

*Alfiero & Lucia Palestro Foundation, Inc.*

A Tax Exempt Private Foundation

333 Sylvan Avenue

Englewood Cliffs, NJ 07632

Phone (201) 568-8000 Fax (201) 568-6973

E-mail: [Palestroni@hotmail.com](mailto:Palestroni@hotmail.com)

**2024 ALFIERO & LUCIA PALESTRONI FOUNDATION GRANT APPLICATION**

Use this format only to apply for a grant

1. Name of Organization: Spectrum for Living Development, Inc.

2. Address of Headquarters Office: 210 Rivervale Road, Suite 3  
River Vale, NJ 07675

3. Telephone: (201) 358-8081 Fax: \_\_\_\_\_  
E-mail: eboyajian@spectrumforliving.org  
Website: www.spectrumforliving.org

4. Date Organized: 1978

5. Date and Place of Incorporation: Closter, New Jersey 1983

6. Federal Tax Exempt Status: 22-2706159

*Please include IRS Code Determination and a Copy of IRS letter as Exhibit 1.*

7. Staff Head

Name: Christopher Perry  
Title: President and CEO  
Volunteer or Compensated: Compensated  
Amount of Compensation/Benefits (if any): \$458,779.00

8. Staff Head

Name: Brian Todd  
Title: Chairperson, Board of Trustees  
Volunteer or Compensated: Volunteer  
Amount of Compensation/Benefits (if any): N/A  
*Kindly list Officer/Members or the Board of Directors with Compensation/Benefits (if any) if they serve as Management as Exhibit 2.*

9. Chief Purpose of the Organization:

Spectrum for Living's mission is to empower individuals with developmental and/or physical disabilities to achieve their fullest potential in skills, purpose, and independence. We firmly believe that everyone with developmental disabilities deserves the opportunity to lead a fulfilling and meaningful life. Our programs and services are designed to foster independence and support each person in reaching their highest potential through comprehensive and compassionate care.

10. Brief History of the Organization:

In 1978, a group of Bergen County parents with children who had developmental disabilities came together with a pressing concern: Who would care for their adult children in a barrier-free environment when they could no longer do so themselves? This shared concern led to the creation of Spectrum for Living, driven by the vision of our founding members: Alexander Gallione, Rena Kamena, Adele Guttenberg, Edna Melosh, and Annette Levy.

In 1983, Spectrum for Living opened its first site in Closter, New Jersey—the Intermediate Care Facility, which supports up to 60 clients needing medically intensive support. As the facility gained popularity and community support grew, Spectrum for Living expanded its reach and impact. Today, we operate 26 service locations across Bergen, Passaic, and Middlesex counties, serving over 1,000 adults with disabilities each year.

11. Brief Description of the Organization's Programs in the Most Recent Year:

*Please include descriptive materials, publications, etc. as Exhibit 3.*

Spectrum for Living provides a diverse array of services to adults aged 21 and older with developmental and physical disabilities, including, but not limited to, conditions like cerebral palsy, epilepsy, spina bifida, and other neurological disorders. Many of our clients are low-income and qualify for government assistance programs such as Medicaid. Our client base is diverse, encompassing various races, ethnicities, and sexual orientations. Many face significant functional challenges, including difficulties with self-care, communication, mobility, self-direction, independent living, and economic self-sufficiency. A large portion of our clients require a combination of specialized and general care, treatment, and services, which are meticulously planned and coordinated to address their lifelong or extended needs.

Spectrum for Living provides a broad spectrum of services for adults with developmental disabilities, including medical care, an intermediate care facility, barrier-free housing, adult day programs, case management, respite services, and recreational activities. Our programs are tailored to enhance our clients' independence in environments that accommodate their needs, enabling them to make their own choices and engage fully in society.

12. Names of Six Major Contributors:

*Please include amount of support given by each last year.*

- |   |                     |
|---|---------------------|
| 1. Denise A. & Eugene W. Chinery Foundation, Inc. | Amount: \$54,148.00 |
| 2. Columbia Bank Foundation                       | Amount: \$36,300.00 |
| 3. Jack Russo Charitable Foundation               | Amount: \$32,947.00 |
| 4. The Stolzer Family Foundation                  | Amount: \$15,000.00 |
| 5. Lakeland Bank                                  | Amount: \$13,600.00 |
| 6. Mario Family Foundation                        | Amount: \$10,000.00 |

13. Most Important Needs for Funding by the Palestro Foundation and the amount you seek for each:

1. Safety and Technology Updates

Spectrum for Living provides essential services to individuals in Bergen, Passaic, and Middlesex Counties with developmental and intellectual disabilities, especially those from low-income and marginalized backgrounds. Many of these individuals lack the support, education, or resources needed for full societal integration. Our programs are designed to offer clients the tools to achieve their highest level of skills, purpose, and independence, with internal systems and transportation playing a crucial role in their care plans. Some clients reside in Spectrum's housing, while others live with their families and face challenges in social interaction and community inclusion. Upgrading our internal systems and transportation methods will enhance both functional and social support for our clients.

To address our current and persistent needs, we seek to upgrade our technology for client care, staff training, client reporting, and transportation. A grant from the Alfiero & Lucia Palestro Foundation will support our efforts to modernize our information technology with new software, Chromebooks, iPads, and accessories, which are vital for accurate note-taking and effective client care. This technological enhancement will ensure our staff can provide the best possible support and maintain high standards in client management. Additionally, the installation of rear-view cameras in our 130 vehicles is critical and continues to be a pressing need we seek funding for. Our clients depend on Spectrum for Living vans for transportation to day programs, appointments, and recreational activities. Rear-view cameras will improve safety by providing better visibility and reducing the risk of accidents. This investment in vehicle safety and internal technology will enhance client and staff protection, support overall client care, and contribute to a secure and efficient transportation experience.

Amount: \$43,000.00

2. Recreation

Individuals with developmental, physical, and intellectual disabilities often face barriers that hinder their ability to form relationships, participate in activities, and fully engage with society. Spectrum for Living addresses these challenges through a comprehensive in-house recreation program. Our Recreation Team organizes a variety of events and activities throughout the year, including healthy cooking classes, gardening clubs, dances, games, arts and crafts, music therapy, field trips, and adaptive sports. These activities are designed to enhance socialization, community integration, and sensory development, ultimately improving our clients' quality of life.

Spectrum for Living is committed to ensuring that individuals with developmental disabilities can lead healthy, safe, and fulfilling lives. Our Recreation Team provides a supportive environment where clients can build friendships, boost self-esteem, and engage in activities without judgment. A grant from the Alfiero & Lucia Palestro Foundation would be instrumental in funding events such as sporting activities, community trips, and art therapy, which are vital for our clients' psychological, functional, and emotional well-being. Your support would help us continue offering diverse and enriching recreational opportunities that promote social, emotional, and physical stimulation.

Amount: \$30,000.00

14. Are Funds Donated to or Raised by the Organization Passed on to Other Charities?  
No.

15. Gross Income in 2023: \$44,641,733  
Program Expenses in 2023: \$39,883,287  
Management and General Costs in 2023: \$5,329,210  
Fundraising Costs in 2023: \$215,862

16. Copy of the Most Recent Financial Audit or Year End Financial Report.  
*Please enclose as Exhibit 4.*

17. Copy of the Most Recent IRS 990 and Schedule A.  
*Please enclose as Exhibit 5.*

18. Copy of Current Budget.  
*Please enclose as Exhibit 6.*

19. Copy of the Current Annual Report if available.  
*Please enclose as Exhibit 7.*

*PLEASE ENCLOSE ANY OTHER DOCUMENTATION WHICH YOU FEEL WOULD BE OF INTEREST AND/OR ASSISTANCE TO THE TRUSTEES AS EXHIBIT 8.*

**WE REQUIRE 7 FULL SETS OF COPIES OF GRANT APPLICATION AND ATTACHMENTS IN ORDER TO PROCESS APPLICATION.**

PLEASE SEND ALL GRANT APPLICATION ALONG WITH ALL REQUESTED MATERIALS TO:

Alfiero & Lucia Palestro Foundation, Inc.  
Attn: Kristine Sayrafe, Foundation Manager  
333 Sylvan Avenue, 1<sup>st</sup> Floor  
Englewood Cliffs, NJ 07632

AS TRUSTEES MEET THROUGHOUT THE YEAR TO CONSIDER GRANT APPLICATIONS, WE ENCOURAGE YOU TO SEND THE COMPLETED FORMS AND EXHIBITS AT YOUR EARLIEST CONVENIENCE.

---

31 HOPKINS PLAZA  
BALTIMORE, MD 21201

Date: AUG 17 1990

Employer Identification Number:  
22-2706159

Contact Person:  
MS. J. PACKARD

SPECTRUM FOR LIVING DEVELOPMENT INC  
210 RIVERVALE ROAD SUITE 3  
RIVER VALE, NJ 07675

Contact Telephone Number:  
(301) 962-7756

Addendum Applies:  
YES

Dear Applicant:

Based on the information you recently submitted, we have classified your organization as one that is not a private foundation within the meaning of section 509(a) of the Internal Revenue Code because you are described in sections 509(a)(1) and 170(b)(1)(A)(vi).

Your exempt status under section 501(a) of the Internal Revenue Code as an organization described in 501(c)(3) is still in effect.

This classification is based on the assumption that your operations will continue as you have stated. If your sources of support, or your purposes, character, or method of operation change, please let us know so we can consider the effect of the change on your exempt status and foundation status.

This supersedes our letter dated May 29, 1990.

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(1) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(1) organization.

If we have indicated in the heading of this letter that an addendum applies, the addendum enclosed is an integral part of this letter.

Because this letter could help resolve any questions about your private foundation status, you should keep it in your permanent records.



## Board of Trustees 2025

**Brian Todd - Chairperson**  
CEO  
Brian Todd & Associates, LLC

**Paul Blaustein**  
Retired Chairperson  
NJ State Council on Developmental Disabilities

**Patricia Maurizi**  
Former Credit and Collection Manager  
Delonghi Corporation

**Donna Cannillo - Vice Chairperson**  
Member  
F&C Associates, L.L.C.

**Vincent O'Brien – Treasurer**  
Community Volunteer

**Frank Fiore**  
Retired Police Officer  
Port Authority of New York and New Jersey

**Maureen Pallatta**  
Community Volunteer

**Sue Fremont**  
Community Volunteer

**Roseanne Psomas Secretary**  
Former Educator and Literacy Coach  
Passaic County School District

**Isabelle R. Jacobs, Esq.**  
Associate  
Cole Schotz P.C.

**Nancy Rapuzzi**  
Retired  
Citicorp

**Christine LaRocca**  
Retired Chief Counsel  
New Jersey Highlands Water Protection and Planning Council

**Stanley Wynman**  
Community Volunteer

3



Serving People With Developmental Disabilities  


***Spectrum  
for Living***

[www.spectrumforliving.org](http://www.spectrumforliving.org)



## OUR HISTORY

In 1978, a small group of Bergen County parents who had children with developmental disabilities gathered to discuss a shared concern:

**Who would care for their adult disabled children in a barrier-free environment when they could no longer do so?**

Their concern was the impetus behind Spectrum for Living, and the dream of our founding parents Alexander Gallione, Rena Kamena, Adele Guttenberg, Edna Melosh, and Annette Levy was realized.

In 1983, the first Spectrum for Living site opened its doors in Closter, New Jersey - Spectrum's Intermediate Care Facility (ICF) - which houses up to 60 clients who require medically intensive support. As the facility grew in popularity and community supporters began to multiply, Spectrum for Living expanded and amplified its community impact. Today, Spectrum for Living operates **26 service locations** across **Bergen, Passaic, and Middlesex counties** and serves more than **1,000** adults with disabilities each year.



## OUR MISSION

To enable individuals who have developmental and/or physical disabilities to have the opportunity to attain their highest level of skills, purpose, and independence with dignity through an ongoing commitment to comprehensive quality services, advocacy, and family partnership.



## OUR VISION

We envision a future where all individuals with developmental disabilities have opportunities to live healthy, safe, and enjoyable lives. Our goal is to provide full access to services that promote independence, community integration, and freedom from physical barriers.



## OUR VALUES

We believe that individuals with disabilities have the right to exercise personal choice and make meaningful decisions in their own lives. Our services embody a lifespan approach that is flexible and responsive to the changing needs of each individual throughout his or her lifetime.



## POPULATION SERVED

Spectrum for Living provides a multitude of services for adults with developmental, physical, and intellectual disabilities. We serve individuals across all income levels, ethnicities, and sexual orientations, including adults with autism, cerebral palsy, epilepsy, spina bifida, psychiatric needs, and other neurological impairments.

Many of our clients have substantial functional limitations, including those with a limited capacity for:

**Mobility  
Learning  
Self-Care**

**Expression  
Self-Direction  
Independent Living**

A large majority of our clients reflect the need for a combination and sequence of special interdisciplinary or generic care, treatment or other services which are individually planned and coordinated.

*Learn more about our population and programs by scheduling a tour!  
Call us at (201) 358-8000 to plan your visit.*



## SERVICES & PROGRAMS

Spectrum for Living provides a wide variety of services, including intermediate care for those requiring medically intensive support, barrier-free housing, adult day programs, case management, respite services, and recreational programs.

Each year, we serve upwards of **1,000 clients**  
providing access to...

**285**

community  
integration  
opportunities

**600**

hours of  
job training and  
workplace readiness

**500**

recreational  
programs  
and events

**950**

hours of behavioral and  
psychological mental  
health services

## **ADULT TRAINING CENTERS**

Our Adult Training Centers provide a variety of stimulating programs, which help clients with skill-building. Clients participate in art therapy, computer applications, music classes, community integration, sensory integration, workplace readiness, and cognitive development programs.



## **HEALTH CARE**

We provide comprehensive health care services for our residents and community clients at our sites. Our Medical Director oversees the provision of quality care, including nursing services, behavioral health, physical, occupational, speech, and dietary therapies.



## **HOUSING**

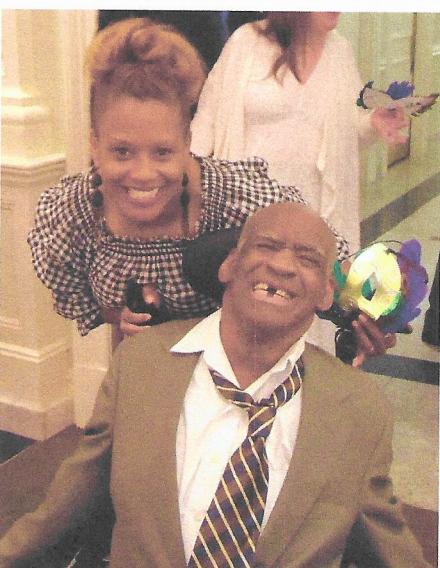
We care for clients in an intermediate care facility, group homes, and supervised apartments. Our Intermediate Care Facility provides care for our most medically intensive residents. Our homes provide clients with private rooms and common living areas. Our apartments offer private rooms, a shared living room, and adaptive kitchens and bathrooms.





## RECREATION

Our Recreational Programs offer our clients the freedom to make their own choices, become active members of society, and have access to the same opportunities as other adults. Clients participate in dances, games, arts, music, and field trips. These activities improve the quality of life of our clients, offering new means of socialization, integration, and sensory development.



## RESPITE CARE

Our Family Respite Program provides a safe, secure, and warm environment for families of those with disabilities. We offer short-term respite stays at our Bergenfield Community Respite Home and area hotels, and we also offer a Saturday Respite Program.



## SUPPORT SERVICES

Our Support Services Unit offers in-home training, community-based support, and community inclusion services. We work to link adults with developmental disabilities and their families living in the community to essential services such as benefits/entitlements, housing, day programs, and support services.



## VOLUNTEER OPPORTUNITIES

Volunteers are an essential part of the Spectrum for Living culture. Each individual who donates their time by volunteering with us helps to enrich the quality of life for our clients.

Volunteer opportunities include, but are not limited to:

### **Adopting a Garden**

Help plant and maintain gardens at our client homes and recreational facilities.

### **Assisting Recreation**

Help at recreation events, including dances, arts and crafts, cooking, talent shows, and more.

### **Offering a Friendly Visit**

Bring a favorite game to play, a small craft activity, or entertain our clients with your musical talents.

### **Providing Office Support**

Assist with social media, training, finance, human resource management, billing, and more!

### **Teaching a Trade/Skill**

Provide instruction in computers, cooking, music, art, and/or woodworking to our residents.

### **Facilitating Pet Therapy**

Bring your certified therapy dog to visit our residential and recreational facilities to meet our clients.

Access our volunteer/internship application by visiting

[www.spectrumforliving.org/volunteer](http://www.spectrumforliving.org/volunteer)



## EMPLOYMENT OPPORTUNITIES

If you enjoy helping people and are looking to make a positive difference in the lives of adults with disabilities then Spectrum for Living is for you.

Employment opportunities range from entry-level through managerial level positions, from direct-care opportunities to program assistants, directors, and more!

We offer a competitive salary, excellent benefits, and a rewarding career environment geared towards upward mobility and a positive work-life balance.

Join our winning team and see current job offerings by visiting  
[www.spectrumforliving.org/careers](http://www.spectrumforliving.org/careers).

*100% of Spectrum for Living employees agree that Spectrum for Living offers a positive work environment filled with opportunities for personal and professional growth coupled with a potential for career enhancement.*

## SUPPORT SPECTRUM FOR LIVING

Your gift to Spectrum for Living enables us to achieve our goal of helping adults with disabilities reach their highest potential.

*Every dollar donated helps change the life of an adult living with a developmental, physical, or intellectual disability.*

Donations support our recreation programs, capital improvement needs, adaptive equipment updates, and/or other services not covered by federal and state funding.

To see our full list of giving opportunities or to make a donation online, please visit:

[www.spectrumforliving.org/giving](http://www.spectrumforliving.org/giving)



SCAN ME



# **CONTACT US**

---

## **Corporate Office**

210 Rivervale Road, Suite 3  
River Vale, NJ 07675

(201) 358-8000 Main Office

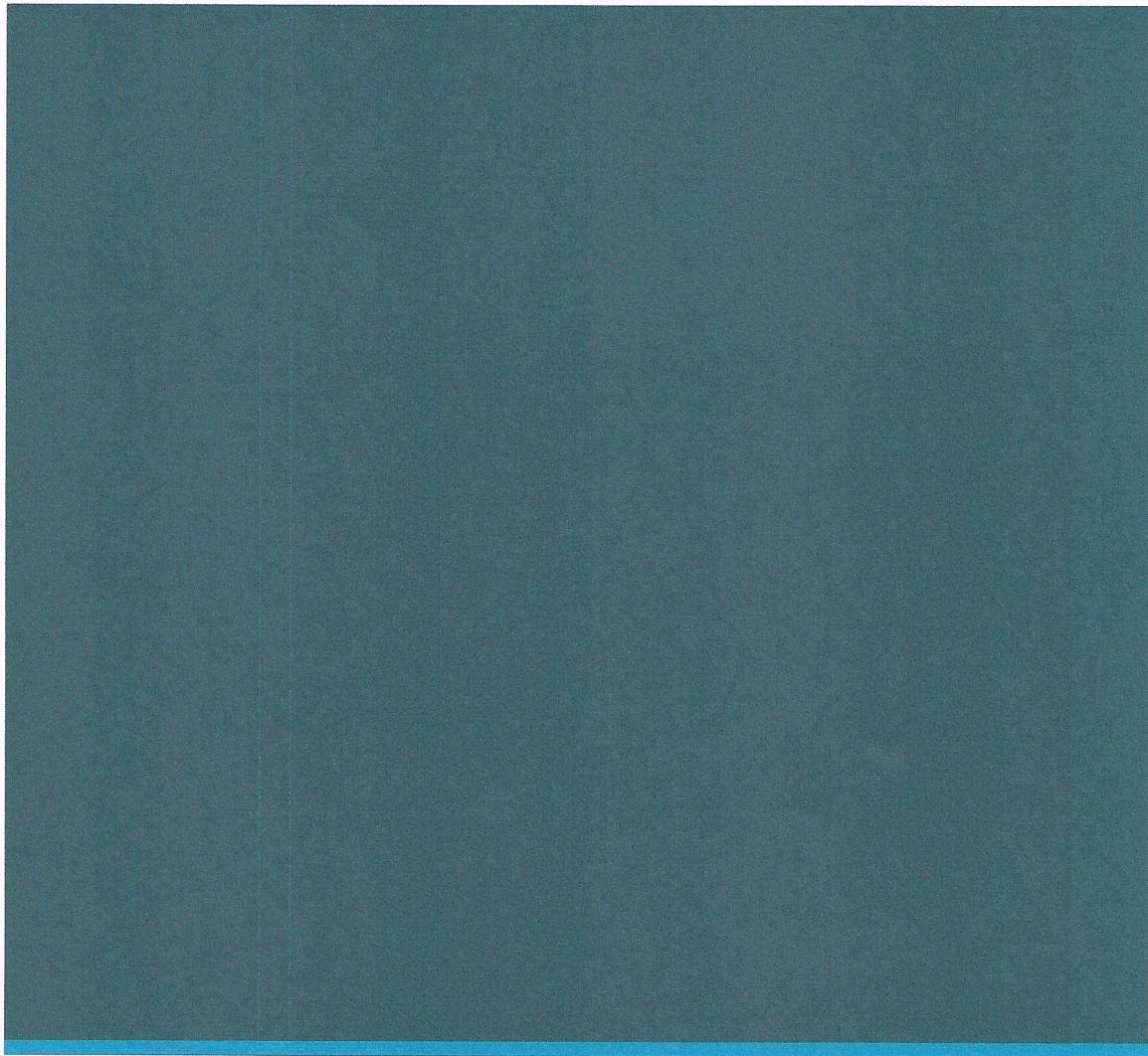
(201) 358-8081 Development Team  
(201) 358-8005/8006 Human Resource Office  
(201) 358-8000 x3042 Support Services Unit  
(201) 358-8000 x3026 Volunteer Services

**General Inquiries**  
[contact@spectrumforliving.org](mailto:contact@spectrumforliving.org)

---

**Social Media**  
[@SpectrumforLiving](#)





210 Rivervale Road, Suite 3  
River Vale, NJ 07675  
(201) 358-8000  
[www.spectrumforliving.org](http://www.spectrumforliving.org)



**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES****CONSOLIDATED FINANCIAL STATEMENTS  
AND  
SUPPLEMENTARY INFORMATION****December 31, 2023 and 2022**

# SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

## TABLE OF CONTENTS

December 31, 2023 and 2022

---

	<u>Page Number</u>
<b>Independent Auditors' Report .....</b>	1
<b>Financial Statements</b>	
Consolidated Statements of Financial Position.....	4
Consolidated Statements of Activities.....	5
Consolidated Statements of Functional Expenses.....	6
Consolidated Statements of Cash Flows .....	8
Notes to Consolidated Financial Statements .....	9
<b>Supplementary Information</b>	
Consolidating Statements of Financial Position .....	24
Consolidating Statements of Activities .....	26
Schedule of Expenditures of State Financial Assistance .....	28
Notes to Schedule of Expenditures of State Financial Assistance .....	29
<b>Independent Auditors' Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Consolidated Financial Statements Performed in Accordance with <i>Government Auditing Standards</i> .....</b>	<b>30</b>

## INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of  
Spectrum for Living Development, Inc. and Affiliates

### Report on the Audit of the Consolidated Financial Statements

#### *Opinion*

We have audited the consolidated financial statements of Spectrum for Living Development, Inc. and Affiliates ("Spectrum for Living" or the "Organization"), which comprise the consolidated statements of financial position as of December 31, 2023 and 2022, and the related consolidated statements of activities, functional expenses and cash flows for the years then ended, and the related notes to consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Organization as of December 31, 2023 and 2022, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

#### *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS") and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### *Responsibility of Management for the Consolidated Financial Statements*

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### ***Auditors' Responsibilities for the Audit of the Consolidated Financial Statements***

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

### **Other Matters**

#### ***Supplementary Information***

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The accompanying schedule of expenditures of state financial assistance as required by State of New Jersey Circular Letter 15-08-OMB (the "Circular"), *Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid* are presented for purposes of additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audits of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the supplementary information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

## INDEPENDENT AUDITORS' REPORT (CONTINUED)

### **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated July 19, 2024, on our consideration of the Organization's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance.

