children to attend Livingston's top-rated public schools.

Habitat of Humanity of Greater Newark Director of Finance and Operations Danielle Sanchez emphasizes, "Our work with Partner Families is only possible because of the willingness of communities like Living-

ston to partner with us and the generosity of individual and corporate donors in funding our continuing work in Essex, Hudson, and Union Counties."

Work continues on our second Livingston home at 24 Burnet Street. Learn more about becoming a Partner Family: <https://www.habitatnewark.org/our-programs/home-ownership-program/>. "Like" and "follow" our social media for the latest updates.

## Corporate Challenge: In-Person and Virtual Opportunities

Ready to get out of your (home) office? Habitat for Humanity of Greater Newark's spring Corporate Challenge offers terrific team-building for your corporate team. We welcome companies to our worksites to help build homes and dreams for hardworking families.

This spring's Corporate Challenge (April 13 - June 19, 2021) we have both in-person and virtual volunteering opportunities available. For companies who wish to bring teams to our worksites, we have instituted COVID-19 safeguards including mandatory face masks, temperature checks at the start of work days, a shortened work day from 9:30 a.m. to 1 p.m.

We're also providing a distanced volunteering option. Working with Habitat for Humanity's West & Central Village Community Resource Hub, your workgroup can volunteer their time to build

first-time or returning job seekers' skills. Give the benefit of your experience and teach job seekers how to read in between the lines of a job description, offer constructive resume criticism, discuss common interview questions and the best ways to answer them, and offer online interview tips and tricks.

Interested in volunteering? Please contact Alana in our office at 973-624-3330 ext. 100 or [adavis@habitatnewark.org](mailto:adavis@habitatnewark.org) about how your employees can get involved! We have sponsorship opportunities at our Platinum, Gold, Silver levels and beyond.

Follow us on social media for the latest information on builds:  
Instagram: @habitatgreaternewark  
Facebook: @habitatgreaternewark  
Twitter: @HabitatNewark

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**Terrific news! Thanks to all of your hard work and contributions, our home at 11 Grand Terrace in Livingston has received its Certificate of Occupancy.**

**Soon, our Partner Family — Sisay, Mekdes, their son Barkoh, twin girls Amen and Betsetlot, and Mekdes' mother Dirbua — will move into this 1,500-square-foot three-bedroom, three-bathroom home built to LEED Silver standards. Read more about the 11 Grand Terrace home inside.**