

# toolbox

SPRING 2019



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



Volunteers drive progress  
on Livingston build:  
Photos and more details

[Page 3](#)

West and Central Village  
Community Resource Hub  
Grand Opening

[Page 4](#)

Critical Repair Program  
Helps Partner Family  
Move Forward after  
Setbacks [Page 5](#)

# Stuck behind your desk? You can build too!

You can donate everything  
from a box of nails to a roof  
through the Livingston project  
direct donation page [↗](#)  
Your support is  
always appreciated.



Box of Nails \$25.00



Door \$100.00



Window \$200.00



Insulation \$250.00



Flooring \$300.00



Appliance \$350.00



Landscaping Services



Siding \$450.00



Roof \$500.00



## MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

# Together, We Build Community

**In this issue of the Toolbox, we share updates on the Livingston build, programming at the West and Central Village Community Resource Hub, and our smoke alarm installation program in partnership with the American Red Cross.**

This issue's cover features one of our longtime volunteers, Gayle Galvez. Whenever her company, Bloomberg, volunteers for the Corporate Challenge, we can count on Gayle to be there—most recently hanging sheetrock at a Habitat of Greater Newark build on South Orange Avenue. We hope to see Gayle this fall at 11 Grand Avenue in Livingston, where our latest build is nearly ready for sheetrock. This LEED Silver-certified home would not have been possible without many dedicated community volunteers and a sustained commitment from the Livingston Town Council. If your summer is already scheduled, but you want to take part in the build, see the column at left for how you can help complete the house.

We've also got good news on activity at the West and Central Village Community Resource Hub—we've served nearly 200 people to date! Take a look further in this issue for the numbers. You can also see before and after pictures from Habitat's Critical Repair program and hear from Critical Repair Partner Family member Lisa about Habitat's work on her house.

Everyone—from volunteers to Partner Families to staff to sponsoring organizations—brings something unique to the job. Volunteer David Levenberg can usually be found on Habitat work sites, but he took time out and used experience from his time in finance to explain to you, our readers, why stock donations make sense. The work that we do would not be possible without support from people like David, Gayle, and you, the people and organizations who believe in our mission and support it with your talents, skills and financial donations.

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.

# Volunteers Drive Progress at Livingston Build!

**On Wednesday, May 15, Habitat for Humanity of Greater Newark hosted a free, family-friendly community “Friendraiser” event at the Livingston Senior/Community Center to update community partners and residents on Habitat of Greater Newark’s first workforce housing project in Livingston.**

Jeff Farrell, CEO of Habitat of Greater Newark, told attendees at the event the home at 11 Grand Terrace is “nearly ready for Sheetrock.” Volunteer groups such as the Livingston High School Habitat for Humanity campus chapter, faith-based organizations, Boy and Girl Scouts, members of the Livingston Township Council, and many Corporate Challenge sponsors have been hard at work, donating over 1,500 hours doing everything from fireblocking to pulling and stapling electrical wire for the house under the supervision of Habitat construction staff.

At the event, Town Council member Michael M. Vieira expressed his delight with the build’s development, saying, “I was on the zoning board of adjustment when the idea of bringing this project to Livingston was first floated. I’m really glad to have been part of the process of bringing it from idea to drawing board to construction.”

The 1,500-square-foot three-bedroom, three-bathroom home’s colonial exterior echoes similar styles in the neighborhood, but this home is being constructed to LEED Silver standards. “Green building” techniques mean that this home will have lower energy costs and lower environmental impact than buildings of similar size in the neighborhood. The foundation has been laid for a second home, also built to LEED Silver standards, at 24 Burnet Street. The Burnet Street home will soon be ready to host volunteers. Construction lead Fred Courts notes, “I’m just in love with the houses’ design. The only word is ‘charming.’”

Farrell said, “This is our first time building a LEED Silver certified home and we’re very excited about it. We look forward to partnering with Livingston and other suburban communities who have affordable housing obligations and wish to provide these opportunities within their communities.”