*Mercadien, P.C.  
Certified Public Accountants*

July 19, 2024

**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
December 31, 2023 and 2022

	<b>2023</b>	<b>2022</b>
<b>ASSETS</b>		
Current assets		
Cash and cash equivalents	\$ 6,694,821	\$ 6,644,286
Grants and contracts receivable	246,678	251,986
Receivables due from Medicaid, net of provision for expected credit losses of \$163,595 in 2023 and 2022	2,714,385	3,537,671
Receivables due from consumers	184,864	147,549
Rental and other receivables	151,209	210,478
Prepaid expenses and other current assets	632,459	216,320
Total current assets	10,624,416	11,008,290
Property and equipment		
Land	5,107,684	5,107,684
Land improvements	3,372,768	3,325,884
Buildings	27,293,384	26,765,179
Leasehold improvements	1,361,907	1,339,239
Furniture and equipment	6,530,352	6,427,492
Total property and equipment	43,666,095	42,965,478
Less: Accumulated depreciation	27,947,653	26,951,142
Property and equipment, net	15,718,442	16,014,336
Reserves for replacements	325,465	468,539
Restricted cash accounts	92,378	504,043
Security deposits	15,229	50,229
Assets whose use is limited under bond indenture agreements, held by trustee	-	245,797
Right-of-use asset - operating leases	823,410	1,281,957
Total Assets	\$ 27,599,340	\$ 29,573,191
<b>LIABILITIES AND NET ASSETS</b>		
Current liabilities		
Accounts payable and accrued expenses	\$ 852,251	\$ 1,164,866
Refundable advances	-	300,459
Accrued payroll and taxes	761,668	649,996
Accrued compensated balances and employee benefits	1,870,947	1,754,159
Deferred revenue	5,786	4,552
Current portion of long-term debt	33,332	30,397
Current portion of bonds payable	253,994	296,998
Lease liability - operating leases	399,619	475,207
Total Current Liabilities	4,177,597	4,676,634
Security deposits	61,625	83,939
Long-term debt	11,836	45,168
Bonds payable, net of current maturities and bond discounts	3,355,945	3,588,867
Lease liability - operating leases, net of current portion	532,421	932,041
Total Liabilities	8,139,424	9,326,649
Net Assets		
Without donor restrictions	15,637,881	16,160,266
With donor restrictions	3,822,035	4,086,276
Total Net Assets	19,459,916	20,246,542
Total Liabilities and Net Assets	\$ 27,599,340	\$ 29,573,191

See notes to consolidated financial statements.

**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

**CONSOLIDATED STATEMENTS OF ACTIVITIES**

Years Ended December 31, 2023 and 2022

	2023			2022		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Support and revenues						
Contributions	\$ 218,956	\$ 524,084	\$ 743,040	\$ 220,719	\$ 365,967	\$ 586,686
Special events, net	218,127	-	218,127	313,929	-	313,929
Program service fees	39,851,489	-	39,851,489	36,693,614	-	36,693,614
Grants and contract income	713,889	-	713,889	695,827	-	695,827
Non-reimbursable expense fees	1,792,863	-	1,792,863	1,676,561	-	1,676,561
Rental income	1,212,634	-	1,212,634	1,133,114	-	1,133,114
Other income	38,138	-	38,138	33,839	-	33,839
Investment return	51,007	-	51,007	6,664	-	6,664
Gain on disposal of equipment	20,546	-	20,546	-	-	-
Net assets released from restrictions	788,325	(788,325)	-	481,764	(481,764)	-
	<u>44,905,974</u>	<u>(264,241)</u>	<u>44,641,733</u>	<u>41,256,031</u>	<u>(115,797)</u>	<u>41,140,234</u>
Expenses						
Program services	39,883,287	-	39,883,287	39,493,047	-	39,493,047
Management and general	5,329,210	-	5,329,210	4,536,414	-	4,536,414
Fundraising	215,862	-	215,862	210,587	-	210,587
	<u>45,428,359</u>	<u>-</u>	<u>45,428,359</u>	<u>44,240,048</u>	<u>-</u>	<u>44,240,048</u>
Change in net assets	<u>(522,385)</u>	<u>(264,241)</u>	<u>(786,626)</u>	<u>(2,984,017)</u>	<u>(115,797)</u>	<u>(3,099,814)</u>
Net assets, beginning of year	<u>16,160,266</u>	<u>4,086,276</u>	<u>20,246,542</u>	<u>19,144,283</u>	<u>4,202,073</u>	<u>23,346,356</u>
Net assets, end of year	<u>\$ 15,637,881</u>	<u>\$ 3,822,035</u>	<u>\$ 19,459,916</u>	<u>\$ 16,160,266</u>	<u>\$ 4,086,276</u>	<u>\$ 20,246,542</u>

See notes to consolidated financial statements.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

Year Ended December 31, 2023

	Program Services								
	Residential Care	Respite and Recreation Services	Case Management	Family Support	Adult Training/Day Care	Total	Management and General	Fundraising	Total
Salaries and wages	\$ 21,420,456	\$ 201,384	\$ 192,883	\$ 6,166	\$ 3,508,243	\$ 25,329,132	\$ 3,313,991	\$ 129,709	\$ 28,772,832
Payroll taxes	1,599,864	15,217	14,198	481	266,822	1,896,582	230,310	9,648	2,136,540
Employee benefits	3,719,449	35,598	34,296	1,123	610,460	4,400,926	624,271	21,891	5,047,088
Personnel	77,188	-	-	-	18,675	95,863	21,979	-	117,842
Office supplies and expense	59,358	-	-	-	31,790	91,148	217,389	-	308,537
Dietary and housekeeping supplies	999,526	-	-	-	75,080	1,074,606	11,962	-	1,086,568
Program supplies	416,392	24,011	-	-	26,042	466,445	72,388	-	538,833
Telephone	87,196	-	184	789	39,411	127,580	42,610	575	170,765
Internet and software	57,186	-	-	-	15,127	72,313	65,269	6,957	144,539
Professional fees	360,874	811	4,402	4,800	88,580	459,467	388,315	1,438	849,220
Fees and permits	805,252	902	451	1,813	17,814	826,232	6,894	13,265	846,391
Transportation	332,004	-	5,872	2,762	258,378	599,016	53,633	-	652,649
Insurance	294,437	-	1,998	697	41,605	338,737	31,833	1,119	371,689
Recruitment	61,248	-	4,885	1,866	16,634	84,633	4,012	-	88,645
Equipment	4,004	-	-	-	2,120	6,124	5,676	-	11,800
Housekeeping purchased services	435,880	-	-	-	50,202	486,082	10,565	-	496,647
Utilities	481,848	-	-	-	147,101	628,949	25,825	-	654,774
Building and grounds	303,206	48	-	-	54,840	358,094	39,051	-	397,145
Equipment maintenance	437,514	-	-	-	176,897	614,411	30,317	-	644,728
Specific assistance to clients	-	559	-	29,085	10,375	40,019	-	-	40,019
Real estate taxes	119,984	-	-	-	42,016	162,000	-	-	162,000
Interest expense	119,293	-	-	-	372	119,665	2,879	-	122,544
Depreciation and amortization	827,961	-	-	-	197,309	1,025,270	32,311	31,260	1,088,841
Lease expense	49,665	-	-	-	371,124	420,789	97,730	-	518,519
Recapture of residual receipts	42,130	-	-	-	-	42,130	-	-	42,130
Expected credit losses	84,462	-	-	-	-	84,462	-	-	84,462
Total	<u>\$ 33,228,989</u>	<u>\$ 278,530</u>	<u>\$ 259,169</u>	<u>\$ 49,582</u>	<u>\$ 6,067,017</u>	<u>\$ 39,883,287</u>	<u>\$ 5,329,210</u>	<u>\$ 215,862</u>	<u>\$ 45,428,359</u>

See notes to consolidated financial statements.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

Year Ended December 31, 2022

	Program Services								
	Residential Care	Respite and Recreation Services	Case Management	Family Support	Adult Training/Day Care	Total	Management and General	Fundraising	Total
Salaries and wages	\$ 20,924,217	\$ 183,596	\$ 221,785	\$ 14,825	\$ 3,223,732	\$ 24,568,155	\$ 2,796,293	\$ 125,665	\$ 27,490,113
Payroll taxes	1,599,419	14,030	17,084	1,238	250,381	1,882,152	193,937	9,808	2,085,897
Employee benefits	3,989,867	34,460	41,596	4,835	632,168	4,702,926	566,652	21,343	5,290,921
Personnel	68,069	1,123	53	168	39,404	108,817	19,595	216	128,628
Office supplies and expense	48,753	-	-	-	29,486	78,239	79,964	955	159,158
Dietary and housekeeping supplies	855,736	-	-	-	59,613	915,349	20,400	119	935,868
Program supplies	424,268	20,497	-	-	26,593	471,358	48,468	73	519,899
Telephone	99,465	-	1,575	2,549	38,139	141,728	27,957	1,201	170,886
Internet and software	55,099	-	141	45	14,537	69,822	30,564	5,409	105,795
Professional fees	377,549	366	4,532	5,198	83,165	470,810	369,791	1,980	842,581
Fees and permits	734,320	210	487	1,243	18,536	754,796	31,875	11,280	797,951
Transportation	327,469	-	12,600	12,718	254,067	606,854	63,294	-	670,148
Insurance	191,671	-	1,792	1,780	46,391	241,634	20,405	927	262,965
Recruitment	59,670	-	351	957	17,106	78,084	14,513	-	92,597
Equipment	32,470	-	-	43	2,931	35,444	8,451	-	43,895
Housekeeping purchased services	348,871	-	-	-	42,039	390,910	13,927	-	404,837
Utilities	469,732	-	-	-	164,721	634,453	23,567	-	658,020
Building and grounds	284,456	-	-	-	49,657	334,113	51,683	-	385,796
Equipment maintenance	467,333	-	-	-	158,942	626,275	51,807	-	678,082
Specific assistance to clients	32,337	-	-	41,500	1,618	75,455	-	-	75,455
Real estate taxes	91,257	-	-	-	60,769	152,026	3,557	-	155,583
Interest expense	193,418	-	-	-	-	193,418	632	352	194,402
Depreciation and amortization	807,272	-	-	-	181,479	988,751	34,143	31,260	1,054,154
Lease expense	99,039	-	-	-	552,757	651,796	64,939	-	716,735
Recapture of residual receipts	13,240	-	-	-	-	13,240	-	-	13,240
Expected credit losses	306,442	-	-	-	-	306,442	-	-	306,442
Total	<u>\$ 32,901,439</u>	<u>\$ 254,282</u>	<u>\$ 301,996</u>	<u>\$ 87,099</u>	<u>\$ 5,948,231</u>	<u>\$ 39,493,047</u>	<u>\$ 4,536,414</u>	<u>\$ 210,588</u>	<u>\$ 44,240,048</u>

See notes to consolidated financial statements.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### CONSOLIDATED STATEMENTS OF CASH FLOWS

Years Ended December 31, 2023 and 2022

	2023	2022
<b>Cash Flows from Operating Activities</b>		
Change in net assets	\$ (786,626)	\$ (3,099,814)
Adjustments to reconcile change in net assets to net cash from operating activities:		
Depreciation and amortization	1,088,841	1,054,154
Amortization of right-of-use assets - operating leases	458,547	520,899
Gain on sale of equipment	(20,546)	-
Provision for expected credit losses	84,462	306,442
Increase (decrease) in cash from		
Grants and contracts receivable	5,308	(97,496)
Receivables due from Medicaid	738,824	314,473
Receivable due from consumers	(37,315)	10,370
Rental and other receivables	59,269	(76,133)
Prepaid expenses and other assets	(416,139)	115,471
Accounts payable and accrued expenses	(312,615)	251,250
Deferred revenue	1,234	4,552
Refundable advances	(300,459)	(77,375)
Accrued payroll and taxes	111,672	211,061
Accrued compensated absences and employee benefits	116,788	259,864
Security deposits	12,686	(58,943)
Lease liability - operating leases	(475,208)	(395,608)
Net cash from operating activities	<u>328,723</u>	<u>(756,833)</u>
<b>Cash flows from Investing Activities</b>		
Purchase of property and equipment	\$ (792,947)	\$ (455,802)
Proceeds from sale of property and equipment	20,546	-
Distribution of assets held in charitable remainder trust	-	47,269
Net cash from investing activities	<u>(772,401)</u>	<u>(408,533)</u>
<b>Cash flows from Financing Activities</b>		
Payments of bonds payable	(275,926)	(328,873)
Payments of long-term debt	(30,397)	(27,722)
Net cash from financing activities	<u>(306,323)</u>	<u>(356,595)</u>
Net change in cash, cash equivalents and restricted cash	(750,001)	(1,521,961)
Cash, cash equivalents and restricted cash, beginning of year	7,862,665	9,384,626
Cash, cash equivalents and restricted cash, end of year	<u>\$ 7,112,664</u>	<u>\$ 7,862,665</u>
<b>Supplemental Disclosure of Cash Flow Information:</b>		
Cash paid during the year for interest	\$ 122,544	\$ 194,402
Right-of-use assets obtained in exchange for operating lease liabilities	<u>\$ -</u>	<u>\$ 1,802,856</u>

## **SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

### **NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

---

#### **A. NATURE OF ORGANIZATION**

Spectrum for Living Development, Inc. and Affiliates ("Spectrum for Living" or the "Organization") was organized for the principal purpose of providing housing facilities for persons with developmental disabilities in conjunction with providing respite, therapy services, and other services specially designed to meet their physical, social and psychological needs and to promote their health, security, happiness and usefulness in longer living in New Jersey.

#### **B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

##### **Principles of Consolidation**

The consolidated financial statements include the following companies, all of which are not-for-profit organizations incorporated in the State of New Jersey and affiliated by means of common control:

Spectrum for Living Development, Inc. ("SLD"), Spectrum for Living Glen Rock Property, Inc. ("SLGR"), Spectrum for Living Hillsdale Property, Inc. ("SLH"), Spectrum for Living River Vale Apartments, Inc. ("SRV"), Spectrum Haworth Home, Inc. ("SHH"), Spectrum Maywood Home, Inc. ("SMH"), Spectrum Ringwood Apartments, Inc. ("SRA"), Spectrum Closter Apartments, Inc. ("SCA") and Spectrum Paramus Home, Inc. ("SPH").

All significant intercompany accounts and transactions have been eliminated in consolidation.

##### **Basis of Presentation**

The consolidated financial statements of the Organization have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP"). Net assets, revenues and gains and losses are classified based on the existence or absence of donor-imposed restrictions.

The Organization is required to report information regarding its financial position and activities according to two classes of net assets:

- Net assets without donor restrictions - net assets not subject to donor-imposed stipulations, and therefore are expendable for operating purposes.
- Net assets with donor restrictions - net assets subject to donor-imposed stipulations that will be met by actions of the Organization and/or by the passage of time.

##### **Use of Estimates**

The preparation of consolidated financial statements in conformity U.S. GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

##### **Cash and Cash Equivalents**

The Organization considers all highly liquid investments with initial maturities of 90 days or less at the time of acquisition to be cash equivalents.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

##### Cash and Cash Equivalents (Continued)

The following table provides a reconciliation of cash, cash equivalents and restricted cash reporting in the consolidated statements of financial position to the total cash, cash equivalents and restricted cash shown in the consolidated statements of cash flows:

	2023	2022
Cash and cash equivalents	\$ 6,694,821	\$ 6,644,286
Reserves for replacements	325,465	468,539
Restricted cash accounts	92,378	504,043
Assets whose use is limited under bond indenture agreements, held by trustee	-	245,797
	<u>\$ 7,112,664</u>	<u>\$ 7,862,665</u>

##### Receivables

Grant and contract receivable represents receivables due from government funding sources, receivables due from cost reimbursement grant contracts and tenant subsidy receivables due from U.S. Department of Housing and Urban Development ("HUD") and Supportive Housing New Jersey.

Receivables due from Medicaid represent receivables billed to the State of New Jersey under the Medicaid program. These receivables are unsecured, non-interest bearing obligations due based on billings performed. The billings performed are based on contractual rates as issued by the New Jersey Department of Human Services ("NJDHS").

Receivables due from the consumers represent unsecured, non-interest bearing obligations due based on billings performed.

Rent and other receivables are stated at the amount management expects to collect from outstanding balances due from tenants and from New Jersey Supportive Housing. Payments received are applied to the specific rent being paid.

The Organization provides an allowance for expected credit losses for all receivable balances due which are not expected to be collected. The allowance was \$163,595 for each of the years ended December 31, 2023 and 2022. Accounts deemed uncollectible are charged to the allowance in the year they are deemed uncollectible.

##### Revenue and Support Recognition

Revenues are obtained through contributions, special fundraising events, program service fees, grant and contract income, rental income, non-reimbursable expense fees, investment income and other income.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

##### **Revenue and Support Recognition (Continued)**

*Contributions* - Spectrum for Living recognizes contributions, including unconditional promises to give, as revenue in the period received. Conditional promises to give, that is, those with a measurable performance obligation or other barrier, and a right of return, are not recognized in revenue until the conditions on which they depend have been substantially met. Contributions, net assets and changes therein are classified and reported based on the existence or absence of donor-imposed restrictions. Revenue from government and private grant and contract agreements, which is generally considered non-exchange transactions, is recognized when qualifying expenditures are incurred and conditions under the agreements are met. Grant funds received in advance of the expenditures incurred are recorded as refundable advances. Grant funds expended in advance of reimbursement from the funding source are classified as grants and contracts receivable in the consolidated statements of financial position. The Organization had no conditional awards at December 31, 2023 and 2022, with unexpended funds.

When a donor restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statements of activities and changes in net assets as net assets released from restrictions.

*Donated Services* - The Organization records in-kind donations of services at the fair market value of those services that meet the criteria for recognition in accordance with Accounting Standards Codification ("ASC") Topic 958. The Organization had no in-kind donations for the years ended December 31, 2023 and 2022.

The Organization receives donated services from volunteers, officers and directors and donated materials to support administrative and program efforts. The value of all donated services and materials is not included in these consolidated financial statements, as they do not meet the criteria for recognition under U.S. GAAP. The Organization received approximately 525 and 447 hours, respectively, in volunteer services for the years ended December 31, 2023 and 2022.

*Rental Income* - The Organization accounts for rental income in accordance with ASC Topic 842: Leases. Rental income is charged based on established rates and recorded monthly in the period in which it is earned. Rental income is provided by both tenants and third-party payors on behalf of the tenants including HUD and New Jersey Supportive Housing.

The Organization recognizes revenue in accordance with ASC Topic 606, *Revenue from Contracts with Customers*, which provides a five-step model for recognizing revenue from contracts with customers as follows:

1. Identify the contract with a customer.
2. Identify the performance obligations in the contract.
3. Determine the transaction price.
4. Allocate the transaction price to the performance obligations in the contract.
5. Recognize revenue when or as performance obligations are satisfied.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

##### **Revenue and Support Recognition (Continued)**

**Non-Reimbursable Expense Fees** - Represents a monthly flat non-reimbursable expense fee for the years ended December 31, 2023 and 2022, of \$641.85 and \$607.26, respectively, to each residential client to cover expenses that the Organization is not reimbursed for under New Jersey's fee-for-service reimbursement system, which includes the following:

- Food
- Housekeeping supplies
- Utilities (gas, electric, water, phone and cable TV)
- Janitorial services
- Landscaping services
- Snow removal services
- Nursing supplies
- Equipment rentals and purchases
- Equipment maintenance
- Purchases that benefit the residence as a whole

**Program Service Fees** - The Organization provides day habilitation and residential services to its consumers. The Organization accounts for these revenues in accordance with ASC Topic 606: *Revenue from Contracts with Customers*. Program service fee revenue is recognized as performance obligations are satisfied. Program service fees includes revenue from Medicaid and State of New Jersey, Medicaid ICF Reimbursement, Social Security and Other Third-Party Payors. The Organization has agreements with third-party payors that provide for the payment for services rendered at amounts different from its established rates. A summary of the payment arrangement with major third-party payors is as follows:

- **Medicaid and State of New Jersey:** The Organization is paid for residential and day program services under the State of New Jersey Medicaid program and New Jersey Department of Human Services Contracted Provider program for certain services. State regulations provide certain adjustments to current and prior years' payment rates, based on published rates and tiers of the individuals being served. Medicaid is billed on a weekly basis. The Department of Human Services is billed monthly.
- **Medicaid ICF Reimbursement:** The Organization is reimbursed for services under the State of New Jersey Medicaid program at a budgeted rate (generally the prior year final rate), with final settlement determined after submission and approval of an annual cost report. The Medicaid cost reports of the Organization for years through 2023 have been settled. The Organization utilizes the budgeted rate throughout the year and adjusts the revenue to include the rate as calculated from the final cost report. Adjustments may be made by Medicaid in future periods.
- **Social Security:** The Organization operates as the representative payee for certain consumers and also receives funds to cover non-reimbursed costs. These payments are paid by Social Security to the Organization on behalf of the consumer.
- **Other Third-Party Payors:** The Organization has entered into payment agreements with New Jersey Supportive Housing. The basis for payment to the Organization under these agreements includes prospectively determined amounts based on resident income and rent charges.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

##### **Revenue and Support Recognition (Continued)**

*Performance Obligations* - Each program participant has a contract with the Organization and the rates and other information for service are provided to the Organization by the State of New Jersey through the Medicaid and Contracted Provider program. The Organization records service revenue at the amount that reflects the consideration to which the Organization expects to be entitled in exchange for providing resident and day program services. Resident and day program service revenue consist of amounts charged for services rendered less estimated discounts for contractual and other allowances for residents and attendees covered by Medicaid.

