toology FALL 2019



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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) 亿

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Gifts on behalf of a loved one



Match your gift through your place of employment





Interested in donating? Contact Danielle Sanchez at dsanchez@habitatnewark. org for gifts of real estate or estate giving, Alana Davis at 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 for employee giving, in-kind donations, or donating your car.



MESSAGE FROM THE CHIEF EXECUTIVE OFFICER

Together, We Build Community

In this issue of the Toolbox, we share updates on the Partner Family chosen for our new home at 11 Grand Terrace in Livingston, our Critical Repair and Healthy Homes Initiative, and spotlight corporate partners Bloomberg and Huber.

This issue's cover features volunteers from one of our Corporate Challenge Partners, the New York Red Bulls. Corporate Challenge Partners have played a significant role in the progress of our build at 11 Grand Avenue. This LEED Silver-certified home would not have been possible without many dedicated community volunteers and a sustained commitment from the Livingston Town Council.

We also continue to receive good news about activity at the West and Central Village Community Resource Hub—we've served nearly 300 people to date! Take a look further in this issue for the numbers. This fall, we received grants from East Orange, Elizabeth, and Jersey City for Critical Repair work in their cities, and also another grant to continue repair work for our fourth year as part of PSEG's Comfort Partners program.

On page 10, we spotlight longtime volunteers the Gardner family. After Jeffrey Gardner died in the September 11 attacks, his family created an annual build day as a memorial. The work that we do would not be possible without support from people like the Gardners, our Corporate Challenge Partners, 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.

Above: L-R: Habitat for Humanity of Greater Newark CEO Jeffrey J. Farrell with Partner Family member Angela. Cover: Corporate Challenge volunteers from The New York Red Bulls take a break at the 11 Grand Terrace build in Livingston.

City of East Orange Awards Habitat of Greater Newark \$450k Grant

On September 25, 2019, we launched the Critical Repair and Healthy Homes Initiative in East Orange, funded by a \$450,000 Community Development Block Grant.

Through repairs such as mold and asbestos remediation, energy-conserving improvements, and the addition of aging-in-place functionality, Habitat of Greater Newark works to keep low income seniors and families in their homes. The goal of the initiative is to identify and fix barriers to safe and healthy living conditions by providing rehabilitation, home repairs and home preservation.

Mayor Ted Green of East Orange comments, "Our seniors are vital components of our community and it is incumbent upon us to ensure that they are able to remain in their homes while maintaining their independence and improving their quality of life."

Jeffrey J. Farrell, Chief Executive Officer of Habitat for Humanity of Greater Newark, said, "Often repairs or improvements such as a new roof or windows or new heating system can mean a huge difference in quality of life for a family." He added, "The grant signifies a new and exciting partnership between Habitat of Greater Newark and the City of East Orange. Together we will make a real difference for the people who live in the city."

Habitat of Greater Newark has considerable experience in providing extensive repair work post-Superstorm Sandy. This fall, in addition to East Orange, Habitat of Greater Newark also received grants of \$100,000 from the City of Jersey City and \$100,000 from the City of Elizabeth. 2020 will also mark the fourth year that Habitat of Greater Newark will partner with PSEG in its Comfort Partners program.

Farrell says, "After Superstorm Sandy, we realized that our mission isn't just about building homes. Often, lower-income, senior, and veteran homeowners just need a little help to remain in the homes that they already own. We're honored that so many municipalities have chosen us as their partner in combating New Jersey's affordable housing crisis. "

Homeowners interested in participating in the Critical Repair and Healthy Homes Initiative can call 973-624-3330 x103 or email gbernal@habitatnewark.org to register for an information session.



Habitat for Humanity of Greater Newark and City of East Orange staffers pose at the kickoff for the Critical Repair and Healthy Homes Initiative press conference on September 20, 2019. BACK ROW: Danielle Sanchez, Naiima Fauntleroy, Gregory Good, Brian Champeau, Jeffrey J. Farrell, Mayor Ted R. Green, Councilman Christopher Awe, Carlton Daniels, and Councilman Casim Gomez. FRONT ROW: Amber Montgomery, Dan Jennings, Gabriela Bernal, Jane Urry, Vincent DaSilva, and Milton Hobbs.





Corporate Challenge teams work on a Critical Repair project in Jersey City. Top: TD Ameritrade. Bottom: Anheuser-Busch.



CONSTRUCTION CORNER

Harmony Point Phase II Begins

Habitat for Humanity of Greater Newark plans to break ground in early 2020 on another six units in our highimpact condominium development, Harmony Point.

Habitat of Greater Newark's Chief Executive Officer Jeffrey J. Farrell expects to break ground on) the new condominiums in early



2020. Construction will go quickly on the new condominiums, he anticipates, because instead of being built from the ground up, the new condominiums will be delivered to the site as prefabricated modular units. Volunteer crews will finish the units.