Habitat of Greater Newark is currently working with the Township of Livingston to identify Partner Families for these homes. Partner Families come from a variety of backgrounds and are selected at a local level. The basis for a family’s selection is need for better housing, willingness to partner with us by providing sweat equity on their homes, and ability to pay an affordable mortgage. Partner Families must also be low to moderate income and have full-time employment.

To volunteer or donate to the Livingston project, email Matt DesLonde at [mdeslonde@habitatnewark.org](mailto:mdeslonde@habitatnewark.org).



Clockwise from top right: House at 11 Grand Terrace as of March 14, 2019, on-site cleanup, volunteers from GAP Stores.

# How the Hub Helps

The Hub opened with four community service organizations, The Leaguers, Newark Community Solutions, Franciscan Charities, and Community Hope (Veteran Services to Combat Homelessness), in residence—and they’ve been busy! Here are some highlights from the total of 164 people served.



10 referred to job interviews;  
5 people hired



16 Birth Certificates issued;  
7 State ID's Issued



2 referral to GED school  
1 referral to CDL school



2 childcare referrals  
to The Leaguers



3 attended Homebuyer  
Education workshop



4 legal issues mediated and  
resolved with DMV or court



L-R: James Blaney, chief of staff for City Council President Mildred Crump; Officer Joyce Miles, Newark Department of Public Safety's Police Division; and Jeffrey J. Farrell, CEO, Habitat for Humanity of Greater Newark, Inc. at the Hub Grand Opening event.

## NEIGHBORHOOD REVITALIZATION REVIEW

# West and Central Village Community Resource Hub Hosts Grand Opening and Easter Fun Day Event

On Thursday, February 21st, neighborhood residents, community partners, the Newark Police Department, and city officials converged on the West & Central Village Community Resource Hub as Habitat for Humanity of Greater Newark hosted the Hub's grand opening!

The individuals and families who live and work in Newark's West and Central Village aspire to transform their neighborhood into a vibrant community. Now, West and Central Village residents can improve their quality of life through the opportunities, trainings, and resources available at the Hub.

The Hub's mission is to strengthen skills and provide strategies for success based upon community health, safety, youth empowerment, neighborhood-building, and employment—by providing a well-maintained facility, highly

trained and motivated staff, and collaborative partnerships with other community institutions. Programs and services offered will directly reflect the needs and aspirations of the community, addressing its socioeconomic challenges.



At present, the Hub hosts four community service organizations (see sidebar) bringing much needed resources to the residents of this neighborhood. On Saturday, April 13th, the Hub hosted an Easter-themed morning of activities, snacks, and giveaways to nearly 30 children.

Stay tuned, because we hope to expand programming over the next year. To get on the mailing list for news

or future events at the Hub, email Gabriela Bernal at [gbernal@habitatnewark.org](mailto:gbernal@habitatnewark.org) or call 862-288-8365 or visit [newarkwestcentralvillage.org](http://newarkwestcentralvillage.org) for more information.

# Making Healthier Homes with Critical Repairs

**Partner Family member Lisa, a longtime Northern New Jersey resident, purchased her home in Rahway in 2013. In 2017, she lost her job of twenty years, just as emerging mold issues in her basement meant that the need for repairs on her house was imminent.**

Lisa refused to walk away from her problems. She immediately applied for unemployment and began looking for another job. She knew that her house's problems could not wait until she found steady employment again. A friend told her about the PSE&G's Comfort Partners program, and Lisa got to work on her application.

PSE&G Comfort Partners is a joint repair program Habitat runs with PSE&G and Honeywell to provide critical repairs and weatherization services to create healthy, energy efficient and safe homes. Habitat's partnership in the program means that maintenance issues such as roof repair or asbestos and mold remediation are tackled first.

After Habitat completes its work, PSEG installs cost-effective energy efficiency measures in the home such as:

- efficient lighting products
- water heater insulation
- water heater pipe insulation and energy-saving showerheads and aerators;
- replacement of inefficient refrigerators;
- thermostat upgrades;
- wall/attic insulation upgrades;
- blower-door guided air sealing;
- duct sealing and repair;
- heating/cooling equipment maintenance and other measures.