Generally, the Organization bills the fee for service revenue to the State of New Jersey through the Medicaid program on a weekly basis. Non-reimbursable expense fees and rental income is billed on a monthly basis. Medicaid revenue is recognized as performance obligations are satisfied.

Performance obligations are determined based on the nature of the services provided by the Organization and are generally broken down into incremental units of service based on hours or service provided. Medicaid revenue for performance obligations is satisfied at a point in time and is recognized based on actual charges incurred in relation to services provided. The Organization believes that this method provides a reasonable depiction of the transfer of services to satisfy the obligation. The Organization measures the performance obligation related to the group homes, over time, from the time when the resident moves in to the point when it is no longer required to provide services to that resident, which is generally at the time he or she moves out. The Organization measures the performance obligation related to the day program facilities from admission to the facility for the day to the point when there are no further services required for the patient, which is generally at the end of the respective day.

The following table shows the Organization's revenues disaggregated according to the timing of satisfaction of performance obligations and when revenue is recognized for the years ended December 31, 2023 and 2022:

	2023	2022
Revenue recognized at a point in time (ASC 606)		
Program service fees	\$ 39,851,489	\$ 36,693,614
Non-reimbursable expense fees	1,792,863	1,676,561
Special events, net	218,127	313,929
Total revenue recognized at a point in time	<u>41,862,479</u>	<u>38,684,104</u>
Revenue recognized over time (ASC 606)		
Rental income	1,212,634	1,133,114
Total revenue recognized over time	<u>1,212,634</u>	<u>1,133,114</u>
Contributions and other revenue not subject to ASC 606		
Contributions	743,040	586,686
Grant and contract income	713,889	695,827
Investment return	51,007	6,664
Gain on disposal of equipment	20,546	-
Other income	38,138	33,839
Total contributions and other revenue	<u>1,566,620</u>	<u>1,323,016</u>
Total revenue	<u><u>\$ 44,641,733</u></u>	<u><u>\$ 41,140,234</u></u>

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

##### **Revenue and Support Recognition (Continued)**

Amounts received under Medicaid programs are subject to review and final determination by program intermediaries or their agents, and the contracts the Organization has with commercial payors also provide for retroactive audit and review of claims. The Organization keeps a copious amount of records to ensure that it properly records all services provided for the residents and follows Medicaid guidelines. By following these guidelines, the Organization ensures that it is able to be reimbursed the majority, if not all revenue from Medicaid.

Laws and regulations governing the Medicaid programs are complex and subject to interpretation. As a result, there is a possibility that recorded estimates could change by a material amount if, under audit, charges are disallowed. Management periodically reviews recorded amounts receivable from, or payable to third-party payors and adjusts these balances as new information becomes available.

*Contract Assets, Receivables and Contract Liabilities* - Contract assets represent services provided which are billed to the third-party payor or the consumer but not received as of year-end. Contract liabilities represent funds received in advance of services provided.

The following table provides information about the changes in contract assets and liabilities as of and for the years ended December 31, 2023 and 2022:

	2023	2022
Contract assets, beginning of year	\$ 251,986	\$ 154,490
Increase in contract assets based on services provided	539,816	654,271
Decrease in contract assets due to cash received during the period	(545,124)	(556,775)
Contract assets, end of year	<u>246,678</u>	<u>251,986</u>
	2023	2022
Contract liabilities, beginning of year	\$ 300,459	\$ 377,834
Decrease in contract liabilities due to revenue recognized	(300,459)	(329,872)
Increase in contract liabilities due to cash received during the period	-	252,497
Contract assets, end of year	<u>\$ -</u>	<u>\$ 300,459</u>

##### **Property and Equipment**

Property and equipment are recorded at cost purchased, costing in excess of \$1,000, are capitalized as assets and recorded at cost, except for donated items, which are recorded at the fair value on the date of the donation. Repairs and maintenance, which do not extend the useful lives of the related assets are expensed as incurred. Depreciation and amortization are being provided over the estimated useful lives of the assets using the straight-line method as follows:

<u>Description</u>	<u>Estimated Useful Life (Years)</u>
Land improvements	10-20
Buildings	10-40
Leasehold improvements	4-40
Furniture and equipment	4-10

## **SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

### **NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

---

#### **B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

##### **Valuation of Long-Lived Assets**

The Organization reviews long-lived assets, including property and equipment, for impairment whenever events or changes in business circumstances indicate that the carrying amount of the assets may not be fully recoverable. Management has determined that no assessment was required for the periods presented in these consolidated financial statements.

##### **Contributed Nonfinancial Assets**

Contributions of donated noncash assets are recorded at their fair value in the period received. Contributions of donated services that create or enhance nonfinancial assets or that require specialized skills, are provided by individuals possessing those skills, and would typically need to be purchased if not provided by donation, are recorded at their fair values based on the standard rates for those services provided charged to others in the period received.

##### **Leases**

The Organization has entered into five noncancelable operating leases for buildings and equipment. The Organization determines if an arrangement is a lease at inception.

Operating leases (with the exception of leases with a term of twelve months or less) are recorded in the operating lease right-of-use assets and obligations under operating lease liabilities in the consolidated statements of financial position.

Leases with a term of twelve months or less are considered short-term leases and are accounted for as an expense in the consolidated statements of activities as rental payments are incurred. The Organization has four short-term leases.

Operating lease assets represent the Organization's right to use an underlying asset for the lease term and lease liabilities represent its obligation to make payments arising from the lease. Operating lease assets and liabilities are recognized at the commencement date based on the present value of lease payments over the lease term. The Organization uses the rate implicit in the lease agreement to determine present value of payments when readily determinable. When the lease does not provide an implicit rate, the Organization uses the incremental borrowing rate as of the date of implementation in determining the present value of lease payments.

The Organization's lease terms may include options to extend if the option is considered reasonably certain to be exercised. Operating lease expense for lease payments is recognized on a straight-line basis over the lease term.

##### **Income Taxes**

SLD, SLGR, SLH, SMH, SHH, SRV, SRA, SPH and SCA are exempt from federal income taxes as organizations described under Section 501(c)(3) of the U.S. Internal Revenue Code and applicable state law. Income generated by activities that would be considered unrelated to the Organization's mission would be subject to tax, which, if incurred, would be recognized as a current expense. No such tax has been recognized for the years ended December 31, 2023 and 2022.

## **SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

### **NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

---

#### **B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

##### **Income Taxes (Continued)**

U.S. GAAP requires management to evaluate tax positions taken by the Organization and recognize a tax liability if the Organization has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. Management evaluated the Organization's tax positions and concluded that the Organization had taken no uncertain tax positions that require adjustment to the financial statements to comply with the provisions of this guidance.

The Organization did not record any interest or penalties on uncertain tax positions in the accompanying consolidated statements of financial position as of December 31, 2023 and 2022, or in the accompanying consolidated statements of activities for the years then ended. If the Organization were to incur any income tax liability in the future, interest on any income tax liability would be reported as interest expense and penalties on any income tax liability would be reported as income taxes.

##### **Functional Classification of Expenses**

The costs of providing program and other activities have been summarized on a functional basis in the consolidated statements of functional expenses. Expenses directly attributable to a specific functional area of the Organization are reported as expenses of those functional areas while certain costs have been allocated among program services and general and administrative services. Such allocations are determined by management based on square footage or time and effort.

##### **Subsequent Events**

Management has evaluated subsequent events for potential recognition and disclosure through July 19, 2024, the date the consolidated financial statements were available to be issued. No items were determined by management to require disclosure.

##### **Recently Adopted Accounting Pronouncements**

The Organization adopted the new accounting standard ASC Topic 326, *Financial Instruments – Credit Losses*, which amends the impairment model by requiring entities to use a forward-looking approach to estimate lifetime expected credit losses on certain types of financial instruments, including trade receivables. The adoption of this standard did not have a material impact on the Organization's consolidated financial statements as the allowance amount was already determined based on historical loss, current economic conditions, and reasonable forecasts about future conditions.

# SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

### C. LIQUIDITY AND AVAILABILITY

As of December 31, 2023 and 2022, the Organization's liquidity resources and financial assets available within one year for general expenditure, such as operating expenses, fulfillment of payment of accounts payable and expenditures, were as follows:

	2023	2022
Financial assets at year end:		
Cash and cash equivalents	\$ 6,694,821	\$ 6,644,287
Grants and contracts receivable	246,678	251,986
Receivables due from Medicaid	2,714,385	3,537,671
Receivables due from consumers	184,864	147,549
Rental and other receivables	151,209	210,478
Total financial assets available within one year	<u>9,991,957</u>	<u>10,791,971</u>
Less		
Surplus cash required to be deposited in residual receipts account	(42,130)	(13,240)
Donor restricted net assets	<u>(1,265,113)</u>	<u>(1,302,743)</u>
Financial assets available within one year	<u>8,684,714</u>	<u>9,475,988</u>
Liquidity resources		
Undrawn line of credit	<u>2,500,000</u>	<u>2,500,000</u>
Total financial assets and liquidity resources available within one year	<u>\$ 11,184,714</u>	<u>\$ 11,975,988</u>

The Organization manages its financial assets to be available as its operating expenditures, liabilities and other obligations come due. The Organization's cash flows have fluctuations during the year attributable to the timing of operations and repayment from funding sources and Medicaid. The Organization has a line of credit for \$2,500,000 (see Note E), of which \$2,500,000 could be drawn upon in the event of an immediate liquidity need.

### D. RESTRICTED CASH ACCOUNTS

#### *Assets Whose Use is Limited Under Bond Indenture Agreements, Held by Trustee*

Certain assets are held by the bond trustee under the bond indenture agreement for the purpose of future payments of principal, interest and miscellaneous fees and consisted of the following at December 31, 2022:

	Cost	Market (Level 1)
U.S. government obligations	\$ 55,371	\$ 55,371
Cash and cash equivalents	190,426	190,426
	<u>\$ 245,797</u>	<u>\$ 245,797</u>

There were no assets held by the bond trustee under a bond indenture agreement at December 31, 2023 as the bond was paid in full during 2023 (See Note G).

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### D. RESTRICTED CASH ACCOUNTS (CONTINUED)

##### *Reserve for Replacements*

In connection with the mortgage note insured by the Federal Housing Administration ("FHA") and under certain agreements with HUD, the Organization is required to place specified amounts into reserve accounts to provide for the major repairs and maintenance requirements of its facilities. The balances in the reserve for replacement accounts were \$325,465 and \$468,539 for the years ended December 31, 2023 and 2022, respectively. All required payments into the accounts have been made.

##### *Other Restricted Cash Accounts*

The Organization operates as the representative payee for residents and also manages the residents' personal needs accounts. Therefore, restricted cash consists of cash held and managed on behalf of the residents and amounted to \$34,709 and \$153,859 for the years ended December 31, 2023 and 2022, respectively. Additionally, HUD requires surplus cash be deposited into the residual receipts account. Total restricted cash held in the residual receipts accounts amounted to \$34,783 and \$327,317 for the years ended December 31, 2023 and 2022, respectively.

#### E. LINE OF CREDIT

Spectrum for Living has a loan agreement with Spectrum for Living Endowment, Inc. ("Endowment") for a credit facility (the "credit facility") not to exceed \$2,500,000. Interest on the line of credit is one-half of prime rate, 4.25% and 3.25% as of December 31, 2023 and 2022, respectively. Accrued interest may be charged at the maturity of the individual loan. Each of the loans shall be evidenced by a promissory note. Each loan shall be repaid no later than twelve months from the date of advance of the loan and may not be repaid by the advancement of another loan. The credit facility originally had an expiration date of May 9, 2009; however, the credit facility automatically renews annually unless terminated by either party with sixty days' notice to the other prior to the anniversary date of the expiration of the term. The credit facility has not been terminated. There was no outstanding balance on the line of credit at December 31, 2023 and 2022.

#### F. LONG-TERM DEBT

Long-term debt at December 31, 2023 and 2022, consists of the following:

	2023	2022
Mortgage payable to US Department of Housing and Urban Development. Monthly installments due of principal and interest of \$3,010, with a maturity date of May 2025. Stated and effective interest at 9.25% per annum. The mortgage is secured by the group home owned by Spectrum Paramus Home, Inc.	\$ 45,168	\$ 75,565
Less: Current portion	<u>(33,332)</u>	<u>(30,397)</u>
Long-term debt, net of current portion and unamortized deferred costs	<u>\$ 11,836</u>	<u>\$ 45,168</u>

# SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

### F. LONG-TERM DEBT (CONTINUED)

The required principal payments of long-term debt as of December 31, 2023, are as follows:

<u>Years Ending December 31,</u>	
2024	\$ 33,332
2025	11,836
Total	<u><u>\$ 45,168</u></u>

### G. BONDS PAYABLE

Bonds payable consisted of the following as of the years ended December 31, 2023 and 2022:

	2023	2022
Bonds payable to NJEDA, which mature on October 1, 2035; payments of \$30,492 due monthly, interest of 3.15% due September 30, 2030, (effective interest rate of 3.15%) (a)	\$ 3,610,267	\$ 3,836,565
Revenue bonds payable, Series 1999 A DDD Composite Bond, which mature on July 1, 2024, and bear interest from their respective dates ranging from 4.9% through 6.25%, payable semiannually on January 1 and July 1 (effective interest rate of 7.15%) (b)	-	50,000
Less: Unamortized bond discount	3,610,267	3,886,565
Less: Current portion	(328)	(700)
Bonds payable, net of current maturities and bond discounts	<u><u>\$ 3,355,945</u></u>	<u><u>\$ 3,588,867</u></u>

- a. In September 2010, the New Jersey Economic Development Authority ("NJEDA") issued \$5,865,000 of bonds in order to refinance a previous loan agreement with Bank of America. The bond calls for monthly payments of principal and interest totaling \$30,492, with interest accruing at 3.15%. Commencing on October 1, 2030, the interest rate will be adjusted to a new fixed interest rate calculated as the sum of the five year United States Treasury Bond Yield as quoted by the Wall Street Journal, plus 250 basis points with such rate to be fixed two days prior to the interest rate adjustment date. The bonds payable are due to mature on October 1, 2035. The NJEDA bonds are secured by property owned by SLD located at 50 Blanch Avenue, Closter, New Jersey 07624. The NJEDA bonds call for various financial covenants while the bonds payable remain outstanding. Spectrum for Living was in compliance with these financial covenants as of the years ended December 31, 2023 and 2022.
- b. In December 1999, NJEDA issued bonds for the construction of an adult training center. The Organization's allocable share of the bond proceeds was \$2,065,000, less the original issue discount of \$9,251. The bonds were subject to optional redemption beginning July 1, 2001, at redemption prices varying from 102% to 100 plus accrued interest. The mortgage note was secured by the land, together with any buildings and improvements thereon, now, or at any time hereafter constructed and certain equipment therein. The bonds were paid off in full by the Organization during the year ended December 31, 2023.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### G. BONDS PAYABLE (CONTINUED)

The anticipated future maturities of the NJEDA bonds described in (a) above at December 31, 2023, are as follows:

<u>Years Ending December 31,</u>	
2024	\$ 253,994
2025	262,545
2026	271,054
2027	279,839
2028	288,684
Thereafter	2,254,151
Total	<u>\$ 3,610,267</u>

#### H. RELATED-PARTY TRANSACTIONS

Endowment provided approximately \$167,656 and \$210,750 of support to Spectrum for Living during the years ended December 31, 2023 and 2022, respectively. Cumulative cash and non-cash amounts totaling approximately \$9,147,406 and \$8,979,750 were contributed to the Endowment through December 31, 2023 and 2022, respectively.

Endowment conducts fundraising activities, the funds from which, along with interest earnings, may be used to support the programs of Spectrum for Living. In turn, Spectrum for Living performs certain administrative functions for Endowment for which it receives a management fee. The management fee charged was approximately \$12,000 for both years ended December 31, 2023 and 2022, and is included in other income.

Endowment provided a line of credit to Spectrum for Living (See Note E). No amounts were outstanding at December 31, 2023 and 2022.

The Organization has an agreement with an entity where one of the members of the Board of Trustees is the President, which provides for purchases by the Organization of medical products. Purchases from this entity at fair market value amounted to approximately \$322,382 and \$352,532 for the years ended December 31, 2023 and 2022, respectively. There were no accounts payable and accrued expenses to this entity as of the years ended December 31, 2023 and 2022.

#### I. OPERATING LEASES

The components of lease costs were as follows for the years ended December 31, 2023 and 2022:

	Statement of Activities Classification	
	2023	2022
Operating lease cost		
Lease expense	\$ 518,519	\$ 716,735
Short-term lease expense	(36,268)	(29,304)
Net lease expense	<u>\$ 482,251</u>	<u>\$ 687,431</u>

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### I. OPERATING LEASES (CONTINUED)

As of December 31, 2023, the maturities of the Organization's lease liabilities were as follows:

<u>Years ending December 31,</u>	
2024	\$ 411,156
2025	168,042
2026	124,500
2027	126,750
2028	129,000
Total minimum payments	<u>959,448</u>
Less: present value discount	(27,408)
Total lease liabilities	<u><u>\$ 932,040</u></u>

The weighted average remaining lease term and weighted average discount rate were as follows as of December 31, 2023 and 2022:

	2023	2022
Weighted average remaining lease term (in years)		
Operating leases	3.54	3.91
Weighted average discount rate		
Operating leases	1.63%	1.63%

Supplemental cash flow information related to leases was as follows for the years ended December 31, 2023 and 2022:

Cash paid for amounts included in the measurement of lease liabilities	2023	2022
Operating cash flows from operating leases	\$ 493,590	\$ 562,140
Property and equipment acquired through operating leases	-	1,802,856
Total	<u>\$ 493,590</u>	<u>\$ 2,364,996</u>

#### J. COMMITMENTS AND CONTINGENCIES

##### *Grant Contract Commitments*

Spectrum for Living has nineteen separate twenty-year agreements with the NJDHS for the acquisition or construction of group homes, condo units, and apartment complexes for the developmentally disabled. The agreements expire through October 2034. As of the years ended December 31, 2023 and 2022, these agreements totaled \$6,337,174. All of the agreements are accompanied by promissory notes and twelve are accompanied by purchase money mortgages. Mortgage requirements were waived by NJDHS for the remaining six projects due to legal constraints imposed by concomitant financing from HUD. Upon expiration, the agreements may be renewed if such renewals are desired and both NJDHS and Spectrum for Living agree upon the terms of such. If the agreements are not renewed, Spectrum for Living may be required to satisfy the mortgages or transfer title of such assets to NJDHS or an entity designated by NJDHS.

## SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### J. COMMITMENTS AND CONTINGENCIES (CONTINUED)

Spectrum for Living has entered into six separate agreements with the New Jersey Department of Community Affairs ("Community Affairs") to partially fund the acquisition, construction or rehabilitation of three group homes and two apartment complexes for the developmentally disabled. The cumulative amount expended under the agreements at the years ended December 31, 2023 and 2022, was \$1,025,300. Promissory notes and mortgages totaling \$758,800 accompany three of the agreements with contract periods continuing as long as the property is in use. Community Affairs accepted co-obligee status with HUD on its performance/payment bonds for the remaining two properties. Community Affairs will not require repayment of the loans as long as the properties are used for low and moderate-income residents.

Spectrum for Living entered into three agreements which expired in June 2019 and continuing as long as the property is in use with the Federal Home Loan Bank to partially fund the construction of two group homes and two apartment complexes for the developmentally disabled. The cumulative amount expended under the agreements at the years ended December 31, 2023 and 2022, was \$320,578. The agreements are accompanied by promissory notes and mortgages. No repayment is required as long as the housing is utilized for low-income residents, and at the end of the agreements, the mortgages and promissory notes will be considered satisfied.

Spectrum for Living entered into various agreements and mortgages with HUD for the construction and operation of community residences. No payments are required during the term of the notes, and provided that the community residences remain available for occupancy by very low-income persons with disabilities and there are no other defaults under the notes or other agreements, the notes will be discharged and the debt forgiven at maturity. In the event of default, the principal will become payable at once with accrued interest. Cumulative mortgage amounts expiring between 2033 and 2045 were \$5,313,800 for the years ended December 31, 2023 and 2022. The restricted balances are included in net assets with donor restrictions and are amortized over the life of the respective contracts and released to net assets without donor restrictions as the terms of the notes expire (See Note K). For the years ended December 31, 2023 and 2022, net assets with donor restrictions amounted to \$1,982,483 and \$2,114,927, respectively.

#### *Grant Contract Commitments (Continued)*

Spectrum for Living also entered into two HOME Investment partnership agreements with the County of Bergen, Department of Planning & Economic Development, Division of Community Development, for the construction of two apartment complexes for the developmentally disabled. The cumulative amount expended under the agreements for the years ended December 31, 2023 and 2022, was \$1,181,000. The agreements are accompanied by twenty-year mortgages and expire through February 2024. As long as the apartment complexes are used as affordable housing for low and moderate-income residents, no payments will be required and at the end of the twenty-year period the mortgages will be considered satisfied.

#### *General Legal Matters*

From time to time, Spectrum for Living is subject to litigation that arises in the normal course of business. In accordance with U.S. GAAP, Spectrum for Living recognizes such contingencies when it is both probable that a material liability has been incurred and the amount can be reasonably estimated. In management's opinion, the resolution of litigation matters would not have a material effect on the financial position of the Organization as of the years ended December 31, 2023 and 2022.

## **SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

### **NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

---

#### **K. NET ASSETS WITH DONOR RESTRICTIONS**

Net assets with donor restrictions at December 31 are available for the following purposes or periods:

	<b>2023</b>	<b>2022</b>
HUD mortgaged property	\$ 1,982,483	\$ 2,114,927
Bergen County Home Grant Property	7,417	51,917
Affordability Contribution of Property	567,022	616,689
Residential group home improvements	441,571	467,721
Capital improvements/special projects	334,981	326,157
Furniture and equipment purchases	29,865	61,560
Other	64,432	63,732
Client enrichment/recreational program	394,264	383,573
	<u>\$ 3,822,035</u>	<u>\$ 4,086,276</u>

Net assets released from restrictions were \$788,325 and \$481,764 for the years ended December 31, 2023 and 2022, respectively.

