

# ANNUAL REPORT 2020



SAINT JOSEPH'S  
CARPENTER  
♦ SOCIETY ♦



# ABOUT US

## *our history*

Saint Joseph's Carpenter Society's founder, Bob McDermott, grew up in East Camden during the 1940s and 1950s as a member of a Catholic family in the solid working class neighborhood that East Camden had become. After attending St. Mary's Seminary in Baltimore, MD and serving as a parish priest in the Camden diocese, Msgr. McDermott was named pastor of his childhood East Camden parish in 1985 and returned to see a deteriorated neighborhood, different from what he remembered as a child. Most striking to him was the entire row of vacant and burned out homes immediately across the street from the church and the exorbitant number of boarded and abandoned buildings that dominated the streetscape.

Msgr. McDermott was committed to returning East Camden to the family-oriented neighborhood he knew as a child and made it his priority to rebuild the community. He founded Saint Joseph's Carpenter Society (SJCS) during his first year leading the church in response to a Vietnamese refugee parishioner who desperately needed adequate housing for his family of nine. In 1986, SJCS renovated a home for the family and used that first renovation project to start its revitalization effort to transform East Camden, block by block, into a neighborhood offering a bright future for all its families.

For over thirty years, SJCS' revitalization tenure in East Camden helped to stabilize the neighborhood. Today, the neighborhood's housing vacancy rate is lower than and its homeownership rate greater than that of Camden's overall. One of the most vibrant commercial corridors in all of Camden is East Camden's Federal Street, which offers residents two grocery stores, culturally rich restaurants, national chain stores, and the only neighborhood branch of a major bank in the city.

Dispersed throughout the corridor are also many small, corner bodegas where residents can obtain diverse multi-ethnic sundries. East Camden's steady progression has gained attention in the Greater Philadelphia region and planted the seeds for additional outside investment. Newly constructed housing developments and companies are a part of the neighborhood's new landscape.

## *our mission & vision*

SJCS's core mission today is to target abandoned and very poor condition homes for selective acquisition, rehabilitation, and sale to neighborhood families. To do this, SJCS utilizes a three phased redevelopment model under the guidance of market based development and neighborhood planning. SJCS works from areas of health to stabilize the community while also slowly raising the market value of SJCS homes. This combination has resulted in an increased market valuation of the overall target neighborhood, not just SJCS homes.

SJCS is a chartered member of NeighborWorks America, a network of over 240 community development organizations nationwide. Attaining chartered member status indicates that SJCS meets criteria that demonstrates excellence in leadership, organizational ability, and financial capacity. To be eligible for membership in the NeighborWorks network, organizations must have:

- A resident-led partnership between residents, business leaders and government representatives
- A mission to revitalize communities and produce affordable housing
- Broad community support for programmatic work; and
- The ability to accomplish the mission by maintaining high standards for program operations and service delivery.



# Board of Directors

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# LETTER FROM SJCS LEADERSHIP

Throughout 2020 and the COVID-19 pandemic, Saint Joseph's Carpenter Society continued to work towards creating safe and affordable homes for our Camden community. This community has been deeply affected by the pandemic and it has been challenging to navigate the new demands put upon our organization and the City of Camden. During the COVID-19 health crisis, we continued providing essential services for our community, and pivoted to remote instruction and counseling. Our rentals and maintenance of our rentals has continued in full, servicing the needs of our legacy tenants. Further, we have been able to work hand-in-hand with the City and County to distribute PPE and share information on where East Camden residents could get food and free testing.

SJCS, like so many other organizations and businesses, has been greatly disrupted by this pandemic. Our main fundraiser was cancelled, affecting the unrestricted funds we have to support our programs. But in spite of its cancellation, we were uplifted by the generosity of longstanding and new donors. In addition to the unwavering support of our benefactors, we have pursued every opportunity for alternative funding in 2020, and, as a result, remain on solid ground as an organization. While we were not able to build and sell as many houses this year as in previous years, we still had a significant positive impact on the community. We saw a large increase in the number of individuals and households we supported financially and assisted with combating food insecurity.