PSE&G also teaches Partner Families new ways to conserve energy and how to create an Action Plan to support their efforts.

To qualify, applicants must meet certain guidelines. For the latest information on the PSE&G Comfort Partners program, or to complete an online application, visit [New Jersey Comfort Partners' website](#) or call 1-800-915-8309.

Work began on Lisa's home in late 2018, finishing in March 2019. Habitat remediated asbestos and mold, sealed the foundation, and performed a drain cleanout to address the improper drainage which led to the mold issues in Lisa's basement.

Lisa says that she was impressed by the professionalism of the Habitat staff and volunteers who worked on her house and that there are "No words!" to describe her gratitude. She plans to "pay it forward" by volunteering with Habitat on other Critical Repair jobs. Lisa worked simultaneously with the Critical Repair program to repair her house and also on her own job search, and is proud to report that she's now steadily employed again.




Clockwise from top right: basement before critical repairs; Partner Family homeowner Lisa; basement after critical repairs.

# 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, or gifts on behalf of a loved one, and Matt DesLonde at [mdeslonde@habitatnewark.org](mailto:mdeslonde@habitatnewark.org) for employee giving, in-kind donations, or donating your car.



## CORPORATE PARTNER SPOTLIGHT

# Kearny Bank Foundation

**Kearny Bank opened in 1884 as a New Jersey building & loan. Its mission was small: neighbors helping neighbors. Today, the bank's mission remains unchanged. Kearny Bank signed on as a Habitat for Humanity of Greater Newark supporter in 2016.**

Headquartered in Fairfield, NJ, Kearny Bank Foundation supports Habitat for Humanity of Greater Newark's mission through donations and through purchasing mortgages of Habitat Newark-built homes.

Each of Kearny Bank's fifty-four branches is centered in its community. Kearny Bank's personnel understand the needs of residents and businesses because they themselves belong to the community. The Bank has

earned an A.M. Best Financial Strength of "A" (strong) and an issuer credit rating of "A". Bauer Financial Inc. rated the bank one of the strongest banks in the nation, and Forbes Magazine Kearny Bank one of America's Most Trustworthy Financial Companies for 2017 and recognized the bank in the inaugural Best-In-State Banks list.

Jeffrey Farrell, CEO of Habitat Newark, comments, "Kearny Bank is a terrific example of a corporation which hasn't forgotten its roots within the community—even though the company has grown far beyond its small-town beginnings. Our partnership with Kearny Bank Foundation has likewise allowed us to grow beyond our initial start in Newark into Essex, Union, and Hudson Counties. We look forward to more solid growth with Kearny Bank Foundation's help in the future."

# Habitat Makes Homes Safer with Home Fire Campaign Program

**Since 2016 Habitat staff and volunteers have installed 513 smoke alarms with ten-year batteries in 171 households as part of Habitat's Home Fire Campaign partnership with the Red Cross.**

Does your home have a smoke alarm? With a working battery? Risk of dying in reported home structure fires is cut in half in homes with working smoke alarms. 2007-2011 data from the National Fire Protection Association show:

- 37% of home fire deaths resulted from fires in which no smoke alarms were present at all.
- 23% of home fire deaths were caused by fires in which smoke alarms were present but failed to operate.

Home Fire Campaign teams from Habitat and the American Red Cross visit homes and in-

stall Kidde Ten Year Life Battery Smoke Alarms for those who cannot afford to purchase smoke alarms, or for those who are physically unable to install a smoke alarm. The smoke alarms, the ten-year battery, and the installation are all free.

Do you know someone who needs a smoke alarm? Call Gabriella Bernal at 973-624-3330 ext. 103. More questions? Attend a community meeting at the West and Central Village Community Resource Hub. The next meeting will be held at 6:00 p.m. on Friday, June 21st.





David Levenberg, Habitat for Humanity of Greater Newark volunteer, working on a Habitat Critical Repair project on Armstrong Avenue in Jersey City.