#### **L. PENSION PLAN**

The Organization offers its employees the opportunity to participate by salary reductions in a 403(b) Thrift Plan. The Organization provides for discretionary matching contributions. There were no contributions made for the years ended December 31, 2023 and 2022. Accordingly, the Organization had no pension expense for the years ended December 31, 2023 and 2022.

#### **M. CONCENTRATION OF RISK AND UNCERTAINTIES**

Spectrum for Living's financial instruments exposed to concentrations of credit risk consist primarily of cash, cash equivalents, investments and grants and contracts receivable. Cash, cash equivalents and investments are placed in institutions that have high credit ratings. Grants and contracts receivable are due from agencies of the federal and state government with which management has a long-standing collection history. These policies limit the Organization's exposure to concentrations of credit risk. For the years ended December 31, 2023 and 2022, Spectrum for Living had cash deposits in excess of FDIC limits.

Spectrum for Living's support and operating revenue is dependent upon funding from the State of New Jersey through the Medicaid program. For the years ended December 31, 2023 and 2022, revenue from Medicaid was 89% and 90% of total revenue and support, respectively. At December 31, 2023 and 2022, approximately 85% of receivables were due from Medicaid, respectively.

INTRODUCTION, DEFINITIONS AND SCOPE, COMPLIANCE  
STANDARDS AND CERTIFICATION  
PROCEDURES FOR THE APPROVAL OF  
INTEGRATED POLLUTION PREVENTION

In addition to the general information which may be contained herein, please refer to:  
<http://www.epa.gov/epaoswest/hazardouswaste/integratedpollutionprevention.html>

## **SUPPLEMENTARY INFORMATION**

Topic	Page	Description
Definitions	1-6	Definitions of terms used in this document.
Scope	7-12	Information concerning the scope of this document.
Compliance Standards	13-16	Information concerning the compliance standards required for certification.
Certification	17-20	Information concerning the certification process.
Approval	21-24	Information concerning the approval process.
Implementation	25-27	Information concerning the implementation of this document.
Implementation Schedule	28	Implementation schedule for this document.

Additional information may be found at: <http://www.epa.gov/epaoswest/hazardouswaste/integratedpollutionprevention.html>

Topic	Page	Description
Definitions	1-6	Definitions of terms used in this document.
Scope	7-12	Information concerning the scope of this document.
Compliance Standards	13-16	Information concerning the compliance standards required for certification.

Information concerning the implementation of this document is given below, as well as compliance standards and certification procedures. It is anticipated that implementation will begin in the first quarter of 1993, and will continue through the remainder of 1993. The following information is to be used by facilities in the U.S. Virgin Islands and the U.S. Virgin Islands to determine if their operations are consistent with the requirements of this document. Information on implementation dates for facilities located outside the U.S. Virgin Islands will be provided as soon as possible. The following information is to be used by facilities located outside the U.S. Virgin Islands to determine if their operations are consistent with the requirements of this document.

The following table summarizes the relationship between the required standards and compliance requirements and the implementation dates. Compliance standards and implementation dates are listed in chronological order. The table lists the required standards and implementation dates for each facility type. The table also lists the required standards and implementation dates for each facility type.

**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

**CONSOLIDATING STATEMENT OF FINANCIAL POSITION**

December 31, 2023

	Spectrum for Living Development, Inc.	Spectrum for Living Glen Rock Property, Inc.	Spectrum for Living Hillsdale Property, Inc.	Spectrum for Living River Vale Apartments, Inc.	Spectrum Haworth Home, Inc.	Spectrum Maywood Home, Inc.	Spectrum Ringwood Apartments, Inc.	Spectrum Closter Apartments, Inc.	Spectrum Paramus Home, Inc.	Eliminations	Total
<b>ASSETS</b>											
Current assets											
Cash and cash equivalents	\$ 6,616,461	\$ 1,929	\$ 3,177	\$ 10,447	\$ 31,850	\$ 22,584	\$ 925	\$ 5,780	\$ 1,668	\$ -	\$ 6,694,821
Grants and contracts receivable	246,678	-	-	-	-	-	-	-	-	-	246,678
Receivables due from Medicaid, net of provision for expected credit losses of \$163,595	2,714,385	-	-	-	-	-	-	-	-	-	2,714,385
Receivables due from consumers	184,864	-	-	-	-	-	-	-	-	-	184,864
Rental and other receivables	107,788	9,895	6,838	5,768	1,573	670	2,576	15,161	940	-	151,209
Prepaid expenses	535,594	811	810	810	810	428	29,421	63,063	712	-	632,459
Due from affiliates - net	615,629	-	-	-	-	-	-	-	-	(615,629)	-
Total current assets	<u>11,021,399</u>	<u>12,635</u>	<u>10,825</u>	<u>17,025</u>	<u>34,233</u>	<u>23,682</u>	<u>32,922</u>	<u>84,004</u>	<u>3,320</u>	<u>(615,629)</u>	<u>10,624,416</u>
Property and equipment											
Land	2,163,939	177,617	205,336	464,028	199,949	173,029	225,849	1,497,937	-	-	5,107,684
Land improvements	2,667,318	40,084	9,165	224,228	62,445	90,187	152,334	115,507	11,500	-	3,372,768
Buildings	19,079,374	469,932	447,470	2,166,679	558,373	462,147	1,694,262	1,877,959	537,188	-	27,293,384
Leasehold improvements	1,361,907	-	-	-	-	-	-	-	-	-	1,361,907
Furniture and equipment	5,555,054	74,115	73,936	246,665	64,471	87,247	171,479	193,594	63,791	-	6,530,352
Total property and equipment	<u>30,827,592</u>	<u>761,748</u>	<u>735,907</u>	<u>3,101,600</u>	<u>885,238</u>	<u>812,610</u>	<u>2,243,924</u>	<u>3,684,997</u>	<u>612,479</u>	<u>-</u>	<u>43,666,095</u>
Less: Accumulated depreciation	<u>21,495,200</u>	<u>427,874</u>	<u>351,391</u>	<u>1,943,541</u>	<u>458,078</u>	<u>436,919</u>	<u>1,173,369</u>	<u>1,139,238</u>	<u>522,043</u>	<u>-</u>	<u>27,947,653</u>
Property and equipment, net	<u>9,332,392</u>	<u>333,874</u>	<u>384,516</u>	<u>1,158,059</u>	<u>427,160</u>	<u>375,691</u>	<u>1,070,555</u>	<u>2,545,759</u>	<u>90,436</u>	<u>-</u>	<u>15,718,442</u>
Reserves for replacements	-	22,285	34,772	32,700	42,314	55,460	109,428	17,619	10,887	-	325,455
Restricted cash accounts	34,710	2,647	14,524	16,602	2,824	2,861	7,656	7,613	2,941	-	92,378
Security deposits	15,229	-	-	-	-	-	-	-	-	-	15,229
Right-of-use asset - operating leases	823,410	-	-	-	-	-	-	-	-	-	823,410
Total Assets	<u>\$ 21,227,140</u>	<u>\$ 371,441</u>	<u>\$ 444,637</u>	<u>\$ 1,224,386</u>	<u>\$ 506,531</u>	<u>\$ 457,694</u>	<u>\$ 1,220,561</u>	<u>\$ 2,654,995</u>	<u>\$ 107,584</u>	<u>\$ (615,629)</u>	<u>\$ 27,599,340</u>
<b>LIABILITIES AND NET ASSETS</b>											
Current liabilities											
Accounts payable and accrued expenses	\$ 642,936	\$ 7,545	\$ 14,666	\$ 23,691	\$ 31,850	\$ 22,584	\$ 58,747	\$ 22,968	\$ 27,264	\$ -	\$ 852,251
Accrued payroll and taxes	761,668	-	-	-	-	-	-	-	-	-	761,668
Accrued compensated absences and employee benefits	1,870,947	-	-	-	-	-	-	-	-	-	1,870,947
Deferred revenue	-	-	396	1,383	-	-	1,318	2,689	-	-	5,786
Current portion of long-term debt	-	-	-	-	-	-	-	-	33,332	-	33,332
Current portion of bonds payable	253,994	-	-	-	-	-	-	-	-	-	253,994
Lease liability - operating leases	399,619	-	-	-	-	-	-	-	-	-	399,619
Due to affiliates - net	-	71,292	63,813	67,087	20,141	17,049	92,739	148,235	135,273	(615,629)	-
Total Current Liabilities	<u>3,929,164</u>	<u>78,837</u>	<u>78,875</u>	<u>92,161</u>	<u>51,991</u>	<u>39,633</u>	<u>152,804</u>	<u>173,892</u>	<u>195,869</u>	<u>(615,629)</u>	<u>4,177,597</u>
Security deposits	41,305	1,146	1,256	6,785	1,323	1,360	3,649	3,611	1,190	-	61,625
Long-term debt, net of current portion	-	-	-	-	-	-	-	-	11,836	-	11,836
Bonds payable, net of current portion	3,355,945	-	-	-	-	-	-	-	-	-	3,355,945
Lease liability - operating leases, net of current portion	532,421	-	-	-	-	-	-	-	-	-	532,421
Total Liabilities	<u>7,858,835</u>	<u>79,983</u>	<u>80,131</u>	<u>98,946</u>	<u>53,314</u>	<u>40,993</u>	<u>156,453</u>	<u>177,503</u>	<u>208,895</u>	<u>(615,629)</u>	<u>8,139,424</u>
Net Assets											
Without donor restrictions	12,103,092	201,609	278,858	558,083	314,864	263,180	601,146	1,418,360	(101,311)	-	15,637,881
With donor restrictions	1,265,213	89,849	85,648	567,357	138,353	153,521	462,962	1,059,132	-	-	3,822,035
Total Net Assets	<u>13,368,305</u>	<u>291,458</u>	<u>364,506</u>	<u>1,125,440</u>	<u>453,217</u>	<u>416,701</u>	<u>1,064,108</u>	<u>2,477,492</u>	<u>(101,311)</u>	<u>-</u>	<u>19,459,916</u>
Total Liabilities and Net Assets	<u>\$ 21,227,140</u>	<u>\$ 371,441</u>	<u>\$ 444,637</u>	<u>\$ 1,224,386</u>	<u>\$ 506,531</u>	<u>\$ 457,694</u>	<u>\$ 1,220,561</u>	<u>\$ 2,654,995</u>	<u>\$ 107,584</u>	<u>\$ (615,629)</u>	<u>\$ 27,599,340</u>

See independent auditors' report.

**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

**CONSOLIDATING STATEMENT OF FINANCIAL POSITION**

December 31, 2022

	Spectrum for Living Development, Inc.	Spectrum for Living Rock Property, Inc.	Spectrum for Living Hillsdale Property, Inc.	Spectrum for Living River Vale Apartments, Inc.	Spectrum Haworth Home, Inc.	Spectrum Maywood Home, Inc.	Spectrum Ringwood Apartments, Inc.	Spectrum Closter Apartments, Inc.	Spectrum Paramus Home, Inc.	Eliminations	Total
<b>ASSETS</b>											
Current assets											
Cash and cash equivalents	\$ 6,562,683	\$ -	\$ 4,880	\$ 27,289	\$ 13,721	\$ 8,433	\$ 20,644	\$ 4,424	\$ 2,212	\$ -	\$ 6,644,286
Grants and contracts receivable	251,986	-	-	-	-	-	-	-	-	-	251,986
Receivables due from Medicaid, net of provision for expected credit losses of \$163,595	3,537,671	-	-	-	-	-	-	-	-	-	3,537,671
Receivables due from consumers	147,549	-	-	-	-	-	-	-	-	-	147,549
Rental and other receivables	139,407	9,335	994	4,521	7,422	445	1,252	45,940	1,162	-	210,478
Prepaid expenses	113,988	772	772	771	2,086	390	30,931	65,931	679	-	216,320
Due from affiliates - net	587,814	-	-	-	-	-	-	-	-	(587,814)	-
Total current assets	<u>11,341,098</u>	<u>10,107</u>	<u>6,646</u>	<u>32,581</u>	<u>23,229</u>	<u>9,268</u>	<u>52,827</u>	<u>116,295</u>	<u>4,053</u>	<u>(587,814)</u>	<u>11,008,290</u>
Property and equipment											
Land	2,163,939	177,617	205,336	464,028	199,949	173,029	225,849	1,497,937	-	-	5,107,684
Land improvements	2,620,434	40,084	9,165	224,228	62,445	90,187	152,334	115,507	-	-	3,325,884
Buildings	18,815,502	462,196	404,090	2,113,178	539,631	448,727	1,686,722	1,778,635	516,498	-	26,765,179
Leasehold improvements	1,339,239	-	-	-	-	-	-	-	-	-	1,339,239
Furniture and equipment	5,467,196	72,994	71,794	243,230	63,336	85,177	168,714	193,594	61,457	-	6,427,492
Total property and equipment	<u>30,406,310</u>	<u>752,891</u>	<u>690,385</u>	<u>3,044,664</u>	<u>865,361</u>	<u>797,120</u>	<u>2,233,619</u>	<u>3,585,673</u>	<u>589,455</u>	<u>-</u>	<u>42,965,478</u>
Less: Accumulated depreciation	20,750,164	411,997	334,528	1,877,432	441,093	421,744	1,123,072	1,077,999	513,113	-	26,951,142
Property and equipment, net	<u>9,656,146</u>	<u>340,894</u>	<u>355,857</u>	<u>1,167,232</u>	<u>424,268</u>	<u>375,376</u>	<u>1,110,547</u>	<u>2,507,674</u>	<u>76,342</u>	<u>-</u>	<u>16,014,336</u>
Reserves for replacements	-	24,969	66,413	57,865	64,465	71,305	118,762	55,815	8,945	-	468,539
Restricted cash accounts	153,859	27,584	23,151	129,356	20,757	5,354	43,674	89,852	10,456	-	504,043
Security deposits	50,229	-	-	-	-	-	-	-	-	-	50,229
Assets whose use is limited under bond indenture agreements, held by trustee	245,797	-	-	-	-	-	-	-	-	-	245,797
Right-of-use asset - operating leases	<u>1,281,957</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,281,957</u>
Total Assets	<u>\$ 22,729,086</u>	<u>\$ 403,554</u>	<u>\$ 452,067</u>	<u>\$ 1,387,034</u>	<u>\$ 532,719</u>	<u>\$ 461,303</u>	<u>\$ 1,325,810</u>	<u>\$ 2,769,636</u>	<u>\$ 99,796</u>	<u>\$ (587,814)</u>	<u>\$ 29,573,191</u>
<b>LIABILITIES AND NET ASSETS</b>											
Current liabilities											
Accounts payable and accrued expenses	\$ 746,602	\$ 7,805	\$ 21,551	\$ 146,094	\$ 21,143	\$ 13,675	\$ 82,243	\$ 105,494	\$ 20,259	\$ -	\$ 1,164,866
Grant advances payable	300,459	-	-	-	-	-	-	-	-	-	300,459
Accrued payroll and taxes	649,996	-	-	-	-	-	-	-	-	-	649,996
Accrued compensated absences and employee benefits	1,754,159	-	-	-	-	-	-	-	-	-	1,754,159
Deferred revenue	-	-	-	-	-	-	-	-	-	-	4,552
Current portion of long-term debt	-	-	-	-	1,834	-	1,518	1,200	-	-	-
Current portion of bonds payable	296,998	-	-	-	-	-	-	-	30,397	-	30,397
Lease liability - operating leases	475,207	-	-	-	-	-	-	-	-	-	296,998
Due to affiliates - net	-	71,292	35,998	67,087	20,141	17,049	92,739	148,235	135,273	(587,814)	-
Total Current Liabilities	<u>4,223,421</u>	<u>79,097</u>	<u>57,549</u>	<u>213,181</u>	<u>43,118</u>	<u>30,724</u>	<u>176,500</u>	<u>254,929</u>	<u>185,929</u>	<u>(587,814)</u>	<u>4,676,634</u>
Security deposits	63,634	1,146	1,255	6,779	1,323	1,359	3,645	3,608	1,190	-	83,939
Long-term debt, net of current portion	-	-	-	-	-	-	-	-	-	-	-
Bonds payable, net of current portion	3,588,867	-	-	-	-	-	-	-	45,168	-	45,168
Lease liability - operating leases, net of current portion	932,041	-	-	-	-	-	-	-	-	-	3,588,867
Total Liabilities	<u>8,807,963</u>	<u>80,243</u>	<u>58,804</u>	<u>219,960</u>	<u>44,441</u>	<u>32,083</u>	<u>180,145</u>	<u>258,537</u>	<u>232,287</u>	<u>(587,814)</u>	<u>9,326,649</u>
Net Assets											
Without donor restrictions	12,618,381	224,624	299,552	553,084	339,802	265,576	657,678	1,334,060	(132,491)	-	16,160,266
With donor restrictions	1,302,742	98,687	93,711	613,990	148,476	163,644	487,987	1,177,039	-	-	4,086,276
Total Net Assets	<u>13,921,123</u>	<u>323,311</u>	<u>393,263</u>	<u>1,167,074</u>	<u>488,278</u>	<u>429,220</u>	<u>1,145,665</u>	<u>2,511,099</u>	<u>(132,491)</u>	<u>-</u>	<u>20,246,542</u>
Total Liabilities and Net Assets	<u>\$ 22,729,086</u>	<u>\$ 403,554</u>	<u>\$ 452,067</u>	<u>\$ 1,387,034</u>	<u>\$ 532,719</u>	<u>\$ 461,303</u>	<u>\$ 1,325,810</u>	<u>\$ 2,769,636</u>	<u>\$ 99,796</u>	<u>\$ (587,814)</u>	<u>\$ 29,573,191</u>

See independent auditors' report.

**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

**CONSOLIDATING STATEMENT OF ACTIVITIES**

Year Ended December 31, 2023

	Spectrum for Living Development, Inc.	Spectrum for Living Glen Rock Property, Inc.	Spectrum for Living Hillsdale Property, Inc.	Spectrum for Living River Vale Apartments, Inc.	Spectrum Haworth Home, Inc.	Spectrum Maywood Home, Inc.	Spectrum Ringwood Apartments, Inc.	Spectrum Closter Apartments, Inc.	Spectrum Paramus Home, Inc.	Eliminations	Total
<b>Support and revenues</b>											
Contributions	\$ 743,040	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 743,040
Special events, net	218,127	-	-	-	-	-	-	-	-	-	218,127
Program service fees	39,851,489	-	-	-	-	-	-	-	-	-	39,851,489
Grants and contract income	713,889	-	-	-	-	-	-	-	-	-	713,889
Non-reimbursable expense fees	1,792,863	-	-	-	-	-	-	-	-	-	1,792,863
Rental income	366,511	64,031	62,218	200,700	69,685	68,616	143,342	151,011	86,520	-	1,212,634
Other income	34,967	-	-	3,171	-	-	-	-	-	-	38,138
Investment return	50,605	17	32	72	43	42	112	75	9	-	51,007
Gain on disposal of equipment	15,304	-	-	-	-	5,242	-	-	-	-	20,546
Management fee	80,220	-	-	-	-	-	-	-	-	(80,220)	-
<b>Total support and revenues</b>	<b>43,867,015</b>	<b>64,048</b>	<b>62,250</b>	<b>203,943</b>	<b>69,728</b>	<b>73,900</b>	<b>143,454</b>	<b>151,086</b>	<b>86,529</b>	<b>(80,220)</b>	<b>44,641,733</b>
<b>Expenses</b>											
Salaries and wages	28,772,832	-	-	-	-	-	-	-	-	-	28,772,832
Payroll taxes	2,136,540	-	-	-	-	-	-	-	-	-	2,136,540
Employee benefits	5,047,088	-	-	-	-	-	-	-	-	-	5,047,088
Personnel	117,842	-	-	-	-	-	-	-	-	-	117,842
Office supplies and expense	286,276	-	20,398	585	-	-	-	-	1,278	-	308,537
Dietary and housekeeping supplies	1,048,562	730	2,644	12,817	1,767	2,572	10,580	5,258	1,638	-	1,086,568
Program supplies	538,689	-	-	-	-	-	-	-	144	-	538,689
Telephone and paging	170,765	-	-	-	-	-	-	-	-	-	170,765
Internet and software	144,539	-	-	-	-	-	-	-	-	-	144,539
Professional fees - consultants and contract services	770,851	4,267	3,317	19,663	4,390	4,145	19,679	19,346	3,562	-	849,220
Fees and permits	829,329	1,227	1,037	2,426	922	1,036	846	1,037	8,531	-	846,391
Transportation	652,649	-	-	-	-	-	-	-	-	-	652,649
Insurance	290,640	7,305	6,669	14,462	6,925	6,668	16,984	14,882	7,154	-	371,689
Recruitment	88,645	-	-	-	-	-	-	-	-	-	88,645
Equipment	11,800	-	-	-	-	-	-	-	-	-	11,800
Housekeeping purchased services	462,565	668	995	9,787	767	1,039	11,736	7,671	1,419	-	496,647
Utilities	488,274	10,510	14,625	40,483	11,588	13,486	32,548	30,684	12,576	-	654,774
Building and grounds	266,421	11,810	7,597	22,431	8,127	10,155	30,369	32,533	7,418	-	396,861
Equipment maintenance	536,164	5,148	6,088	28,433	8,208	9,269	28,439	17,683	5,296	-	644,728
Specific assistance to clients	40,019	-	-	-	-	-	-	-	-	-	40,019
Real estate taxes	113,536	4,696	4,552	12,830	6,861	-	10,411	9,114	-	-	162,000
Interest expense	112,367	-	-	-	-	-	1,548	2,907	5,722	-	122,544
Depreciation and amortization	837,350	15,891	16,863	66,110	16,985	15,175	50,297	61,240	8,930	-	1,088,841
Lease expense	518,519	-	-	-	-	-	-	-	-	-	518,519
Recapture of residual receipts	-	-	-	-	25,756	16,374	-	-	-	-	42,130
Expected credit losses	73,643	-	-	-	-	-	-	11,103	-	-	84,746
Management fee	-	6,403	6,222	20,387	7,005	6,862	11,527	10,999	10,815	(80,220)	-
<b>Total expenses</b>	<b>44,355,905</b>	<b>95,901</b>	<b>91,007</b>	<b>250,535</b>	<b>104,789</b>	<b>86,419</b>	<b>225,011</b>	<b>224,673</b>	<b>74,339</b>	<b>(80,220)</b>	<b>45,428,359</b>
<b>Changes in net assets from operations</b>	<b>(488,890)</b>	<b>(31,853)</b>	<b>(28,757)</b>	<b>(46,592)</b>	<b>(35,061)</b>	<b>(12,519)</b>	<b>(81,557)</b>	<b>(73,587)</b>	<b>12,190</b>	<b>-</b>	<b>(786,626)</b>
<b>Other changes in net assets</b>											
Contribution (to) from affiliate	(63,928)	-	-	4,958	-	-	-	39,980	18,990	-	-
Total other changes in net assets	(63,928)	-	-	4,958	-	-	-	39,980	18,990	-	-
Changes in net assets	(552,818)	(31,853)	(28,757)	(41,634)	(35,061)	(12,519)	(81,557)	(33,607)	31,180	-	(786,626)
Net assets, beginning of year	13,921,123	323,311	393,263	1,167,074	488,278	429,220	1,145,665	2,511,099	(132,491)	-	20,246,542
Net assets, end of year	<b>\$ 13,368,305</b>	<b>\$ 291,458</b>	<b>\$ 364,506</b>	<b>\$ 1,125,440</b>	<b>\$ 453,217</b>	<b>\$ 416,701</b>	<b>\$ 1,064,108</b>	<b>\$ 2,477,492</b>	<b>\$ (101,311)</b>	<b>\$ -</b>	<b>\$ 19,459,916</b>

See independent auditors' report.

**SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES**

**CONSOLIDATING STATEMENT OF ACTIVITIES**  
Year Ended December 31, 2022

	<b>Spectrum for Living Development, Inc.</b>	<b>Spectrum for Living Glen Rock Property, Inc.</b>	<b>Spectrum for Living Hillsdale Property, Inc.</b>	<b>Spectrum for Living River Vale Apartments, Inc.</b>	<b>Spectrum Haworth Home, Inc.</b>	<b>Spectrum Maywood Home, Inc.</b>	<b>Spectrum Ringwood Apartments, Inc.</b>	<b>Spectrum Closter Apartments, Inc.</b>	<b>Spectrum Paramus Home, Inc.</b>	<b>Eliminations</b>	<b>Total</b>
<b>Support and revenues</b>											
Contributions	\$ 586,686	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 586,686
Special events, net	313,929	-	-	-	-	-	-	-	-	-	313,929
Program service fees	36,693,614	-	-	-	-	-	-	-	-	-	36,693,614
Grants and contract income	695,827	-	-	-	-	-	-	-	-	-	695,827
Non-reimbursable expense fees	1,676,561	-	-	-	-	-	-	-	-	-	1,676,561
Rental income	311,837	58,719	46,130	193,524	65,984	68,596	159,345	146,179	82,800	-	1,133,114
Other income	33,839	-	-	-	-	-	-	-	-	-	33,839
Investment return	6,329	26	42	76	47	42	40	50	12	-	6,664
Management fee	79,779	-	-	-	-	-	-	-	-	(79,779)	-
<b>Total support and revenues</b>	<b>40,398,401</b>	<b>58,745</b>	<b>46,172</b>	<b>193,600</b>	<b>66,031</b>	<b>68,638</b>	<b>159,385</b>	<b>146,229</b>	<b>82,812</b>	<b>(79,779)</b>	<b>41,140,234</b>
<b>Expenses</b>											
Salaries and wages	27,490,113	-	-	-	-	-	-	-	-	-	27,490,113
Payroll taxes	2,085,897	-	-	-	-	-	-	-	-	-	2,085,897
Employee benefits	5,290,921	-	-	-	-	-	-	-	-	-	5,290,921
Personnel	128,628	-	-	-	-	-	-	-	-	-	128,628
Office supplies and expense	159,158	-	-	-	-	-	-	-	-	-	159,158
Dietary and housekeeping supplies	899,367	430	1,289	7,865	1,772	4,161	9,498	4,476	7,010	-	935,868
Program supplies	519,899	-	-	-	-	-	-	-	-	-	519,899
Telephone and paging	170,886	-	-	-	-	-	-	-	-	-	170,886
Internet and software	105,795	-	-	-	-	-	-	-	-	-	105,795
Professional fees - consultants and contract services	734,146	6,823	5,023	25,794	6,821	6,943	25,795	25,978	5,258	-	842,581
Fees and permits	791,175	1,073	717	830	818	992	991	375	980	-	797,951
Transportation	670,148	-	-	-	-	-	-	-	-	-	670,148
Insurance	220,281	3,849	4,146	6,738	3,580	3,782	8,004	8,943	3,642	-	262,965
Recruitment	92,597	-	-	-	-	-	-	-	-	-	92,597
Equipment	39,715	-	-	2,630	-	-	1,550	-	-	-	43,895
Housekeeping purchased services	371,923	676	574	12,482	633	802	10,391	6,269	1,087	-	404,837
Utilities	492,066	4,942	15,679	44,554	11,669	12,358	31,326	29,111	13,175	-	654,880
Building and grounds	235,789	14,839	11,955	36,692	8,625	16,934	29,877	21,832	9,253	-	385,796
Equipment maintenance	596,473	9,282	6,005	16,067	6,504	7,127	18,138	16,949	4,677	-	681,222
Specific assistance to clients	75,455	-	-	-	-	-	-	-	-	-	75,455
Real estate taxes	125,602	4,525	4,743	-	4,858	5,242	10,292	321	-	-	155,583
Interest expense	181,532	(0)	-	17	-	-	1,548	2,907	8,398	-	194,402
Depreciation and amortization	820,966	15,611	2,352	62,698	15,603	14,089	51,618	61,287	9,930	-	1,054,154
Lease expense	716,735	-	-	-	-	-	-	-	-	-	716,735
Recapture of residual receipts	-	-	-	-	8,610	2,837	-	1,793	-	-	13,240
Expected credit losses	303,908	-	-	2,534	-	-	-	-	-	-	306,442
Management fee	-	5,682	5,742	19,188	7,005	6,862	12,702	12,248	10,350	(79,779)	-
<b>Total expenses</b>	<b>43,319,175</b>	<b>67,732</b>	<b>58,225</b>	<b>238,089</b>	<b>76,498</b>	<b>82,129</b>	<b>211,730</b>	<b>192,489</b>	<b>73,760</b>	<b>(79,779)</b>	<b>44,240,048</b>
Changes in net assets from operations											
Other changes in net assets											
Contribution (to) from affiliate	(30,358)	-	-	13,663	-	-	-	-	16,695	-	-
Total other changes in net assets	(30,358)	-	-	13,663	-	-	-	-	16,695	-	-
Changes in net assets	(2,951,132)	(8,987)	(12,053)	(30,826)	(10,467)	(13,491)	(52,345)	(46,260)	25,747	-	(3,099,814)
Net assets, beginning of year	16,872,255	332,298	405,316	1,197,900	498,745	442,711	1,198,010	2,557,359	(158,238)	-	23,346,356
Net assets, end of year	<b>\$ 13,921,123</b>	<b>\$ 323,311</b>	<b>\$ 393,263</b>	<b>\$ 1,167,074</b>	<b>\$ 488,278</b>	<b>\$ 429,220</b>	<b>\$ 1,145,665</b>	<b>\$ 2,511,099</b>	<b>\$ (132,491)</b>	<b>\$ -</b>	<b>\$ 20,246,542</b>

See independent auditors' report.

**SPECTRUM FOR LIVING DEVELOPMENT, INC.****SCHEDULE OF EXPENDITURES OF STATE FINANCIAL ASSISTANCE**  
Year Ended December 31, 2023

<b>State Grantor Department and Program Title</b>	<b>State Grant Award or Account Number</b>	<b>Grant Award Period</b>	<b>Fiscal Year Grant Expenditures</b>	<b>Total Grant Expenditures to Date</b>
State of New Jersey Department of Human Services Division of Developmental Disabilities				
Assistance to Adults with Developmental Disabilities	100-054-7601-019	01/01/2023-12/31/2023	\$ 460,829	\$ 460,829
Inclusive Health Communities	100-054-7545-039	07/01/2023-06/30/2025	70,665	70,665
<b>Total Expenditures of State Awards</b>			<b>\$ 531,494</b>	<b>\$ 531,494</b>

## SPECTRUM FOR LIVING DEVELOPMENT, INC.

### NOTES TO SCHEDULE OF EXPENDITURES OF STATE FINANCIAL ASSISTANCE Year Ended December 31, 2023

---

#### *Note 1. Basis of Presentation*

The accompanying schedule of expenditures of state financial assistance (the "Schedule") includes the state financial assistance activity of the Organization under programs of the state government for the year ended December 31, 2023. The information in this Schedule is presented in accordance with the requirements of State of New Jersey, Circular Letter 15-08-OMB, *Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid* (the "Circular"). Because the Schedule presents only a selected portion of the operations of the Organization, it is not intended to and does not present the financial position, change in net assets or cash flows of the Organization.

#### *Note 2. Summary of Significant Accounting Policies*

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the State of New Jersey, Department of Human Services Cost Reimbursement Manual, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through entity identifying numbers are presented where available.

#### *Note 3. Indirect Cost Rate*

The Organization has elected to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

#### *Note 4. Reconciliation of Government Grants to Schedule*

Grants and contract income per audit:	\$ 713,889
Less: Local grant funding not reportable on the Schedule	<u>(182,395)</u>
Adjusted grants and contract income per audit	<u>531,494</u>
Expenses per Schedule	
Schedule of State Financial Assistance	531,494
Total expenses per Schedule	<u>531,494</u>
Variance	<u>\$ -</u>

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING  
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL  
STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

To the Board of Trustees,  
Spectrum for Living Development, Inc. and Affiliates:

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Spectrum for Living Development, Inc. and Affiliates (the "Organization"), which comprise the consolidated statements of financial position as of December 31, 2023 and 2022, and the related consolidated statements of activities, functional expenses and cash flows for the years then ended and the related notes to the consolidated financial statements, and have issued our report thereon dated July 19, 2024.

**Report on Internal Control Over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis of determining the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization's financial statements will not be prevented, or detected and corrected, on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING  
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL  
STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS  
(CONTINUED)**

**Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the Organization's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

**Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Mercadier, P.C.  
Certified Public Accountants*

July 19, 2024

Form **990**Department of the Treasury  
Internal Revenue Service**PUBLIC DISCLOSURE COPY - STATE REGISTRATION NO. 0374900**  
**Return of Organization Exempt From Income Tax**

OMB No. 1545-0047

**2023**Open to Public  
InspectionUnder section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)  
Do not enter social security numbers on this form as it may be made public.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.**A For the 2023 calendar year, or tax year beginning** \_\_\_\_\_ and ending \_\_\_\_\_

B Check if applicable:	C Name of organization <b>SPECTRUM FOR LIVING DEVELOPMENT, INC.</b>		D Employer identification number <b>22-2706159</b>
<input type="checkbox"/> Address change	Doing business as		E Telephone number <b>(201) 358-8000</b>
<input type="checkbox"/> Name change	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	G Gross receipts \$ <b>43,986,045.</b>
<input type="checkbox"/> Initial return	<b>210 RIVERVALE ROAD SUITE 3</b>		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input type="checkbox"/> Final return/terminated	City or town, state or province, country, and ZIP or foreign postal code <b>RIVER VALE, NJ 07675-6281</b>		H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions
<input type="checkbox"/> Amended return	F Name and address of principal officer: <b>DANNY ROSARIO</b> <b>210 RIVERVALE ROAD, RIVER VALE, NJ 07675-62</b>		H(c) Group exemption number
<input type="checkbox"/> Application pending	I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) ( ) (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		J Website: <b>WWW.SPECTRUMFORLIVING.ORG</b>
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other	L Year of formation: <b>1986</b>		M State of legal domicile: <b>NJ</b>

**Part I Summary**

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: <b>TO ENABLE INDIVIDUALS WHO HAVE DEVELOPMENTAL AND/OR PHYSICAL DISABILITIES TO HAVE THE OPPORTUNITY</b>		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
Revenue	3 Number of voting members of the governing body (Part VI, line 1a) .....	3	14
	4 Number of independent voting members of the governing body (Part VI, line 1b) .....	4	14
	5 Total number of individuals employed in calendar year 2023 (Part V, line 2a) .....	5	755
	6 Total number of volunteers (estimate if necessary) .....	6	50
	7a Total unrelated business revenue from Part VIII, column (C), line 12 .....	7a	0.
	b Net unrelated business taxable income from Form 990-T, Part I, line 11 .....	7b	0.
Expenses	8 Contributions and grants (Part VIII, line 1h) .....	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g) .....	1,325,224.	1,665,163.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) .....	38,966,674.	42,091,083.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) .....	6,329.	65,909.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) .....	40,398,401.	43,867,015.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3) .....	105,813.	103,947.
	14 Benefits paid to or for members (Part IX, column (A), line 4) .....	0.	0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) .....	34,866,932.	35,956,459.
	16a Professional fundraising fees (Part IX, column (A), line 11e) .....	0.	0.
	b Total fundraising expenses (Part IX, column (D), line 25) .....	215,862.	
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) .....	8,376,788.	8,359,427.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) .....	43,349,533.	44,419,833.
19 Revenue less expenses. Subtract line 18 from line 12 .....	-2,951,132.	-552,818.	
Net Assets or Fund Balances	Beginning of Current Year	End of Year	
	20 Total assets (Part X, line 16) .....	22,729,086.	21,227,140.
	21 Total liabilities (Part X, line 26) .....	8,807,963.	7,858,835.
22 Net assets or fund balances. Subtract line 21 from line 20 .....	13,921,123.	13,368,305.	

**Part II Signature Block**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer <b>DANNY ROSARIO, CHIEF FINANCIAL OFFICER</b>			Date
Paid Preparer	Print/Type preparer's name <b>RAPHAEL J. CARLETTI, CPA</b>	Preparer's signature <b>RAPHAEL J. CARLETTI,</b>	Date <b>08/26/24</b>	Check <input type="checkbox"/> if self-employed <b>PTIN P01747794</b>
Use Only	Firm's name <b>MERCADIEN, P.C.</b>	Firm's EIN <b>22-3271712</b>		
	Firm's address <b>P.O. BOX 7648 PRINCETON, NJ 08543-7648</b>	Phone no. <b>609-689-9700</b>		

May the IRS discuss this return with the preparer shown above? See instructions  Yes  No

LHA For Paperwork Reduction Act Notice, see the separate instructions.

332001 12-21-23

Form **990** (2023)

SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION

**Part III Statement of Program Service Accomplishments**Check if Schedule O contains a response or note to any line in this Part III ..... 

- 1 Briefly describe the organization's mission:

**TO ENABLE INDIVIDUALS WHO HAVE DEVELOPMENTAL AND/OR PHYSICAL  
DISABILITIES TO HAVE THE OPPORTUNITY TO ATTAIN THEIR HIGHEST LEVEL OF  
SKILLS, PURPOSE AND INDEPENDENCE.**

- 2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? .....
- 
- Yes
- 
- No

If "Yes," describe these new services on Schedule O.

- 3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? .....
- 
- Yes
- 
- No

If "Yes," describe these changes on Schedule O.

- 4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: \_\_\_\_\_) (Expenses \$ **32,217,045.** including grants of \$ **103,947.**) (Revenue \$ **35,580,246.**)  
**RESIDENTIAL CARE/CASE MANAGEMENT - PROVIDE HOUSING FACILITIES AND SERVICES FOR 341 DEVELOPMENTALLY DISABLED ADULTS SPECIFICALLY DESIGNED TO MEET THEIR PHYSICAL, SPECIAL AND PSYCHOLOGICAL NEEDS AND TO PROMOTE THEIR HEALTH, SECURITY, HAPPINESS AND USEFULNESS IN LONGER LIVING.**

---

---

---

---

---

4b (Code: \_\_\_\_\_) (Expenses \$ **6,067,018.** including grants of \$ \_\_\_\_\_) (Revenue \$ **6,510,837.**)  
**ADULT TRAINING/DAY CARE - PROVIDE OVER 300 DEVELOPMENTALLY DISABLED PERSONS WITH TRAINING AND VOCATIONAL SERVICES DESIGNED TO MEET THEIR PHYSICAL, SOCIAL AND PSYCHOLOGICAL NEEDS AND TO PROMOTE THEIR HEALTH, SECURITY, HAPPINESS AND USEFULNESS IN LONGER LIVING.**

---

---

---

---

---

4c (Code: \_\_\_\_\_) (Expenses \$ **278,530.** including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)  
**RESPITE AND RECREATION SERVICES - PROVIDE FAMILY AND COMMUNITY RESPITE AND RECREATIONAL SERVICES TO DEVELOPMENTALLY DISABLED ADULTS AND THEIR FAMILIES.**

---

---

---

---

---

- 4d Other program services (Describe on Schedule O.)

(Expenses \$ **312,163.** including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

- 4e Total program service expenses
- 38,874,756.**

Form 990 (2023)

## Part IV Checklist of Required Schedules

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A .....	X	
2	Is the organization required to complete Schedule B, Schedule of Contributors? See instructions .....	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I .....	X	
4	<b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II .....	X	
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? If "Yes," complete Schedule C, Part III .....	X	
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I .....	X	
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II .....	X	
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III .....	X	
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV .....	X	
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? If "Yes," complete Schedule D, Part V .....	X	
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable. <ul style="list-style-type: none"> <li>a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI .....</li> <li>b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII .....</li> <li>c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII .....</li> <li>d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX .....</li> <li>e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X .....</li> <li>f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X .....</li> </ul>	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII .....	X	
12b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional .....	X	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E .....	X	
14a	Did the organization maintain an office, employees, or agents outside of the United States? <ul style="list-style-type: none"> <li>b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV .....</li> </ul>	X	
14b	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV .....	X	
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV .....	X	
16	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I. See instructions .....	X	
17	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II .....	X	
18	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III .....	X	
20a	Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H .....	X	
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return? .....	X	
21	Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II .....	X	

## Part IV Checklist of Required Schedules (continued)

		Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III .....	22 X	
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J .....	23 X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a .....	24a X	
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? .....	24b X	
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds? .....	24c X	
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? .....	24d X	
25a	<b>Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I .....	25a X	
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I .....	25b X	
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II .....	26 X	
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III .....	27 X	
28	Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):		
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV .....	28a X	
b	A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV .....	28b X	
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? If "Yes," complete Schedule L, Part IV .....	28c X	
29	Did the organization receive more than \$25,000 in noncash contributions? If "Yes," complete Schedule M .....	29 X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M .....	30 X	
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I .....	31 X	
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II .....	32 X	
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I .....	33 X	
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1 .....	34 X	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)? .....	35a X	
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2 .....	35b X	
36	<b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2 .....	36 X	
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI .....	37 X	
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? .....	38 X	

Note: All Form 990 filers are required to complete Schedule O .....

## Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V 

		Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable .....	1a 21	
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable .....	1b 0	
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? .....	1c X	

## Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

	Yes	No
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return .....	2a	755
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? .....	2b	<input checked="" type="checkbox"/>
3a Did the organization have unrelated business gross income of \$1,000 or more during the year? .....	3a	<input checked="" type="checkbox"/>
b If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O .....	3b	
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? .....	4a	<input checked="" type="checkbox"/>
b If "Yes," enter the name of the foreign country _____ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR). .....	4b	
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? .....	5a	<input checked="" type="checkbox"/>
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? .....	5b	<input checked="" type="checkbox"/>
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T? .....	5c	
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions? .....	6a	<input checked="" type="checkbox"/>
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? .....	6b	
<b>7 Organizations that may receive deductible contributions under section 170(c).</b>	7a	<input checked="" type="checkbox"/>
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? .....	7b	<input checked="" type="checkbox"/>
b If "Yes," did the organization notify the donor of the value of the goods or services provided? .....	7c	<input checked="" type="checkbox"/>
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? .....	7d	
d If "Yes," indicate the number of Forms 8282 filed during the year .....	7e	<input checked="" type="checkbox"/>
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? .....	7f	<input checked="" type="checkbox"/>
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? .....	7g	
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required? .....	7h	
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C? .....	8	
<b>8 Sponsoring organizations maintaining donor advised funds.</b> Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year? .....	9a	
<b>9 Sponsoring organizations maintaining donor advised funds.</b>	9b	
<b>10 Section 501(c)(7) organizations.</b> Enter:	10a	
a Initiation fees and capital contributions included on Part VIII, line 12 .....	10b	
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities .....	11a	
<b>11 Section 501(c)(12) organizations.</b> Enter:	11b	
a Gross income from members or shareholders .....	12a	
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) .....	12b	
<b>12a Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041? .....	13a	
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year .....	13b	
<b>13 Section 501(c)(29) qualified nonprofit health insurance issuers.</b>	13c	
a Is the organization licensed to issue qualified health plans in more than one state? .....	14a	<input checked="" type="checkbox"/>
Note: See the instructions for additional information the organization must report on Schedule O.	14b	
b Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans .....	15	<input checked="" type="checkbox"/>
c Enter the amount of reserves on hand .....	16	<input checked="" type="checkbox"/>
<b>14a</b> Did the organization receive any payments for indoor tanning services during the tax year? .....	14b	
b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O .....	15	
<b>15</b> Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? .....	16	
If "Yes," see the instructions and file Form 4720, Schedule N.	17	
<b>16</b> Is the organization an educational institution subject to the section 4968 excise tax on net investment income? .....	17	
If "Yes," complete Form 4720, Schedule O.		
<b>17 Section 501(c)(21) organizations.</b> Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? .....		
If "Yes," complete Form 6069.		

**Part VI Governance, Management, and Disclosure.** For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

### Section A. Governing Body and Management

- 1a Enter the number of voting members of the governing body at the end of the tax year ..... **1a** **14**
- If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.
- 1b Enter the number of voting members included on line 1a, above, who are independent ..... **1b** **14**
- 2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? ..... **2** **X**
- 3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person? ..... **3** **X**
- 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? ..... **4** **X**
- 5 Did the organization become aware during the year of a significant diversion of the organization's assets? ..... **5** **X**
- 6 Did the organization have members or stockholders? ..... **6** **X**
- 7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? ..... **7a** **X**
- b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? ..... **7b** **X**
- 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:
- a The governing body? ..... **8a** **X**
- b Each committee with authority to act on behalf of the governing body? ..... **8b** **X**
- 9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O ..... **9** **X**

### Section B. Policies

(This Section B requests information about policies not required by the Internal Revenue Code.)

