



Habitat for Humanity®

OF GREATER JERSEY CITY

SERVING ALL OF HUDSON COUNTY

Habitat Breaks Ground In Jersey City!

Story by Stacey Morrison

The Greater Jersey City Chapter of Habitat for Humanity has had an extremely busy and productive year! One of our greatest successes was last fall's groundbreaking at 476-478 Ocean Avenue, in the Greenville section of Jersey City. Included at the October 11th groundbreaking ceremony were many people who were instrumental in the success of the project. On hand were: Senator Robert Menendez; Mayor Jerramiah Healy; Councilwoman Viola Richardson; Margaret Cook-Levy, President of the Habitat for Humanity Greater Jersey City Chapter; and Paul Pantozzi, President and CEO of Provident Bank, a key supporter who donated \$85,000 to the project on behalf of Provident Bank.

With the advent of the Light Rail, the Greenville section of Jersey City promises to be an area of positive urban revitalization. The late Mayor Glenn D. Cunningham originally promised these plots to Habitat for Humanity. "Our organization views the building of these homes as a further step toward cultivating the improvement of this neighborhood," said Margaret Cook-Levy.

The First Family...

Juan and Margarita Torres have lived in a third floor walk-up apartment in Jersey City for the last 14 years, along with their two



Senator Bob Menendez (third from left) and Mayor Jerry Healy (second from right) joined other key officials for the ceremony.

children Jennifer, 14, and Juan Carlos, 10. Mr. & Mrs. Torres often thought about what a wonderful opportunity it would be for them to become recipients of a Habitat home. They are very excited and grateful for the opportunity to build and own their first home.

The Torres family will be given a no-interest mortgage on their home, with a purchase price established at approximately \$95,000. Affordable monthly payments will be about \$900, including mortgage, property tax and insurance. As with all standard Habitat practices, the Torres family was carefully screened to determine eligibility based on need. Their ability to make payments and contribute "sweat" equity in the construction of their home was also taken into consideration. Two new homes will be built on the site and the architecture of each home will blend with those in the neighborhood. Actual construction is slated for Spring 2007.



The Torres Family

Photo: Courtesy of Alex Lopez



HFH Board Members attending our premiere golf outing (left to right): Brian Muench, Paul Swibinski, Dr. Howard Parish, Carolyn Sadlon, Richard Mackiewicz, Margaret Cook-Levy and Andy Sansone.

(Story and more photos inside)