The SJCS story for 2020 is one of resiliency and adaptability. We learned to adapt and pivot our operations to meet the needs of our community as they were also learning to navigate the situations in which they found themselves. Often times, we operated outside the confines of our typical work to ensure community needs were met. We are proud of the work we did in 2020 -- we came together to get through this difficult time and are stronger today than we have ever been before.

We look forward to 2021 being a year of continued growth and strengthening of our community. It is encouraging to see the activity in Camden beginning to resume its pre-pandemic state and we look forward to the resumption of our programs in full, so that we can, with your support, continue to *rebuild homes, empower futures, and cultivate community*.

*Pilar Hogan Closkey, Executive Director  
Felicia Rinier, Board of Trustees Chair*

# 2020



# Year in Review

## 350%

increase in average sales price  
in East Camden since 1985  
avg. 2020 price \$99,300  
(\$22K to \$99K)



SJCS assisted **229**  
clients enrolled in  
counseling to purchase  
their first homes



During COVID-19, SJCS  
gave out gift cards to 70  
families and delivered 6,000  
masks

## 19

Homes remediated  
for lead



## 43



Home Repairs  
completed on  
homes within  
Camden City



## 5

Homes  
sold

## 197

people enrolled in the  
Homebuyer Academy



## 9,655

parcels surveyed  
for neighborhood  
conditions



## 292

tenants in **87**  
rental units



## \$17,000

distributed to 24  
renters as  
rental assistance



## 12,000

pounds of fresh food  
delivered to the East  
Camden community  
during COVID-19

Over **500+**  
residents engaged in  
neighborhood planning  
and community  
discussions





# HISTORICAL WORK OF SJCS



MORTGAGE INVESTMENT TO  
HOMEOWNERS IN CAMDEN

**42 million**



RENTAL UNITS DEVELOPED

**312**



HOMES REPAIRED:

**526**



HOMES CREATED:

**1,027**



GRADUATES OF HOMEBUYER  
ACADEMY:

**3,340**

**DURING COVID-19 PANDEMIC**  
SJCS GAVE OUT \$25,000 IN RENTAL  
ASSISTANCE, GIFT CARDS TO 70  
FAMILIES AND DELIVERED 5,000  
MASKS AND 12,000 LBS OF FOOD





# SJCS NEWS

## EDUCATION

2020 required the Homebuyer's Academy to pivot from virtual classes to socially distant classes and then back to virtual classes over the last year. In spite of the necessary changes, our enrolled students met the challenges. We had 197 students enroll in classes and 86 graduated and moved on to one-on-one counseling with our HUD-certified housing counselor. 229 clients were enrolled in counseling in 2020 to assist them with the purchase of their first home.

## HOME REPAIR

We had to pause our home repair and lead remediation programs for a time in 2020 as the pandemic made it impossible to enter client's homes. But in spite of that, we were able to complete 43 home repairs in 2020 and 19 homes were remediated for lead found dangers.

## COMMUNITY BUILDING

Our community building and engagement efforts were vital in 2020 as we assisted the County of Camden, City of Camden and our community partners with education, resources, mask and food deliveries as well as outreach services related to the COVID-19 pandemic.

## CONSTRUCTION

5 homes were sold by SJCS this past year, we worked on homes in East Camden, Cramer Hill, Cooper Plaza, Woodbury, and Gloucester City. 2021 will bring a new construction project for us as we bring Phase II of Carpenter's Square, a new homeownership project in East Camden.

## PROPERTY MANAGEMENT

SJCS maintains 87 rental units throughout the City of Camden and our property management department continues to work supporting our tenants with rental assistance and other outreach.





# Finances

## Assets

### Current Assets

Cash and Cash Equivalents	\$	2,611,293
Investment in Marketable Securities	\$	1,090,041
Residential Mortgages Receivable	\$	14,400
Grant Contracts Receivable	\$	422,612
Other Receivables	\$	32,752
Prepaid Expenses	\$	23,478
Construction in Progress	\$	1,647,578
<b>TOTAL CURRENT ASSETS</b>	<b>\$</b>	<b>5,842,154</b>