- 10a Did the organization have local chapters, branches, or affiliates? ..... **10a** **X**
- b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? ..... **10b**
- 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? ..... **11a** **X**
- b Describe on Schedule O the process, if any, used by the organization to review this Form 990. ..... **12a** **X**
- 12a Did the organization have a written conflict of interest policy? If "No," go to line 13 ..... **12b** **X**
- b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? ..... **12c** **X**
- c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done ..... **13** **X**
- 13 Did the organization have a written whistleblower policy? ..... **14** **X**
- 14 Did the organization have a written document retention and destruction policy? ..... **15**
- 15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?
- a The organization's CEO, Executive Director, or top management official ..... **15a** **X**
- b Other officers or key employees of the organization ..... **15b** **X**
- If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.
- 16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? ..... **16a** **X**
- b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? ..... **16b**

### Section C. Disclosure

- 17 List the states with which a copy of this Form 990 is required to be filed **NJ**
- 18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
- Own website  Another's website  Upon request  Other (explain on Schedule O)
- 19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20 State the name, address, and telephone number of the person who possesses the organization's books and records  
**DANNY ROSARIO - (201) 358-8000**  
**210 RIVERVALE ROAD SUITE 3, RIVER VALE, NJ 07675**

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter 0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.

- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)				(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations	
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former		
(1) CHRISTOPHER L PERRY PRESIDENT/CEO	40.00	X					391,986.	0.	66,793.
	2.00								
(2) THOMAS DONAHUE CHIEF PROGRAM OFFICER	40.00	X					173,082.	0.	34,959.
	2.00								
(3) SUSAN C MANCUSO VP CLINICAL & LONG TERM CI	40.00	X					144,978.	0.	27,240.
	2.00								
(4) JOAN C GARCIA CHIEF HUMAN RESOURCES OFFI	40.00	X					145,938.	0.	19,208.
	2.00								
(5) DANNY ROSARIO CHIEF FINANCIAL OFFICER	40.00	X					147,993.	0.	13,409.
	2.00								
(6) MARY FELICE-PETILLO REGISTERED NURSE	40.00	X					130,131.	0.	25,893.
	2.00								
(7) MERLE D OLIVER CHARGE REGISTER NURSE	40.00	X					115,294.	0.	27,240.
	2.00								
(8) BRIAN WEINER VP QUALITY ASSURANCE & COMM. RESIDEN	40.00	X					105,104.	0.	36,793.
	2.00								
(9) BRIAN TODD CHAIRPERSON	0.20	X	X				0.	0.	0.
	2.00								
(10) DONNA CANNILLO VICE CHAIRPERSON	0.20	X	X				0.	0.	0.
	2.00								
(11) VINCENT O'BRIEN TREASURER	0.20	X	X				0.	0.	0.
	2.00								
(12) ROSEANNE PSOMAS SECRETARY	0.20	X	X				0.	0.	0.
	2.00								
(13) PAUL BLAUSTEIN TRUSTEE	0.20	X					0.	0.	0.
	2.00								
(14) MICHAEL CARPENTER TRUSTEE	0.20	X					0.	0.	0.
	2.00								
(15) FRANK FIORE TRUSTEE	0.20	X					0.	0.	0.
	2.00								
(16) SUE FREMONT TRUSTEE	0.20	X					0.	0.	0.
	2.00								
(17) ISABELLE JACOBS TRUSTEE	0.20	X					0.	0.	0.
	2.00								

**Part VII** Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee			
(18) CHRISTINE LAROCCA ESQ TRUSTEE	0.20 2.00	X					0.	0.	0.
(19) PATRICIA MAURIZI TRUSTEE	0.20 2.00	X					0.	0.	0.
(20) NANCY RAPUZZI TRUSTEE	0.20 2.00	X					0.	0.	0.
(21) MARTIN SEMAR TRUSTEE	0.20 2.00	X					0.	0.	0.
<b>1b Subtotal</b>							<b>1,354,506.</b>	<b>0.</b>	<b>251,535.</b>
c Total from continuation sheets to Part VII, Section A							0.	0.	0.
<b>d Total (add lines 1b and 1c)</b>							<b>1,354,506.</b>	<b>0.</b>	<b>251,535.</b>

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization

24

	Yes	No
3 Did the organization list any <b>former</b> officer, director, trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual	3	X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual	4	X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person	5	X

**Section B. Independent Contractors**

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
INSERRA SUPERMARKET, INC. 20 RIDGE ROAD, MAHWAH, NJ 07430	GROCERIES	480,717.
JANIK JANIK KING OF NEW JERSEY, INC. 16-00 NJ-208, FAIR LAWN, NJ 07410	JANITORIAL SERVICES	349,752.
M&M MEDICAL SALES 356 MAPLE AVENUE, GLEN ROCK, NJ 07452	MEDICAL SUPPLIES	322,382.
SYNETEK SOLUTIONS, 92 NORTH MAIN STREET BLDG 10, WINDSOR, NJ 08561	INFORMATION TECHNOLOGY	201,325.
GRACE LUTHERAN CHURCH 1200 RIVER ROAD, TEANEAK, NJ 07666	REAL ESTATE	151,200.

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization

5

## Part VIII

## Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII 

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns .....	1a			
	b Membership dues .....	1b			
	c Fundraising events .....	1c	208,234.		
	d Related organizations .....	1d			
	e Government grants (contributions) .....	1e	713,889.		
	f All other contributions, gifts, grants, and similar amounts not included above .....	1f	743,040.		
	g Noncash contributions included in lines 1a-1f .....	1g	\$		
	h Total. Add lines 1a-1f .....		1,665,163.		
Program Service Revenue	2 a MEDICAID AND SOCIAL SECURITY .....	Business Code			
	b NON-REIMBURSED EXPENSE FEES .....	624100	39,851,489.	39851489.	
	c GROUP HOME RENTAL .....	624100	1,792,863.	1,792,863.	
	d MANAGEMENT FEES .....	623990	366,511.	366,511.	
	e .....	561000	80,220.	80,220.	
	f All other program service revenue .....				
	g Total. Add lines 2a-2f .....		42,091,083.		
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts) .....		50,605.		50,605.
	4 Income from investment of tax-exempt bond proceeds .....				
	5 Royalties .....				
	6 a Gross rents .....	(i) Real	(ii) Personal		
		6a			
	b Less: rental expenses .....	6b			
	c Rental income or (loss) .....	6c			
	d Net rental income or (loss) .....				
	7 a Gross amount from sales of assets other than inventory .....	(i) Securities	(ii) Other		
		7a	15,304.		
	b Less: cost or other basis and sales expenses .....	7b	0.		
	c Gain or (loss) .....	7c	15,304.		
	d Net gain or (loss) .....		15,304.		15,304.
	8 a Gross income from fundraising events (not including \$ 208,234. of contributions reported on line 1c). See Part IV, line 18 .....	8a	128,923.		
	b Less: direct expenses .....	8b	119,030.		
	c Net income or (loss) from fundraising events .....		9,893.		9,893.
	9 a Gross income from gaming activities. See Part IV, line 19 .....	9a			
	b Less: direct expenses .....	9b			
	c Net income or (loss) from gaming activities .....				
	10 a Gross sales of inventory, less returns and allowances .....	10a			
	b Less: cost of goods sold .....	10b			
	c Net income or (loss) from sales of inventory .....				
Miscellaneous Revenue	11 a OTHER INCOME .....	Business Code			
		532000	34,967.		34,967.
	b .....				
	c .....				
	d All other revenue .....				
	e Total. Add lines 11a-11d .....		34,967.		
	12 Total revenue. See instructions .....		43,867,015.	42091083.	0. 110,769.

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX 

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 .....	63,928.	63,928.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22 .....	40,019.	40,019.		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16 .....				
4 Benefits paid to or for members .....				
5 Compensation of current officers, directors, trustees, and key employees .....				
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) .....	828,222.		828,222.	
7 Other salaries and wages .....	28,059,771.	25,329,132.	2,600,930.	129,709.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions) .....				
9 Other employee benefits .....	4,931,927.	4,400,926.	509,110.	21,891.
10 Payroll taxes .....	2,136,539.	1,896,581.	230,310.	9,648.
11 Fees for services (nonemployees):				
a Management .....	132,724.		132,724.	
b Legal .....	57,101.		57,101.	
c Accounting .....				
d Lobbying .....				
e Professional fundraising services. See Part IV, line 17 .....				
f Investment management fees .....				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.) .....	1,528,195.	1,286,129.	227,363.	14,703.
12 Advertising and promotion .....	88,646.	84,634.	4,012.	
13 Office expenses .....	995,734.	662,769.	332,390.	575.
14 Information technology .....	144,539.	72,313.	65,269.	6,957.
15 Royalties .....				
16 Occupancy .....	898,475.	761,692.	136,783.	
17 Travel .....	652,648.	599,015.	53,633.	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials .....				
19 Conferences, conventions, and meetings .....				
20 Interest .....	112,368.	109,489.	2,879.	
21 Payments to affiliates .....				
22 Depreciation, depletion, and amortization .....	837,350.	773,779.	32,311.	31,260.
23 Insurance .....	290,641.	257,689.	31,833.	1,119.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.) .....				
a UTILITIES .....	1,498,802.	1,426,419.	72,383.	
b DIETARY/HOUSEKEEPING .....	1,048,561.	1,036,599.	11,962.	
c EXPECTED CREDIT LOSSES .....	73,643.	73,643.		
d .....				
e All other expenses .....				
25 Total functional expenses. Add lines 1 through 24e .....	44,419,833.	38,874,756.	5,329,215.	215,862.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) .....				

**Part X Balance Sheet**Check if Schedule O contains a response or note to any line in this Part X 

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing .....	478,618.	1	381,569.
	2 Savings and temporary cash investments .....	6,084,065.	2	6,234,892.
	3 Pledges and grants receivable, net .....		3	
	4 Accounts receivable, net .....	4,076,613.	4	3,253,715.
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons .....		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B) .....		6	
	7 Notes and loans receivable, net .....		7	
	8 Inventories for sale or use .....		8	
	9 Prepaid expenses and deferred charges .....	113,988.	9	535,594.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D .....	10a 30,827,592.		
	b Less: accumulated depreciation .....	10b 21,495,200.	10c	9,332,392.
	11 Investments - publicly traded securities .....		11	
	12 Investments - other securities. See Part IV, line 11 .....		12	
	13 Investments - program-related. See Part IV, line 11 .....		13	
	14 Intangible assets .....		14	
	15 Other assets. See Part IV, line 11 .....	2,319,656.	15	1,488,978.
	<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 33) .....	22,729,086.	16	21,227,140.
Liabilities	17 Accounts payable and accrued expenses .....	3,150,757.	17	3,275,551.
	18 Grants payable .....		18	
	19 Deferred revenue .....		19	
	20 Tax-exempt bond liabilities .....	3,885,865.	20	3,609,939.
	21 Escrow or custodial account liability. Complete Part IV of Schedule D .....	63,634.	21	41,305.
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons .....		22	
	23 Secured mortgages and notes payable to unrelated third parties .....		23	
	24 Unsecured notes and loans payable to unrelated third parties .....		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D .....		25	932,040.
	<b>26 Total liabilities.</b> Add lines 17 through 25 .....	8,807,963.	26	7,858,835.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions .....	12,618,381.	27	12,103,092.
	28 Net assets with donor restrictions .....	1,302,742.	28	1,265,213.
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds .....		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund .....		30	
	31 Retained earnings, endowment, accumulated income, or other funds .....		31	
	32 Total net assets or fund balances .....	13,921,123.	32	13,368,305.
	<b>33 Total liabilities and net assets/fund balances</b> .....	22,729,086.	33	21,227,140.

Form 990 (2023)

**Part XI Reconciliation of Net Assets**Check if Schedule O contains a response or note to any line in this Part XI 

1 Total revenue (must equal Part VIII, column (A), line 12) .....	1	43,867,015.
2 Total expenses (must equal Part IX, column (A), line 25) .....	2	44,419,833.
3 Revenue less expenses. Subtract line 2 from line 1 .....	3	-552,818.
4 Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A)) .....	4	13,921,123.
5 Net unrealized gains (losses) on investments .....	5	
6 Donated services and use of facilities .....	6	
7 Investment expenses .....	7	
8 Prior period adjustments .....	8	
9 Other changes in net assets or fund balances (explain on Schedule O) .....	9	0.
10 Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B)) .....	10	13,368,305.

**Part XII Financial Statements and Reporting**Check if Schedule O contains a response or note to any line in this Part XII 

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? .....	2a	<input checked="" type="checkbox"/>
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
b Were the organization's financial statements audited by an independent accountant? .....	2b	<input checked="" type="checkbox"/>
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? .....	2c	<input checked="" type="checkbox"/>
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.		
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F? .....	3a	<input checked="" type="checkbox"/>
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits .....	3b	

Form 990 (2023)

**SCHEDULE A**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

# Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.  
Attach to Form 990 or Form 990-EZ.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**

Open to Public  
Inspection

Name of the organization

**SPECTRUM FOR LIVING DEVELOPMENT, INC.**

Employer identification number

22-2706159

**Part I Reason for Public Charity Status.** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990).)
- 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: \_\_\_\_\_
- 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9  An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: \_\_\_\_\_
- 10  An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 11  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
  - a  **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
  - b  **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
  - c  **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
  - d  **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
  - e  Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
- f Enter the number of supported organizations ..... \_\_\_\_\_
- g Provide the following information about the supported organization(s). \_\_\_\_\_

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
Total						

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....	949,783.	2226436.	1546456.	1325224.	1665163.	7713062.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
3 The value of services or facilities furnished by a governmental unit to the organization without charge .....						
4 <b>Total.</b> Add lines 1 through 3 .....	949,783.	2226436.	1546456.	1325224.	1665163.	7713062.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) .....						11,604.
<b>6 Public support.</b> Subtract line 5 from line 4.						7701458.

**Section B. Total Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
7 Amounts from line 4 .....	949,783.	2226436.	1546456.	1325224.	1665163.	7713062.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources .....	92,020.	19,453.	28.	6,329.	50,605.	168,435.
9 Net income from unrelated business activities, whether or not the business is regularly carried on .....						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....	22,807.	25,102.	17,754.	33,839.	34,967.	134,469.
<b>11 Total support.</b> Add lines 7 through 10						8015966.
<b>12 Gross receipts from related activities, etc. (see instructions)</b> .....					12	151,791,385.
<b>13 First 5 years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> .....						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2023 (line 6, column (f), divided by line 11, column (f)) .....	14	96.08	%
15 Public support percentage from 2022 Schedule A, Part II, line 14 .....	15	94.03	%
<b>16a 33 1/3% support test - 2023.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization .....			
<input checked="" type="checkbox"/>			
<b>b 33 1/3% support test - 2022.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization .....			
<input type="checkbox"/>			
<b>17a 10% -facts-and-circumstances test - 2023.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here</b> . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization .....			
<input type="checkbox"/>			
<b>b 10% -facts-and-circumstances test - 2022.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and <b>stop here</b> . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization .....			
<input type="checkbox"/>			
<b>18 Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions .....			
<input type="checkbox"/>			

Schedule A (Form 990) 2023

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose .....						
3 Gross receipts from activities that are not an unrelated trade or business under section 513 .....						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
5 The value of services or facilities furnished by a governmental unit to the organization without charge .....						
<b>6 Total.</b> Add lines 1 through 5 .....						
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons .....						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year .....						
<b>c</b> Add lines 7a and 7b .....						
<b>8 Public support.</b> (Subtract line 7c from line 6.)						

**Section B. Total Support**

Calendar year (or fiscal year beginning in)	(a) 2019	(b) 2020	(c) 2021	(d) 2022	(e) 2023	(f) Total
9 Amounts from line 6 .....						
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources .....						
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 .....						
<b>c</b> Add lines 10a and 10b .....						
<b>11</b> Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on .....						
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....						
<b>13 Total support.</b> (Add lines 9, 10c, 11, and 12.)						

**14 First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** .....

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2023 (line 8, column (f), divided by line 13, column (f)) .....	15	%
16 Public support percentage from 2022 Schedule A, Part III, line 15 .....	16	%

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for 2023 (line 10c, column (f), divided by line 13, column (f)) .....	17	%
18 Investment income percentage from 2022 Schedule A, Part III, line 17 .....	18	%

**19a 33 1/3% support tests - 2023.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization .....

**b 33 1/3% support tests - 2022.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization .....

**20 Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions .....

**Part IV Supporting Organizations**

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

- 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in **Part VI** how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.  
  
1
- 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in **Part VI** how the organization determined that the supported organization was described in section 509(a)(1) or (2).  
  
2
- 3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer lines 3b and 3c below.  
  
3a
- b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in **Part VI** when and how the organization made the determination.  
  
3b
- c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in **Part VI** what controls the organization put in place to ensure such use.  
  
3c
- 4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.  
  
4a
- b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in **Part VI** how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.  
  
4b
- c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in **Part VI** what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.  
  
4c
- 5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in **Part VI**, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).  
  
5a
- b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?  
  
5b
- c Substitutions only. Was the substitution the result of an event beyond the organization's control?  
  
5c
- 6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in **Part VI**.  
  
6
- 7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete **Part I of Schedule L (Form 990)**.  
  
7
- 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? If "Yes," complete **Part I of Schedule L (Form 990)**.  
  
8
- 9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in **Part VI**.  
  
9a
- b Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in **Part VI**.  
  
9b
- c Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If "Yes," provide detail in **Part VI**.  
  
9c
- 10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If "Yes," answer line 10b below.  
  
10a
- b Did the organization have any excess business holdings in the tax year? (Use **Schedule C, Form 4720**, to determine whether the organization had excess business holdings.)  
  
10b

**Part IV Supporting Organizations (continued)**

- 11** Has the organization accepted a gift or contribution from any of the following persons?
- A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?
  - A family member of a person described on line 11a above?
  - A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI.

	Yes	No
11a		
11b		
11c		

**Section B. Type I Supporting Organizations**

- 1** Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.
- 2** Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.

	Yes	No
1		
2		

**Section C. Type II Supporting Organizations**

- 1** Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).

	Yes	No
1		

**Section D. All Type III Supporting Organizations**

- 1** Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?
- 2** Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).
- 3** By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.

	Yes	No
1		
2		
3		

**Section E. Type III Functionally Integrated Supporting Organizations**

**1** Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).

- The organization satisfied the Activities Test. Complete line 2 below.
- The organization is the parent of each of its supported organizations. Complete line 3 below.
- The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).

**2** Activities Test. Answer lines 2a and 2b below.

- Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.

	Yes	No
2a		

- Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.

	Yes	No
2b		

**3** Parent of Supported Organizations. Answer lines 3a and 3b below.

- Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No" provide details in Part VI.
- Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.

	Yes	No
3a		
3b		

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations**

**1**  Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 ( explain in Part VI). See instructions.

All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

<b>Section A - Adjusted Net Income</b>		(A) Prior Year	(B) Current Year (optional)
<b>1</b> Net short-term capital gain	<b>1</b>		
<b>2</b> Recoveries of prior-year distributions	<b>2</b>		
<b>3</b> Other gross income (see instructions)	<b>3</b>		
<b>4</b> Add lines 1 through 3.	<b>4</b>		
<b>5</b> Depreciation and depletion	<b>5</b>		
<b>6</b> Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	<b>6</b>		
<b>7</b> Other expenses (see instructions)	<b>7</b>		
<b>8 Adjusted Net Income</b> (subtract lines 5, 6, and 7 from line 4)	<b>8</b>		
<b>Section B - Minimum Asset Amount</b>		(A) Prior Year	(B) Current Year (optional)
<b>1</b> Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
<b>a</b> Average monthly value of securities	<b>1a</b>		
<b>b</b> Average monthly cash balances	<b>1b</b>		
<b>c</b> Fair market value of other non-exempt-use assets	<b>1c</b>		
<b>d Total</b> (add lines 1a, 1b, and 1c)	<b>1d</b>		
<b>e Discount</b> claimed for blockage or other factors <i>(explain in detail in Part VI):</i>			
<b>2</b> Acquisition indebtedness applicable to non-exempt-use assets	<b>2</b>		
<b>3</b> Subtract line 2 from line 1d.	<b>3</b>		
<b>4</b> Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	<b>4</b>		
<b>5</b> Net value of non-exempt-use assets (subtract line 4 from line 3)	<b>5</b>		
<b>6</b> Multiply line 5 by 0.035.	<b>6</b>		
<b>7</b> Recoveries of prior-year distributions	<b>7</b>		
<b>8 Minimum Asset Amount</b> (add line 7 to line 6)	<b>8</b>		
<b>Section C - Distributable Amount</b>		Current Year	
<b>1</b> Adjusted net income for prior year (from Section A, line 8, column A)	<b>1</b>		
<b>2</b> Enter 0.85 of line 1.	<b>2</b>		
<b>3</b> Minimum asset amount for prior year (from Section B, line 8, column A)	<b>3</b>		
<b>4</b> Enter greater of line 2 or line 3.	<b>4</b>		
<b>5</b> Income tax imposed in prior year	<b>5</b>		
<b>6 Distributable Amount.</b> Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	<b>6</b>		
<b>7</b> <input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).			

Schedule A (Form 990) 2023

**Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)**

<b>Section D - Distributions</b>	<b>Current Year</b>
1 Amounts paid to supported organizations to accomplish exempt purposes	1
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	3
4 Amounts paid to acquire exempt-use assets	4
5 Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )	5
6 Other distributions ( <i>describe in Part VI</i> ). See instructions.	6
<b>7 Total annual distributions.</b> Add lines 1 through 6.	7
8 Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions.	8
9 Distributable amount for 2023 from Section C, line 6	9
<b>10 Line 8 amount divided by line 9 amount</b>	10

<b>Section E - Distribution Allocations (see instructions)</b>	<b>(i) Excess Distributions</b>	<b>(ii) Underdistributions Pre-2023</b>	<b>(iii) Distributable Amount for 2023</b>
1 Distributable amount for 2023 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2023 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.			
3 Excess distributions carryover, if any, to 2023			
a From 2018			
b From 2019			
c From 2020			
d From 2021			
e From 2022			
<b>f Total of lines 3a through 3e</b>			
g Applied to underdistributions of prior years			
h Applied to 2023 distributable amount			
i Carryover from 2018 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2023 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2023 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2023, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
6 Remaining underdistributions for 2023. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>7 Excess distributions carryover to 2024.</b> Add lines 3j and 4c.			
<b>8 Breakdown of line 7:</b>			
a Excess from 2019			
b Excess from 2020			
c Excess from 2021			
d Excess from 2022			
e Excess from 2023			

Schedule A (Form 990) 2023

**Part VI**

**Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**Schedule B**

(Form 990)

Department of the Treasury  
Internal Revenue Service**Schedule of Contributors**

OMB No. 1545-0047

**2023**Attach to Form 990, 990-EZ, or 990-PF.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

Name of the organization

Employer identification number

**SPECTRUM FOR LIVING DEVELOPMENT, INC.****22-2706159**

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

 501(c)( 3 ) (enter number) organization 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation 527 political organization

Form 990-PF

 501(c)(3) exempt private foundation 4947(a)(1) nonexempt charitable trust treated as a private foundation 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.

Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions exclusively for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an exclusively religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ..... \$ .....

**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

Name of organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.

Employer identification number

22-2706159

**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		\$ 36,300.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2		\$ 332,956.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3		\$ 54,148.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4		\$ 171,923.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5		\$ 62,165.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.

Employer identification number

22-2706159

**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____

323453 12-26-23

Schedule B (Form 990) (2023)

10220826 756598 18329.01

24  
2023.04020 SPECTRUM FOR LIVING DEVEL 18329.01

Name of organization

Employer identification number

SPECTRUM FOR LIVING DEVELOPMENT, INC.

22-2706159

**Part III**

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **\$1,000 or less** for the year. (Enter this info. once.) \$ \_\_\_\_\_  
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

**SCHEDULE D**  
**(Form 990)**Department of the Treasury  
Internal Revenue Service**Supplemental Financial Statements**Complete if the organization answered "Yes" on Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.  
Attach to Form 990.Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**  
Open to Public  
Inspection

Name of the organization

**SPECTRUM FOR LIVING DEVELOPMENT, INC.**Employer identification number  
**22-2706159****Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.** Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year .....		
2 Aggregate value of contributions to (during year) .....		
3 Aggregate value of grants from (during year) .....		
4 Aggregate value at end of year .....		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Part II Conservation Easements.** Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).	<input type="checkbox"/> Preservation of land for public use (for example, recreation or education) <input type="checkbox"/> Preservation of a historically important land area <input type="checkbox"/> Protection of natural habitat <input type="checkbox"/> Preservation of a certified historic structure <input type="checkbox"/> Preservation of open space
2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.	<b>Held at the End of the Tax Year</b> 2a _____ 2b _____ 2c _____ 2d _____
a Total number of conservation easements .....	
b Total acreage restricted by conservation easements .....	
c Number of conservation easements on a certified historic structure included on line 2a .....	
d Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register .....	
3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year .....	
4 Number of states where property subject to conservation easement is located .....	
5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year .....	
7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year .....	
8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No
9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.	

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.	
b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.	
(i) Revenue included on Form 990, Part VIII, line 1 .....	\$ _____
(ii) Assets included in Form 990, Part X .....	\$ _____
2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:	
a Revenue included on Form 990, Part VIII, line 1 .....	\$ _____
b Assets included in Form 990, Part X .....	\$ _____

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2023

332051 09-28-23

10220826 756598 18329.0

26  
2023.04020 SPECTRUM FOR LIVING DEVEL 18329.01

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**

- 3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply).
- |  |   |
|--|---|
| a <input type="checkbox"/> Public exhibition                   | d <input type="checkbox"/> Loan or exchange program |
| b <input type="checkbox"/> Scholarly research                  | e <input type="checkbox"/> Other _____              |
| c <input type="checkbox"/> Preservation for future generations |   |
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements** Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No
- 1b If "Yes," explain the arrangement in Part XIII and complete the following table:
- |    | Amount |
|----|--------|
| 1c |        |
| 1d |        |
| 1e |        |
| 1f |        |
- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  Yes  No
- 2b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII

**Part V Endowment Funds** Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- a Board designated or quasi-endowment \_\_\_\_\_ %  
 b Permanent endowment \_\_\_\_\_ %  
 c Term endowment \_\_\_\_\_ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

	Yes	No
3a(i)		
3a(ii)		
3b		

- b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?

- 4 Describe in Part XIII the intended uses of the organization's endowment funds.

**Part VI Land, Buildings, and Equipment**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		2,163,939.		2,163,939.
b Buildings		19,079,374.	13,480,592.	5,598,782.
c Leasehold improvements		1,361,907.	1,206,638.	155,269.
d Equipment		5,555,054.	4,685,639.	869,415.
e Other		2,667,318.	2,122,331.	544,987.

Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, line 10c, column (B))  9,332,392.

Schedule D (Form 990) 2023

**Part VII Investments - Other Securities**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives .....		
(2) Closely held equity interests .....		
(3) Other _____		
(A) _____		
(B) _____		
(C) _____		
(D) _____		
(E) _____		
(F) _____		
(G) _____		
(H) _____		
<b>Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))</b>		

**Part VIII Investments - Program Related.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) _____		
(2) _____		
(3) _____		
(4) _____		
(5) _____		
(6) _____		
(7) _____		
(8) _____		
(9) _____		
<b>Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))</b>		

**Part IX Other Assets**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) DUE FROM AFFILIATES	615,629.
(2) RESTRICTED CASH	34,710.
(3) SECURITY DEPOSITS	15,229.
(4) RIGHT OF USE ASSETS	823,410.
(5) _____	
(6) _____	
(7) _____	
(8) _____	
(9) _____	
<b>Total. (Column (b) must equal Form 990, Part X, line 15, col. (B))</b>	<b>1,488,978.</b>

**Part X Other Liabilities**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) RIGHT OF USE LIABILITIES	932,040.
(3) _____	
(4) _____	
(5) _____	
(6) _____	
(7) _____	
(8) _____	
(9) _____	
<b>Total. (Column (b) must equal Form 990, Part X, line 25, col. (B))</b>	<b>932,040.</b>

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ...

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1 Total revenue, gains, and other support per audited financial statements .....	1	
2 Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a Net unrealized gains (losses) on investments .....	2a	
b Donated services and use of facilities .....	2b	
c Recoveries of prior year grants .....	2c	
d Other (Describe in Part XIII.) .....	2d	
e Add lines 2a through 2d .....	2e	
3 Subtract line 2e from line 1 .....	3	
4 Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a Investment expenses not included on Form 990, Part VIII, line 7b .....	4a	
b Other (Describe in Part XIII.) .....	4b	
c Add lines 4a and 4b .....	4c	
5 Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.) .....	5	

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1 Total expenses and losses per audited financial statements .....	1	
2 Amounts included on line 1 but not on Form 990, Part IX, line 25:		
a Donated services and use of facilities .....	2a	
b Prior year adjustments .....	2b	
c Other losses .....	2c	
d Other (Describe in Part XIII.) .....	2d	
e Add lines 2a through 2d .....	2e	
3 Subtract line 2e from line 1 .....	3	
4 Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a Investment expenses not included on Form 990, Part VIII, line 7b .....	4a	
b Other (Describe in Part XIII.) .....	4b	
c Add lines 4a and 4b .....	4c	
5 Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.) .....	5	

**Part XIII Supplemental Information**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**PART IV, LINE 2B:**

THE TAXPAYER OPERATES AS THE REPRESENTATIVE PAYEE FOR RESIDENTS AND ALSO MANAGES THE RESIDENT'S PERSONAL NEEDS ACCOUNTS.

**PART X, LINE 2:**

U.S. GAAP REQUIRES MANAGEMENT TO EVALUATE TAX POSITIONS TAKEN BY THE ORGANIZATION AND RECOGNIZE A TAX LIABILITY IF THE ORGANIZATION HAS TAKEN AN UNCERTAIN POSITION THAT MORE LIKELY THAN NOT WOULD NOT BE SUSTAINED UPON EXAMINATION BY TAXING AUTHORITIES. MANAGEMENT EVALUATED THE ORGANIZATION'S TAX POSITIONS AND CONCLUDED THAT THE ORGANIZATION HAD TAKEN NO UNCERTAIN TAX POSITIONS THAT REQUIRE ADJUSTMENT TO THE FINANCIAL STATEMENTS TO COMPLY WITH THE PROVISIONS OF THIS GUIDANCE.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**SCHEDULE G  
(Form 990)**Department of the Treasury  
Internal Revenue Service**Supplemental Information Regarding Fundraising or Gaming Activities**

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

Attach to Form 990 or Form 990-EZ.

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**Open to Public  
Inspection

Name of the organization

**SPECTRUM FOR LIVING DEVELOPMENT, INC.**Employer identification number  
**22-2706159****Part I Fundraising Activities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

- 1** Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- |   |  |
|---|--|
| a <input type="checkbox"/> Mail solicitations               | e <input type="checkbox"/> Solicitation of non-government grants |
| b <input type="checkbox"/> Internet and email solicitations | f <input type="checkbox"/> Solicitation of government grants     |
| c <input type="checkbox"/> Phone solicitations              | g <input type="checkbox"/> Special fundraising events            |
| d <input type="checkbox"/> In-person solicitations          |  |

- 2 a** Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?  Yes  No

- b** If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			

**Total** .....

- 3** List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.


For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule G (Form 990) 2023

**Part II Fundraising Events.** Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

	(a) Event #1 GOLF OUTING (event type)	(b) Event #2 GALA (event type)	(c) Other events 2 (total number)	(d) Total events (add col. (a) through col. (c))
Revenue				
1 Gross receipts .....	134,750.	125,196.	77,211.	337,157.
2 Less: Contributions .....	81,013.	80,467.	46,754.	208,234.
3 Gross income (line 1 minus line 2) .....	53,737.	44,729.	30,457.	128,923.
Direct Expenses				
4 Cash prizes .....				
5 Noncash prizes .....				
6 Rent/facility costs .....	37,406.		45,231.	82,637.
7 Food and beverages .....				
8 Entertainment .....				
9 Other direct expenses .....		36,393.		36,393.
10 Direct expense summary. Add lines 4 through 9 in column (d) .....				119,030.
11 Net income summary. Subtract line 10 from line 3, column (d) .....				9,893.

**Part III Gaming.** Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

	(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue				
1 Gross revenue .....				
Direct Expenses				
2 Cash prizes .....				
3 Noncash prizes .....				
4 Rent/facility costs .....				
5 Other direct expenses .....				
6 Volunteer labor .....	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
7 Direct expense summary. Add lines 2 through 5 in column (d) .....				
8 Net gaming income summary. Subtract line 7 from line 1, column (d) .....				

9 Enter the state(s) in which the organization conducts gaming activities:

a Is the organization licensed to conduct gaming activities in each of these states? .....  Yes  No

b If "No," explain: \_\_\_\_\_

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? .....  Yes  No

b If "Yes," explain: \_\_\_\_\_

- 11 Does the organization conduct gaming activities with nonmembers? .....  Yes  No
- 12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? .....  Yes  No
- 13 Indicate the percentage of gaming activity conducted in:
- |                                     |     |   |
|-------------------------------------|-----|---|
| a The organization's facility ..... | 13a | % |
| b An outside facility .....         | 13b | % |
- 14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name \_\_\_\_\_

Address \_\_\_\_\_

- 15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? .....  Yes  No
- b If "Yes," enter the amount of gaming revenue received by the organization \$ \_\_\_\_\_ and the amount of gaming revenue retained by the third party \$ \_\_\_\_\_
- c If "Yes," enter name and address of the third party:

Name \_\_\_\_\_

Address \_\_\_\_\_

16 Gaming manager information:

Name \_\_\_\_\_

Gaming manager compensation \$ \_\_\_\_\_

Description of services provided  
\_\_\_\_\_  
\_\_\_\_\_

Director/officer       Employee       Independent contractor

17 Mandatory distributions:

- a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? .....  Yes  No
- b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year \$ \_\_\_\_\_

**Part IV Supplemental Information.** Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Part IV** Supplemental Information *(continued)*

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

Schedule G (Form 990)

332084 04-01-23

10220826 756598 18329.0

34  
2023.04020 SPECTRUM FOR LIVING DEVEL 18329.01

SCHEDULE I  
(Form 990)

Department of the Treasury  
Internal Revenue Service

Grants and Other Assistance to Organizations,  
Governments, and Individuals in the United States  
Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

Attach to Form 990.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2023**

Open to Public  
Inspection

Name of the organization

**SPECTRUM FOR LIVING DEVELOPMENT, INC.**

Employer identification number  
**22-2706159**

**Part I General Information on Grants and Assistance**

- 1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? .....  Yes  No
- 2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

**Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

<b>1 (a) Name and address of organization or government</b>	<b>(b) EIN</b>	<b>(c) IRC section (if applicable)</b>	<b>(d) Amount of cash grant</b>	<b>(e) Amount of noncash assistance</b>	<b>(f) Method of valuation (book, FMV, appraisal, other)</b>	<b>(g) Description of noncash assistance</b>	<b>(h) Purpose of grant or assistance</b>
SPECTRUM PARAMUS HOME, INC. 210 RIVERVALE ROAD RIVER VALE, NJ 07675	22-3344257	501(c)(3)	18,990.	0.			FINANCIAL SUPPORT
SPECTRUM CLOSTER APARTMENTS, INC. 210 RIVERVALE ROAD RIVER VALE, NJ 07675	74-3040169	501(c)(3)	39,980.	0.			FINANCIAL SUPPORT

- 2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table ..... 2.
- 3 Enter total number of other organizations listed in the line 1 table .....

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) 2023

**Part III**

**Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22.  
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
SPECIFIC ASSISTANCE TO CLIENTS	65	40,019.	0.		

**Part IV**

**Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

PART I, LINE 2:

THE BOARD REVIEWS ALL GRANT APPLICATIONS, INCLUDING GRANT APPLICATIONS MADE  
BY RELATED PARTIES, AND AWARDS THE GRANTS TO THE RECIPIENTS BASED UPON A  
VOTE OF THE BOARD.

**SCHEDULE J**  
**(Form 990)**Department of the Treasury  
Internal Revenue Service**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees  
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.  
Attach to Form 990.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**

Open to Public Inspection

Name of the organization

**SPECTRUM FOR LIVING DEVELOPMENT, INC.**

Employer identification number

**22-2706159****Part I Questions Regarding Compensation**

- 1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

<input type="checkbox"/> First-class or charter travel	<input type="checkbox"/> Housing allowance or residence for personal use
<input type="checkbox"/> Travel for companions	<input type="checkbox"/> Payments for business use of personal residence
<input type="checkbox"/> Tax indemnification and gross-up payments	<input type="checkbox"/> Health or social club dues or initiation fees
<input type="checkbox"/> Discretionary spending account	<input type="checkbox"/> Personal services (such as maid, chauffeur, chef)

- b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain .....

- 2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a? .....

- 3 Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

<input checked="" type="checkbox"/> Compensation committee	<input type="checkbox"/> Written employment contract
<input type="checkbox"/> Independent compensation consultant	<input type="checkbox"/> Compensation survey or study
<input checked="" type="checkbox"/> Form 990 of other organizations	<input checked="" type="checkbox"/> Approval by the board or compensation committee

- 4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

- a Receive a severance payment or change-of-control payment? .....
- b Participate in or receive payment from a supplemental nonqualified retirement plan? .....
- c Participate in or receive payment from an equity-based compensation arrangement? .....

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

**Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.**

- 5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

- a The organization? .....
- b Any related organization? .....

If "Yes" on line 5a or 5b, describe in Part III.

- 6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

- a The organization? .....
- b Any related organization? .....

If "Yes" on line 6a or 6b, describe in Part III.

- 7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III .....

- 8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III .....

- 9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)? .....

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2023

**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

**Note:** The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title	(B) Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) CHRISTOPHER L PERRY PRESIDENT/CEO	(i) 391,986.	0.	0.	30,000.	36,793.	458,779.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(2) THOMAS DONAHUE CHIEF PROGRAM OFFICER	(i) 173,082.	0.	0.	0.	34,959.	208,041.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(3) SUSAN C MANCUSO VP CLINICAL & LONG TERM CI	(i) 144,978.	0.	0.	0.	27,240.	172,218.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(4) JOAN C GARCIA CHIEF HUMAN RESOURCES OFFI	(i) 145,938.	0.	0.	0.	19,208.	165,146.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(5) DANNY ROSARIO CHIEF FINANCIAL OFFICER	(i) 147,993.	0.	0.	0.	13,409.	161,402.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(6) MARY FELICE-PETILLO REGISTERED NURSE	(i) 130,131.	0.	0.	0.	25,893.	156,024.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							
(i)							
(ii)							

**Part III Supplemental Information**

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**Supplemental Information on Tax-Exempt Bonds**  
Complete if the organization answered "Yes" on Form 990, Part IV, line 24a. Provide descriptions, explanations, and any additional information in Part VI.  
Attach to Form 990. Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**  
Open to Public  
Inspection

Name of the organization <b>SPECTRUM FOR LIVING DEVELOPMENT, INC.</b>						Employer identification number <b>22-2706159</b>							
<b>Part I Bond Issues SEE PART VI FOR COLUMN (F) CONTINUATIONS</b>													
(a) Issuer name		(b) Issuer EIN	(c) CUSIP #	(d) Date issued	(e) Issue price	(f) Description of purpose		(g) Defeased		(h) On behalf of issuer		(i) Pooled financing	
								Yes	No	Yes	No	Yes	No
NEW JERSEY ECONOMIC A DEVELOPMENT AUTHORITY		22-2045817	NONE	09/30/10	5,865,000.	REFINANCE BOA LOAN TO PAYOFF NJ		X	X	X	X		
B													
C													
D													
<b>Part II Proceeds</b>													
				A		B		C		D			
1 Amount of bonds retired .....													
2 Amount of bonds legally defeased .....													
3 Total proceeds of issue .....				5,865,000.									
4 Gross proceeds in reserve funds .....													
5 Capitalized interest from proceeds .....													
6 Proceeds in refunding escrows .....													
7 Issuance costs from proceeds .....													
8 Credit enhancement from proceeds .....													
9 Working capital expenditures from proceeds .....													
10 Capital expenditures from proceeds .....				5,865,000.									
11 Other spent proceeds .....													
12 Other unspent proceeds .....													
13 Year of substantial completion .....				2010									
				Yes		No		Yes		No			
14 Were the bonds issued as part of a refunding issue of tax-exempt bonds (or, if issued prior to 2018, a current refunding issue)? .....						X							
15 Were the bonds issued as part of a refunding issue of taxable bonds (or, if issued prior to 2018, an advance refunding issue)? .....						X							
16 Has the final allocation of proceeds been made? .....				X									
17 Does the organization maintain adequate books and records to support the final allocation of proceeds? .....				X									

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule K (Form 990) 2023

**Part III Private Business Use**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Was the organization a partner in a partnership, or a member of an LLC, which owned property financed by tax-exempt bonds? .....								
2 Are there any lease arrangements that may result in private business use of bond-financed property? .....								
3a Are there any management or service contracts that may result in private business use of bond-financed property? .....								
b If "Yes" to line 3a, does the organization routinely engage bond counsel or other outside counsel to review any management or service contracts relating to the financed property? .....								
c Are there any research agreements that may result in private business use of bond-financed property? .....								
d If "Yes" to line 3c, does the organization routinely engage bond counsel or other outside counsel to review any research agreements relating to the financed property? .....								
4 Enter the percentage of financed property used in a private business use by entities other than a section 501(c)(3) organization or a state or local government .....	%		%		%		%	
5 Enter the percentage of financed property used in a private business use as a result of unrelated trade or business activity carried on by your organization, another section 501(c)(3) organization, or a state or local government .....	%		%		%		%	
6 Total of lines 4 and 5 .....	%		%		%		%	
7 Does the bond issue meet the private security or payment test? .....								
8a Has there been a sale or disposition of any of the bond-financed property to a non-governmental person other than a 501(c)(3) organization since the bonds were issued? .....								
b If "Yes" to line 8a, enter the percentage of bond-financed property sold or disposed of .....	%		%		%		%	
c If "Yes" to line 8a, was any remedial action taken pursuant to Regulations sections 1.141-12 and 1.145-2? .....								
9 Has the organization established written procedures to ensure that all nonqualified bonds of the issue are remediated in accordance with the requirements under Regulations sections 1.141-12 and 1.145-2? .....								

**Part IV Arbitrage**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Has the issuer filed Form 8038-T, Arbitrage Rebate, Yield Reduction and Penalty in Lieu of Arbitrage Rebate? .....	X							
2 If "No" to line 1, did the following apply?								
a Rebate not due yet? .....	X							
b Exception to rebate? .....	X							
c No rebate due? .....	X							
If "Yes" to line 2c, provide in Part VI the date the rebate computation was performed .....								
3 Is the bond issue a variable rate issue? .....	X							

**Part IV Arbitrage (continued)**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
		X						
4a Has the organization or the governmental issuer entered into a qualified hedge with respect to the bond issue?								
b Name of provider								
c Term of hedge								
d Was the hedge superintegrated?								
e Was the hedge terminated?								
5a Were gross proceeds invested in a guaranteed investment contract (GIC)?		X						
b Name of provider								
c Term of GIC								
d Was the regulatory safe harbor for establishing the fair market value of the GIC satisfied?								
6 Were any gross proceeds invested beyond an available temporary period?		X						
7 Has the organization established written procedures to monitor the requirements of section 148?	X							

**Part V Procedures To Undertake Corrective Action**

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
Has the organization established written procedures to ensure that violations of federal tax requirements are timely identified and corrected through the voluntary closing agreement program if self-remediation isn't available under applicable regulations?		X						

**Part VI Supplemental Information.** Provide additional information for responses to questions on Schedule K. See instructions.

**SCHEDULE K, PART I, BOND ISSUES:**

(A) ISSUER NAME: NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY

(F) DESCRIPTION OF PURPOSE: REFINANCE BOA LOAN TO PAYOFF NJEDA

**SCHEDULE O**  
**(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.  
Attach to Form 990 or Form 990-EZ.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2023**

Open to Public  
Inspection

Name of the organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.

Employer identification number  
22-2706159

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

TO ATTAIN THEIR HIGHEST LEVEL OF SKILLS, PURPOSE AND INDEPENDENCE.

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

CASE MANAGEMENT AND FAMILY SUPPORT SERVICES PROVIDED TO THOSE IN NEED.

EXPENSES \$ 312,163. INCLUDING GRANTS OF \$ 0. REVENUE \$ 0.

FORM 990, PART VI, SECTION B, LINE 11B:

THE ORGANIZATION'S FEDERAL FORM 990 WAS PROVIDED TO EACH VOTING INDIVIDUAL  
OF ITS FULL GOVERNING BODY, ITS BOARD OF DIRECTORS, PRIOR TO FILING WITH  
THE INTERNAL REVENUE SERVICE. THE ORGANIZATION'S FINANCE COMMITTEE HAS  
ASSUMED THE RESPONSIBILITY TO OVERSEE AND COORDINATE THE FEDERAL FORM 990  
PREPARATION, REVIEW, AND FILING PROCESS. THE ORGANIZATION'S INTERNAL  
WORKING GROUP REVIEWED THE DRAFT FEDERAL FORM 990 AND PROVIDED ITS APPROVAL  
PRIOR TO PROVIDING IT TO THE ORGANIZATION'S FINANCE COMMITTEE AND BOARD OF  
DIRECTORS.