Both 3-bedroom/2 bath units and 2-bedroom/1 bath units will be available. Habitat of Greater Newark Partner Families supply at least 200 hours of sweat equity in construction of their home. To qualify for a Harmony Point home, families must be lowor moderate-income.

To volunteer or donate to the Livingston or Harmony Point projects, email Matt DesLonde at mdeslonde@habitatnewark.org.

NEIGHBORHOOD REVITALIZATION REVIEW Need an ID Restored? The Hub Can Help!

Not having documentation such as a birth certificate or driver's license can make it hard to get a job, sign up for school, or receive social services. We're proud to report the tremendous success of one of our partner organizations at the Hub, Franciscan Charities. In September 2019 alone, their caseworkers assisted 75 people.

The ID Program was able to furnish 22 Newark birth certificates; 30 NJ/MVC photo IDs; birth certificates from Summit, Paterson, the Bronx, Lakewood, Montclair, Orange, and North Carolina; 3 birth certificates from Manhattan; 4 birth certificates from Jersey City; 3 birth certificates from Brooklyn; and death certificates from Newark, East Orange, and Orange.

The Hub's mission is to strengthen skills and provide strategies for success for West

and Central Village residents 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 bringing much needed resources to the residents of this neighborhood.

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 or call 862-288-8365 or visit newarkwestcentralvillage.org ^[2] for more information.



Left: Adam's basement sump pump before repairs; Right: Adam's basement sump pump after Habitat of Greater Newark completed waterproofing.

Partner Family Success Story: Critical Repairs Lead to a Healthier Home

The walls of Adam's house in Rahway contained no insulation, which meant that in winter, the house, where he lives with his wife Jessica and four daughters, lost a lot of heat. The water in the basement also gave Adam and Jessica cause for concern. Water seeped into the basement every time it rained and never drained properly. causing mold.

The family's heating and air conditioning systems were malfunctioning, and their heating and cooling bills showed it. They got a mailer from PSEG and were shocked to learn that their utility bills were much higher than those of their neighbors. The mailer listed the number for PSEG Comfort Partners program. Adam lost no time applying to the program. He knew that energy-saving renovations would greatly improve his family's comfort and lower their utility bills. But weatherizing the house would have to wait until its basement moisture issues were resolved.

Habitat for Humanity of Greater Newark partners with PSE&G Comfort Partners 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, with HVAC issues addressed by PSEG. After Habitat completes its work, PSEG installs cost-effective energy efficiency measures in the home such as:

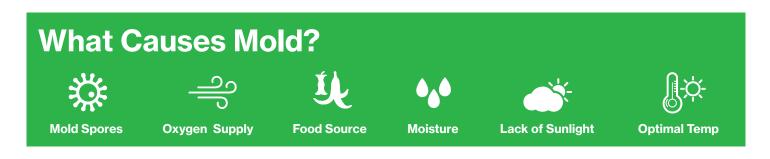
- efficient lighting products
- water heater insulation
- water heater pipe insulation and energysaving showerheads and aerators;
- replacement of inefficient refrigerators;
- thermostat upgrades;
- wall/attic insulation upgrades;
- blower-door guided air sealing;
- duct sealing and repair;
- heating/cooling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

PSEG 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.

Habitat for Humanity of Greater Newark's contractors assessed the situation at Adam's house and put a plan into place. They helped repair his home's foundation, replaced the house's basement door with a Bilco door, completed mold remediation, and fixed the gutters to prevent further water damage and moisture coming into the house. Once the moisture issues were resolved, PSEG contractors went to work on energy-saving improvements.

Adam says, "Not only is my family more comfortable, but the savings on utility bills have allowed us to catch up on other bills. We also don't have to worry about water leakage in the basement causing mold and other health issues. It's a tremendous relief."



CORPORATE CHALLENGE Fall 2019 Kickoff

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

Thank you to our spring sponsors!

\$10,000 and up Anheuser-Busch, Bank

of America, Bloomberg Philanthropies, Credit Suisse, JM Huber, Morgan Stanley, Panasonic, PSEG, Prudential Financial, Refinitiv, Splunk, TD Ameritrade, Wells Fargo

\$5,000 and up

Brown Brothers Harriman, Cummins, Crane Aerospace & Electronics, Solvay, TD Bank

Other

AD Talent, Columbia Bank, Enterprise Holdings, First Service Residential, Gosselin Group, Insight Civil Engineering, JCDecaux, Johnson & Johnson, NAIOP, New York Red Bulls, Nuveen Real Estate, Peapack-Gladstone Bank, Salesforce, StretchLab, Unibail-Rodamco-Westfield, Zift Solutions



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Interested in volunteering? Please contact Alana in our office at 973-624-3330 ext. 100 or 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!