### Restricted Cash Reserves

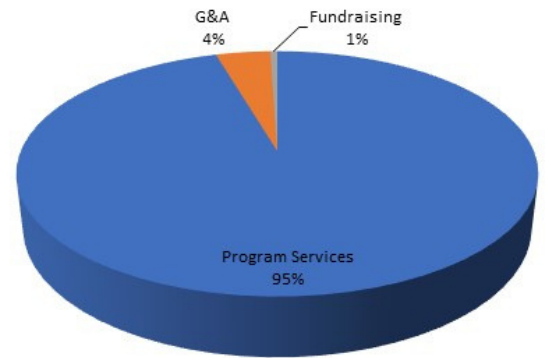
Tenant security deposits	\$	49,982
Cash reserves	\$	346,882
<b>Total Restricted cash reserves</b>	<b>\$</b>	<b>396,864</b>

<b>Property &amp; Equipment</b>	<b>\$</b>	<b>4,174,706</b>
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### Non-Current Assets

Construction in Progress, net of current portion	\$	1,029,708
Residential Mortgages Receivable, net of current portion	\$	236,443
<b>Total Non-Current Assets</b>	<b>\$</b>	<b>1,266,151</b>

<b>TOTAL ASSETS</b>	<b>\$</b>	<b>11,679,875</b>
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2020 Expenses by Category

## Liabilities & Net Assets

### Current Liabilities

Accounts Payable and Accrued Expenses	\$	335,653
Loans and Mortgages Payable	\$	85,450
Deferred Income	\$	1,475,214
<b>Total Current Liabilities</b>	<b>\$</b>	<b>1,896,317</b>

Tenant Security Deposits	\$	49,982
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### Long-Term Liabilities

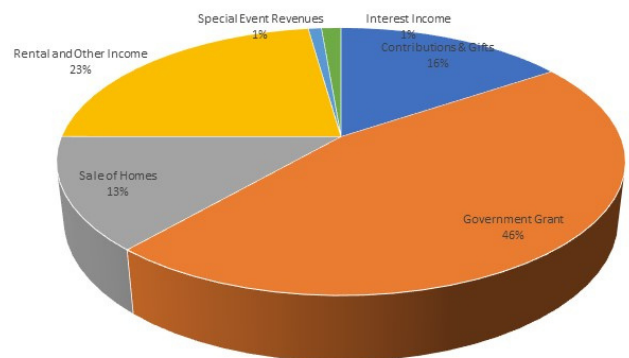
Mortgages Payable, net of current portion	\$	2,175,128
Deferred Income	\$	30,000
Accrued Interest	\$	907,488
<b>Total Long-Term Liabilities</b>	<b>\$</b>	<b>3,112,616</b>

<b>TOTAL LIABILITIES</b>	<b>\$</b>	<b>5,058,915</b>
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### Net Assets

Without Donor Restrictions	\$	6,620,960
With Donor Restriction	\$	-
<b>Total Net Assets</b>	<b>\$</b>	<b>6,620,960</b>

<b>TOTAL LIABILITIES and NET ASSETS</b>	<b>\$</b>	<b>11,679,875</b>
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2020 Revenues by Category

# A home for the holidays

2020 wasn't just a year of resiliency for SJCS, it was also one for our first-time homebuyers. Families like the Gutierrez family who worked their way through our homeowner academy and one-on-one counseling had chosen their home, done the hard work, and were ready to purchase their first home when COVID hit. Luckily, they were able to stay the course and complete their purchase in spite of some of the obstacles that 2020 placed in front of them, like reduced hours and loss of employment. The family of four settled on their new home and, as a bonus to their hard work, they were surprised by the Camden County Employee Connection group with furnishings for their home and decorated tree complete with presents as a part of their adopt-a-family program. The Gutierrez family, who dealt with an absent and neglectful landlord in an apartment where concerns existed about the health and safety of their two small children, was overwhelmed by the generosity of the group and brought to tears by the new home decor. Our Board member, Dominic Vesper, a member of the county group was overjoyed to be able to present the keys to their new home just in time for the holidays.



## Saint Joseph's Carpenter Society

*Rebuilding homes, empowering futures,  
cultivating communities.*

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@sjcs85



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**Save the Date!**  
**May 16, 2022**  
**McDermott Legacy**  
**Golf Tournament**