# Volunteer David Levenberg: Donating Stock is a Good Deal

## How did you become involved with Habitat for Humanity of Greater Newark?

I retired from a career in banking compliance in February 2017. I was the Global Head of Anti-Money Laundering Surveillance for Citicorp, and before that in the same role for Deutsche Bank. After a long career in a desk job, and volunteer work which involved budgets, procedures, and programs, I was ready to do some hands-on work, and Habitat was the perfect fit for me.

I volunteered with Habitat for the first time in March 2017. I figured I had some knowledge and experience to bring to the table for Habitat because during high school and college, I worked as an electrician and in the trades. After a few volunteer sessions, I spoke to the Construction Manager at the time and told him I wanted to be a regular volunteer, so we set up an arrangement where I could just call and find out where the team would be working, and I could join any day I wanted.

Then, I started helping out as a sort of team leader when big corporate groups would come to volunteer.

## Was the process of donating stock difficult?

Very easy! I just called my broker and gave them the contact info at Habitat, and they did the stock transfer.

## What is the advantage of donating stock?

Donating stock only makes sense if it's appreciated stock, that is, stock that is worth more now than when I bought it. If I were to sell the stock, I would then pay capital gains tax on that sale, but if I donate the stock to Habitat, I don't pay capital gains tax on it—so the stock is worth its full value as a donation. Let me give you a made-up example with fictitious numbers, just for demonstration purposes.

Let's take the circumstance where I want to donate \$1000. I have some stock that I bought

for \$100 and it's now worth \$1000, and that's the source of my donation. Let's say I'm in a 30% tax bracket.

**EXAMPLE 1:** I sell my stock worth \$1000 and donate \$1000 to Habitat.

- I sell the stock, get \$1000 and net \$900 profit.
- I have to pay capital gain tax on \$900, which at 30% is \$270.
- I net \$730 from the sale.
- I send a check for \$1000 to Habitat.
- I can declare a \$1000 donation when I do my tax return.
- Habitat nets \$1000.

In this example, selling the stock and donating the money actually cost me \$1270 to make a \$1000 donation. This isn't cost effective. Let's look at a better way to handle the donation.

**EXAMPLE 2.** I donate my stock directly to Habitat.

- I donate the stock directly to Habitat.
- I do not have to pay capital gains tax.
- Habitat sells the stock and nets \$1000. They do not have to pay capital gain tax on the sale.
- I can declare \$1000 donation when I do my taxes.
- Habitat nets \$1000.

In this example, donating the stock directly to Habitat cost me only \$1000—a \$270 savings over selling the stock and donating the money.

## Interested in donating stock to Habitat?

Contact Danielle Sanchez at [dsanchez@habitatnewark.org](mailto:dsanchez@habitatnewark.org).

**Habitat's specific mission means that our staff welcomes gifts that most nonprofits would deem unusual. You can donate real estate such as vacant lots, homes in need of repair, or even condemned sites that must be razed. You can also make in-kind donations of construction materials. You can even donate your car.**

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



**CORPORATE  
CHALLENGE**

# Spring 2019 Kickoff

Our bi-annual Corporate Challenge welcomes companies who help build homes and dreams for hardworking families.

Thank you to our spring sponsors!

- Bank of America • Bloomberg
- Brown Brothers Harriman • Refinitiv
- Capital One • Columbia Bank
- Credit Suisse • Panasonic
- The Gosselin Group • Kearny Bank
- Insight Civil Engineering, PLLC
- Merrill Lynch Short Hills • PSE&G
- Morgan Stanley • Zift Solutions
- Peapack-Gladstone Bank • TD Bank
- Prudential • Wells Fargo • Cummins
- Unibail-Rodamco-Westfield

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!

Follow us on social media for the latest information on builds and other Habitat for Humanity of Greater Newark news!



@habitatgreaternewark



@habitatgreaternewark



@HabitatNewark



Greater Newark  
**Habitat  
for Humanity**<sup>®</sup>  
Serving Essex, Hudson  
& Union Counties



2019 Fall Corporate Challenge Dates:  
**September 10-November 15, 2019**

Habitat for Humanity  
of Greater Newark  
P.O. Box 32189  
Newark, NJ 07102-0589