- O @habitatgreaternewark
- @habitatgreaternewark

D Ameritrade



J.M. Huber Corporation Provides Full House Sponsorship

The J.M. Huber Corporation's new global partnership with Habitat for Humanity brings terrific news: our build at 24 Burnet Street in Livingston has been chosen as the recipient of a full-house sponsorship.

Over 135 years after its founder, Joseph Maria Huber first fell in love with the United States, J.M. Huber Corporation (Huber) companies continue to play a leading role in the industries they serve. The Huber Principles: Environmental, Health & Safety Sustainability, Ethical Behavior, Respect for People and Excellence make the company a natural partner for Habitat for Humanity of Greater Newark. Headquartered in Edison, NJ, Huber supports Habitat for Humanity of Greater Newark's mission through financial contributions and in-kind donations of Huber Engineered Woods, one of Huber's portfolio businesses, building products.

Huber has been a sponsor of the Home Builder's Blitz program since 2017 and the Company's employees have volunteered at local Habitat builds for several years at various locations. However, in 2018, Huber announced a global partnership and multivear annual donation commitment to Habitat for Humanity International as part of its expanded approach to community engagement, called Huber Helps. The expanded partnership includes two fully sponsored house builds in the US per year, involvement in the Carter Work Project, and in-kind product donations to Habitat's Disaster Relief and other programs. Huber's latest fully sponsored home build will be Habitat of Greater Newark's latest build in Livingston.

While the colonial exterior of the home at 24 Burnet Street in Livingston echoes similar styles in the neighborhood, our 1,350-squarefoot three-bedroom, three-bathroom at colonial exterior 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.

"We're excited to be partnering with Habitat of Greater Newark on our latest fully sponsored home build," says Don Young, EVP of Environment, Health, Safety and Sustainability for Huber. "Our employees are honored to work alongside a family to help them build their first home and put the Huber Principles into action to do good in the world."

Jeffrey Farrell, CEO of Habitat of Greater Newark, comments, "Huber is a company that truly commits to a build. 24 Burnet Street will welcome not only volunteers from the company bringing expertise with Huber products, but also family members of the company's founder, J.M. Huber." He continued, "We hope to work with Huber for years to come."





Left: the Huber build day crew; Right: a Huber employee winds up the drywall lift at our 11 Grand Terrace build in Livingston.







Clockwise from top: a summer build day with Bloomberg volunteers at Habitat of Greater Newark's co-op apartment building at 298 South Orange Avenue in Newark; a Bloomberg volunteer paints at the co-op; a Bloomberg volunteer moving drywall at the co-op.

CORPORATE PARTNER SPOTLIGHT

Bloomberg employees signed up to do their first build with Habitat for Humanity of Greater Newark in 2015. Since then, they've put in over 7,000 hours of work over 45 build days and worked on 15 Habitat homes in the Greater Newark area.

Over the course of a nearly 20-year relationship, Bloomberg and Habitat for Humanity have helped put roofs over the heads of thousands of families in every corner of the globe. In the last five years alone, more than 1,000 Bloomberg employees have participated in more than 150 Habitat builds worldwide. Philanthropy and service are an integral part of Bloomberg's culture.

Bloomberg employees have worked on the South Ninth Street build and the Harmony Point project, as well as contributing to major repairs to the co-op building on South Orange Avenue, which was Habitat of Greater Newark's first in the city. In 2015, Bloomberg was awarded the "Golden Hammer Award," given to key contributors to Habitat of Greater Newark's success over time. On October 8, 2019 the company deepened its commitment by agreeing to fund the costs to build a home within Habitat of Greater Newark's Harmony Point condominium development in the South Ward.

An urban-style condominium subdivision of affordable two- and three-bedroom units in the South Ward, Harmony Point will be the largest project of Habitat of Greater Newark to date. Bloomberg employees will join with Habitat for of Greater Newark staff and Partner Families (who supply at least 200 hours of sweat equity in construction of their homes) to build these homes.

"Bloomberg's dedication to the City of Newark is extraordinary," says Habitat of Greater Newark Development and Corporate Engagement Manager Alana Davis. "We at Habitat of Greater Newark are grateful for their substantial gifts of time, funds and advocacy. We look forward to partnering with the company on a Harmony Point home and to hosting more build days with Bloomberg employees."

His Birthday is an Occasion to Celebrate, Not to Mourn

Jeffrey Gardner, 36, died September 11, 2001 in the World Trade Center, where he worked as an environmental insurance broker for Marsh & McLennan on the North Tower's 99th floor.

After Gardner's death, his family–sister Amy Kassan, brother Eric Gardner, and parents Eileen and David Gardner–knew that they didn't have to look far to find a suitable memo-

rial for their "exuberant" son and brother. Gardner had been a dedicated Habitat for Humanity volunteer, volunteering both locally, in Newark, and also internationally.

Signing a group of family and friends up to do a memorial build day with Habitat for Humanity of Greater Newark for Jeff's birthday in 2002, his sister Amy Kassan said, was an easy decision. "It was supposed to be a one-year thing, but the experience was so positive that we just continued volunteering."

2019 marks the Gardner family's seventeenth year of gathering for a build day in memory of their son and brother. "We had the



Jeffrey Gardner (right) and Partner Family member, taken on a Habitat International build trip.

same crew going year after year—with Mr. Willie as our foreman. Our friends now bring their kids, and children of our volunteers are now volunteering in Jeff's memory as well. My brother would have loved that."

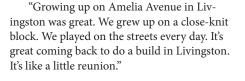
Kassan and her brother, Eric Gardner, and other participants

in the build became regular Habitat for Humanity of Greater Newark donors. When the siblings' parents, Eileen and David Gardner, decided to sell the family home in 2006, the family donated a portion of the proceeds to Habitat for the purpose of building a home in their brother's memory.

In 2018, the Gardner family took a year off, and was considering whether to wind down the tradition of build days. But then, Kassan says, "Rabbi Faith Joy Dantowitz [formerly of their family's synagogue, Congregation B'nai Jeshurun] told us Habitat of Greater Newark was building in Livingston. Livingston's our hometown! Eric said, 'We have to come back.'"



The Gardner Family Build Day crew, June 2017.



She continues, "Doing these build days with Habitat for Humanity of Greater Newark makes Jeff's birthday a great experience. We could just sit back and be depressed when his birthday comes around every year, but instead we look forward to it. It's a gift he gave to us."





Top: Jeffrey Gardner's siblings, Eric Gardner and Amy Kassan. Bottom: Amy Kassan, Jeffrey Gardner's sister, with Habitat for Humanity of Greater Newark's former foreman, Mr. Willie.

Right: the build at 11 Grand Terrace, fall 2019. The house is now 80% complete.



Partner Family Story Sisay and Mekdes: Launching the American Dream

Sisay immigrated to the United States in 2008, choosing New Jersey to live because he had a cousin here. Mekdes followed in 2014. Sisay, a civil engineer, now works for NJDOT and Mekdes attends nursing school.



11 Grand Terrace Partner Family member Sisay gets to work on a closet door as part of their family's 200 required sweat equity hours.

Currently, Sisay and Mekdes's family themselves, four-year-old son Barkoh, twin 3-year-old girls Amen and Betselot, and Mekdes' mother Dirbua live in a two-bedroom apartment in West Orange. Sisay describes their space as cramped and substandard. Their three active children sleep in one room, and the family battles cockroaches and rats. Mekdes says emphatically that their current living conditions are not how they want to raise their family.

Sisay and Mekdes discussed moving, but found that all the homes in their budget were in dangerous areas. Sisay created a profile for the family on affordable housing program administrator CGP&H's website and regularly reviewed listings of affordable homes in better neighborhoods for rent and sale. In the summer of 2019, they found out they qualified for Habitat of Greater Newark's home at 11 Grand Terrace, and in early October, Sisay and Mekdes became 11 Grand Terrace's Partner Family.

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.

The Family Selection Committee looks at three factors when choosing families for

participation in the program: demonstrated need, willingness to partner, and ability to pay. Future Habitat homeowners participate in financial education classes that help them develop a solid financial foundation, often before the building process even begins.

Partner Families must complete a minimum of 200 hours of "sweat equity"—participation in the building of their own home and other Partner Family homes in the Newark area. Once their home is built, Sisay and Mekdes will sign an affordable mortgage provided by Habitat of Greater Newark partner Peapack-Gladstone Bank.

Habitat of Humanity of Greater Newark Director of Finance and Operations Danielle Sanchez says, "Working with the Township of Livingston has been a terrific experience for us as well, and we are looking forward to getting to know Sisay, Mekdes, and the rest of the family as they fulfill their sweat equity hours." She paused to emphasize, "Our work with Partner Families is only possible because of the willingness of communities like Livingston to partner with us and the generosity of individual and corporate donors in funding our continuing work in Essex, Hudson, and Union Counties."



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Our build at 11 Grand Terrace in Livingston, fall 2019.

Every parent, every person, should have the decent shelter they need to thrive. Families who partner with Habitat for Humanity to build and improve places to call home come from a variety of backgrounds and are selected at a local level.

When families partner with Habitat, they start down a new path — one with far fewer barriers to a better, healthier, more financially stable life. Turn to page 11 to meet our latest build in Livingston's Partner Family.