FORM 990, PART VI, SECTION B, LINE 12C:

THE ORGANIZATION ADOPTED A CONFLICT OF INTEREST POLICY AND REGULARLY  
MONITORS AND ENFORCES COMPLIANCE WITH ITS CONFLICT OF INTEREST POLICY.  
ANNUALLY, ALL MEMBERS OF THE BOARD OF TRUSTEES ARE REQUIRED TO REVIEW THE  
EXISTING CONFLICT OF INTEREST POLICY AND COMPLETE A QUESTIONNAIRE. THE  
COMPLETED QUESTIONNAIRES ARE RETURNED TO THE ORGANIZATION'S CEO AND ALL  
RESPONSES TO THE QUESTIONNAIRES ARE REVIEWED FOR FULL COMPLIANCE WITH THE  
ORGANIZATION'S POLICIES. MEMBERS WITH A CONFLICT ARE REQUIRED TO RECUSE  
THEMSELVES FROM VOTING ON MATTERS ASSOCIATED WITH THEMSELVES.

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990) 2023

LHA 332211 11-14-23

Name of the organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.

Employer identification number  
22-2706159FORM 990, PART VI, SECTION B, LINE 15:

ALL EMPLOYEES OF SPECTRUM FOR LIVING, UP TO AND INCLUDING THE PRESIDENT/CEO, ARE PAID SALARIES DETERMINED BY A SET SALARY SCALE, WHICH IS REVIEWED AND APPROVED BY THE BOARD OF TRUSTEES. EXECUTIVE LEVEL SALARIES, IN PARTICULAR, ARE PAID WITHIN A SCALE, WHICH DEFINES A 40% DIFFERENCE BETWEEN THE MINIMUM AND MAXIMUM RATES. WHEN AN EMPLOYEE AT THIS LEVEL IS HIRED, SALARY IS DETERMINED BASED ON ANY EXTERNAL DATA AVAILABLE, AND WITH COMPARISON TO OTHER POSITIONS AT A SIMILAR LEVEL, AND CAN BE ANYWHERE WITHIN THIS PREDETERMINED RANGE. DURING YEARS IN WHICH A SALARY INCREASE IS AUTHORIZED BY THE BUDGET, TYPICAL SALARY INCREASES ACROSS THE BOARD, UP TO AND INCLUDING, THE PRESIDENT/CEO ARE 3%. ANY VARIATIONS TO THIS PAY INCREASE, EITHER ACROSS THE BOARD OR FOR ANY PARTICULAR EMPLOYEE OR GROUP OF EMPLOYEES, MUST BE REVIEWED AND APPROVED BY THE BOARD OF TRUSTEES. THIS IS ALSO TRUE OF ANY CHANGES TO THE SALARY SCALE ITSELF.

FORM 990, PART VI, SECTION C, LINE 19:

AVAILABILITY OF DOCUMENTS AVAILABLE FOR INSPECTION AT CORPORATE OFFICE.  
COPIES WILL BE PROVIDED UPON REQUEST.

FORM 990, PART XII, LINE 2C

THE PROCESS HAS NOT CHANGED FROM THE PREVIOUS YEAR.

FORM 990, PART VII, SECTION A, LINES 1A-2

CERTAIN SALARIES AND WAGES FOR PERSONNEL EMPLOYED BY SPECTRUM FOR LIVING DEVELOPMENT, INC. ARE ALLOCATED TO AFFILIATED CORPORATIONS BASED ON TIME AND EFFORT.

Name of the organization

**SPECTRUM FOR LIVING DEVELOPMENT, INC.**

Employer identification number

22-2706159

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**SCHEDULE R**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Related Organizations and Unrelated Partnerships**  
Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.  
Attach to Form 990.  
Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2023**

Open to Public  
Inspection

Name of the organization <b>SPECTRUM FOR LIVING DEVELOPMENT, INC.</b>	Employer identification number <b>22-2706159</b>
--	---

**Part I Identification of Disregarded Entities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity

**Part II Identification of Related Tax-Exempt Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
SPECTRUM HAWORTH HOME, INC. - 52-1891859 210 RIVERVALE ROAD SUITE 3 RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X
SPECTRUM FOR LIVING GLEN ROCK PROPERTY - 22-3128643, 210 RIVERVALE ROAD SUITE 3, RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X
SPECTRUM FOR LIVING MAYWOOD HOME INC - 52-1891860, 210 RIVERVALE ROAD SUITE 3, RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X
SPECTRUM FOR LIVING HILLSDALE PROPERTY - 22-3128646, 210 RIVERVALE ROAD SUITE 3, RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

**SEE PART VII FOR CONTINUATIONS**

**Schedule R (Form 990) 2023**

**Part II Continuation of Identification of Related Tax-Exempt Organizations**

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled organization?	
						Yes	No
SPECTRUM RIVER VALE APARTMENTS INC - 52-1788788, 210 RIVERVALE ROAD SUITE 3, RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X
SPECTRUM RINGWOOD APARTMENTS INC - 52-1980506, 210 RIVERVALE ROAD SUITE 3, RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X
SPECTRUM CLOISTER APARTMENTS INC - 74-3040169 210 RIVERVALE ROAD SUITE 3 RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X
SPECTRUM PARAMUS HOME INC - 22-3344257 210 RIVERVALE ROAD SUITE 3 RIVER VALE, NJ 07675	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C)(3)	LINE 7	N/A		X

**Part III Identification of Related Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?	(k) Percentage ownership
							Yes	No			

**Part IV Identification of Related Organizations Taxable as a Corporation or Trust.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No

**Part V Transactions With Related Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

- a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity .....
- b Gift, grant, or capital contribution to related organization(s) .....
- c Gift, grant, or capital contribution from related organization(s) .....
- d Loans or loan guarantees to or for related organization(s) .....
- e Loans or loan guarantees by related organization(s) .....
  
- f Dividends from related organization(s) .....
- g Sale of assets to related organization(s) .....
- h Purchase of assets from related organization(s) .....
- i Exchange of assets with related organization(s) .....
- j Lease of facilities, equipment, or other assets to related organization(s) .....
  
- k Lease of facilities, equipment, or other assets from related organization(s) .....
- l Performance of services or membership or fundraising solicitations for related organization(s) .....
- m Performance of services or membership or fundraising solicitations by related organization(s) .....
- n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s) .....
- o Sharing of paid employees with related organization(s) .....
  
- p Reimbursement paid to related organization(s) for expenses .....
- q Reimbursement paid by related organization(s) for expenses .....
  
- r Other transfer of cash or property to related organization(s) .....
- s Other transfer of cash or property from related organization(s) .....

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

**Part VI Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners sec. 501(c)(3) orgs.?		(f) Share of total income	(g) Share of end-of-year assets	(h) Dispropor- tionate allocations?	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?	(k) Percentage ownership
				Yes	No						

**Part VII Supplemental Information**

Provide additional information for responses to questions on Schedule R. See instructions.

**PART II, IDENTIFICATION OF RELATED TAX-EXEMPT ORGANIZATIONS:**

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM HAWORTH HOME, INC.

EIN: 52-1891859

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM FOR LIVING GLEN ROCK PROPERTY

EIN: 22-3128643

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM FOR LIVING MAYWOOD HOME INC

EIN: 52-1891860

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

**Part VII Supplemental Information**

Provide additional information for responses to questions on Schedule R. See instructions.

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM FOR LIVING HILLSDALE PROPERTY

EIN: 22-3128646

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM RIVER VALE APARTMENTS INC

EIN: 52-1788788

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM RINGWOOD APARTMENTS INC

EIN: 52-1980506

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

**Part VII Supplemental Information**

Provide additional information for responses to questions on Schedule R. See instructions.

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM CLOSTER APARTMENTS INC

EIN: 74-3040169

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

NAME, ADDRESS, AND EIN OF RELATED ORGANIZATION:

SPECTRUM PARAMUS HOME INC

EIN: 22-3344257

210 RIVERVALE ROAD SUITE 3

RIVER VALE, NJ 07675

PRIMARY ACTIVITY: PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL

DISABILITIES

DIRECT CONTROLLING ENTITY: N/A

Application for Extension of Time To File an Exempt Organization  
Return or Excise Taxes Related to Employee Benefit Plans

OMB No. 1545-0047

File a separate application for each return.  
Go to [www.irs.gov/Form8868](http://www.irs.gov/Form8868) for the latest information.

**Electronic filing (e-file).** You can electronically file Form 8868 to request up to a 6-month extension of time to file any of the forms listed below except for Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts. An extension request for Form 8870 must be sent to the IRS in a paper format (see instructions). For more details on the electronic filing of Form 8868, visit [www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits](http://www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits).

Caution: If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-TE and Form 8879-TE for payment instructions.

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

**Part I - Identification**

Type or Print	Name of exempt organization, employer, or other filer, see instructions. <b>SPECTRUM FOR LIVING DEVELOPMENT, INC.</b>	Taxpayer identification number (TIN) <b>22-2706159</b>
File by the due date for filing your return. See instructions.	Number, street, and room or suite no. If a P.O. box, see instructions. <b>210 RIVERVALE ROAD SUITE 3</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. <b>RIVER VALE, NJ 07675-6281</b>	

Enter the Return Code for the return that this application is for (file a separate application for each return) ..... **01**

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 4720 (other than individual)	09
Form 4720 (individual)	03	Form 5227	10
Form 990-PF	04	Form 6069	11
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 8870	12
Form 990-T (trust other than above)	06	Form 5330 (individual)	13
Form 990-T (corporation)	07	Form 5330 (other than individual)	14
Form 1041-A	08		

- After you enter your Return Code, complete either Part II or Part III. Part III, including signature, is applicable only for an extension of time to file Form 5330.

- If this application is for an extension of time to file Form 5330, you must enter the following information.

Plan Name \_\_\_\_\_

Plan Number \_\_\_\_\_

Plan Year Ending (MM/DD/YYYY) \_\_\_\_\_

**Part II - Automatic Extension of Time To File for Exempt Organizations (see instructions)**The books are in the care of **DANNY ROSARIO****210 RIVERVALE ROAD SUITE 3 - RIVER VALE, NJ 07675**Telephone No. **(201) 358-8000**

Fax No. \_\_\_\_\_

- If the organization does not have an office or place of business in the United States, check this box \_\_\_\_\_
- If this is for a Group Return, enter the organization's four-digit Group Exemption Number (GEN) \_\_\_\_\_. If this is for the whole group, check this box \_\_\_\_\_. If it is for part of the group, check this box \_\_\_\_\_ and attach a list with the names and TINs of all members the extension is for.

1 I request an automatic 6-month extension of time until **NOVEMBER 15**, 20 **24**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

 calendar year 20 **23** or tax year beginning \_\_\_\_\_, 20 \_\_\_\_\_, and ending \_\_\_\_\_, 20 \_\_\_\_\_

2 If the tax year entered in line 1 is for less than 12 months, check reason:  Initial return  Final return  
 Change in accounting period

3a If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$	0 .
b If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$	0 .
c Balance due. Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$	0 .

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form 8868 (Rev. 1-2024)



Spectrum for Living's 2025 Organizational Budget

<b>Revenue</b>	
Contributions	\$727,000.00
Medicaid - ICF	\$11,024,821.00
Medicaid - Individual Supports	\$25,664,377.00
Medicaid - Day Habilitation	\$7,457,386.00
Medicaid - Ancillary	\$120,695.00
DDD Contract Revenue	\$489,871.00
Non-Reimbursable Revenue	\$1,840,782.00
Other Contract Revenue	\$1,113,158.00
Tenant Rent Revenue	\$699,182.00
Management Revenue / G&A	\$79,784.00
Other Revenue	\$196,535.00
<b>TOTAL REVENUE</b>	<b>\$49,413,590.00</b>
<b>Expense</b>	
Salaries & Wages	\$31,457,110.00
Contract Labor	\$53,453.00
Employee Benefits and Other	\$7,351,007.00
Management Fee / G&A	\$1,426,184.00
Consultant / Professional Fee	\$200,733.00
Contract Services	\$927,121.00
Recruitment Fees	\$92,245.00
Operational Supplies	\$753,760.00
Office Supplies	\$235,345.00
Non-Capital Equipment	\$81,312.00
Food	\$747,176.00
Repairs and Maintenance	\$797,033.00
Rents and Leases	\$453,611.00
Utilities	\$998,622.00
Automotive Fuel Cost	\$290,398.00
Insurance	\$746,069.00
Fund Raising Expense	\$82,384.00
Interest Expense	\$129,442.00
Taxes	\$989,938.00
Program Other Expense	\$532,482.00
Other Expenses	(\$924,486.00)
Depreciation / Amortization	\$1,124,963.00
<b>TOTAL EXPENSES</b>	<b>\$48,545,902.00</b>

Serving People With Developmental Disabilities

# *Spectrum for Living*

ANNUAL REPORT  
2023



## FROM OUR LEADERSHIP



We are pleased to share with you our 2023 Annual Report, which details the wealth of programming that we provided and events that we hosted throughout the year to enrich and provide a meaningful life experience for the many adults that we serve.

2023 marked a turning point for Spectrum for Living as we emerged from the public health emergency posed by the coronavirus pandemic. With deeper investments in our dedicated team members, we were able to provide an even higher quality of care to those we serve. Our many staff members are the lifeline of Spectrum for Living, and through their combined efforts, our Mission thrives.

As originally envisioned by our Founding Parents - Alexander Gallione, Adele Guttenberg Rena Kamenka, Annette Levy and Edna Melosh - Spectrum for Living is a partnership between families and our compassionate staff members. Collectively, we are engaged in the daily work of transforming people's lives, and it is our aspiration that all of our many clients reach their fullest potential and are exposed to the full richness that life has to offer. However, more than just an aspiration, this is something that we actually deliver, every day, 365 days per year.

Of course, a key component in our continued success is your unwavering support. You keep the dream of our Founding Parents alive by being an active member of our community. With your continued support, the Spectrum for Living legacy is preserved.

We thank you for being a part of the Spectrum for Living family and for believing in our Mission.

A handwritten signature in black ink, appearing to read "Christopher L. Perry".

CHRISTOPHER L. PERRY  
President & Chief Executive Officer



For over forty-one years, Spectrum for Living has built a commendable legacy of supporting and caring for thousands of individuals with developmental disabilities through our group homes, apartments, adult training centers, and intermediate care facility. Without the vital assistance provided by Spectrum for Living, many of these individuals might fall through the cracks of the social services system.

We are fortunate to have a dedicated and passionate team that goes above and beyond expectations every day to support this underserved population. Our exceptional staff, including support care workers, managers, nurses, behaviorists, and other professionals, are a source of immense pride for the Board of Trustees.

Our impact extends beyond the Spectrum for Living community. Through our Support Services Unit, we assist numerous individuals across New Jersey daily, helping them navigate challenges such as losing Medicaid benefits, Supplemental Nutrition Assistance, or subsidized housing. Many of those we assist ultimately join our day programs or become residents.

I encourage everyone to consider contributing to Spectrum for Living, as your support significantly enhances the lives of individuals with developmental disabilities in meaningful ways.

Thank you for your continued support, and a special thank you to our entire staff for their unwavering dedication and hard work.

A handwritten signature in black ink, appearing to read "Brian Todd".

BRIAN TODD  
Board Chairperson

# ABOUT SPECTRUM FOR LIVING

## OUR MISSION

To enable individuals who have developmental and/or physical disabilities to have the opportunity to attain their highest level of skills, purpose, and independence with dignity through an ongoing commitment to comprehensive quality services, advocacy, and family partnership.

## OUR VISION

We envision a future where all individuals with developmental disabilities have opportunities to live healthy, safe, and enjoyable lives. Our goal is to provide full access to services that promote independence, community integration, and freedom from physical barriers.

## OUR VALUES

We believe that individuals with disabilities have the right to exercise personal choice and make meaningful decisions in their own lives. Our services embody a lifespan approach that is flexible and responsive to the changing needs of each individual throughout his or her lifetime.

## SPECTRUM FOR LIVING IS IN YOUR COMMUNITY:

Allendale	Highland Park	Prospect Park
Alpine	Hillsdale	Ramsey
Asbury Park	Ho-Ho-Kus	Ridgefield
Avenel	Jamesburg	Ridgefield Park
Bergenfield	Kendall Park	Ridgewood
Bloomingdale	Lakehurst	Ringwood
Bogota	Leonia	River Edge
Borough of Middlesex	Little Falls	River Vale
Califon	Little Ferry	Rochelle Park
Carlstadt	Lodi	Rockleigh
Cliffside Park	Lyndhurst	Rutherford
Clifton	Mahwah	Saddle Brook
Closter	Maywood	Saddle River
Colonia	Metuchen	South Brunswick
Cresskill	Midland Park	South Hackensack
Demarest	Monroe Township	Spotswood
Dumont	Montvale	Teaneck
Dunellen	Moonachie	Teterboro
East Brunswick	New Brunswick	Totowa
East Rutherford	New Milford	Union
Edgewater	North Arlington	Union Beach
Edison	North Brunswick	Upper Saddle River
Elmwood Park	North Haledon	Waldwick
Emerson	Northvale	Wallington
Englewood	Norwood	Wanaque
Englewood Cliffs	Oakland	Washington Township
Fair Lawn	Old Bridge	Wayne
Fairview	Old Tappan	West Milford
Fort Lee	Oradell	West Paterson
Franklin Lakes	Palisades Park	Westwood
Garfield	Paramus	Whippany
Glen Rock	Park Ridge	Woodbridge
Hackensack	Passaic	Woodcliff Lake
Haledon	Paterson	Wood-Ridge
Harrington Park	Perth Amboy	Wyckoff
Hasbrouck Heights	Piscataway	
Haworth	Pompton Lakes	
Hawthorne		

# PROGRAMS + SERVICES

Spectrum for Living provides a multitude of services for adults with developmental, physical, and intellectual disabilities. We serve individuals across all income levels, ethnicities, and sexual orientations, including adults with autism, cerebral palsy, epilepsy, spina bifida, psychiatric needs, and other neurological impairments.

## **Adult Training Centers:**

Our Adult Training Centers provide a variety of stimulating programs, which help clients with skill-building. Clients participate in art therapy, computer applications, music classes, community integration, sensory integration, workplace readiness, and cognitive development programs.



## **Health Care:**

We provide comprehensive health care services for our residents and community clients at our sites. Our Medical Director oversees the provision of quality care, including nursing services, behavioral health, physical, occupational, speech, and dietary therapies.

## **Housing:**

We care for clients in our Intermediate Care Facility, group homes, and supervised apartments. Our Intermediate Care Facility provides care for our most medically intensive residents. Our homes provide clients with private rooms and common living areas. Our apartments offer private rooms, a shared living room, and adaptive kitchens and bathrooms.

# PROGRAMS + SERVICES



## Recreation:

Our Recreational Programs offer our clients the freedom to make their own choices, become active members of society, and have access to the same opportunities as other adults. Clients participate in dances, games, arts, music, and field trips. These activities improve the quality of life of our clients, offering new means of socialization, integration, and sensory development.

## Respite Care:

Our Family Respite Program provides a safe, secure, and warm environment for families of those with disabilities. We offer short-term respite stays at our Bergenfield Community Respite Home and area hotels, and we also offer a Saturday Respite Program.

## Support Services:

Our Support Services Unit offers in-home training, community-based support, and community inclusion services. We work to link adults with developmental disabilities and their families living in the community to essential services such as benefits/entitlements, housing, day programs, and support services.

---

A large majority of our clients reflect the need for a combination and sequence of special interdisciplinary or generic care, treatment, or other services which are individually planned and coordinated.

# 2023 GRANTORS

Spectrum for Living depends on philanthropic support to provide the robust level of care and services that we have become known for.



142  
THOUSAND



100  
PERCENT

TOTAL GRANT  
REVENUE

PROGRAM  
SUPPORT

## 2023 GRANTORS:

Amboy Foundation  
Citizen's Charitable Foundation  
Columbia Bank  
Community Chest of Englewood  
Investors Bank Foundation  
Kaplen Foundation  
Lakeland Bank  
New Jersey Office of Faith-Based Initiatives

New Jersey Division of Disability Services  
Middlesex County Cultural and Arts Trust Fund  
PayCom  
PSEG  
The Bolger Foundation  
The Lowell F. Johnson Foundation  
The Marilyn Lichtman Foundation

# 2023 FINANCIALS



Income	2023	2022
Grants & Contracts	\$713,889.00	\$695,827.00
Program Service Fees	\$39,851,489.00	\$36,693,614.00
Fundraising	\$961,167.00	\$900,615.00
Other/Investment Income	\$3,115,188.00	\$2,850,178.00
<b>Total Income</b>	<b>\$44,641,733.00</b>	<b>\$41,140,234.00</b>

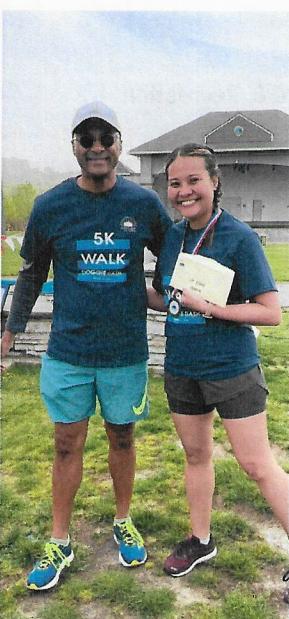
Expenses	2023	2022
Residential Care	\$33,228,989.00	\$32,901,439
Day Programs	\$6,067,017.00	\$5,948,231
Management & General	\$5,329,210.00	\$4,536,414
Respite & Recreation	\$278,530.00	\$254,282
Case Management	\$259,169.00	\$301,996
Fundraising	\$215,862.00	\$210,587
Family Support	\$49,582.00	\$87,099
<b>Total Expenses</b>	<b>\$45,428,359.00</b>	<b>\$44,240,048</b>

# FAMILY 5K, WALK & DOGGIE DASH

Spectrum for Living hosted our annual Family 5K, Walk, and Doggie Dash on April 22, 2023 at Overpeck Park in Ridgefield Park, New Jersey.

Participants included individuals, teams, civic groups, and businesses, all eager to run, walk, roll, and stroll in support of adults with intellectual and developmental disabilities.

**Our dedicated supporters helped raise \$44,826.48 for our programs.**



## 2023 SPONSORS:

American Properties  
Anne M. Sorenson  
Architectural Window  
Baron Financial Group, LLC  
Busciano Family Trust  
Cannillo Family  
Christine & Hugh Niven  
Columbia Bank  
Father James J. Maher C.M.  
Hub International  
Inserra Supermarkets, Inc.  
JINGOLI-DCO  
John & Joanna Merriam  
John & Kathryn Grifonetti  
JUSTIN SMITH - LRES  
K9 Resorts  
Leslie Logel  
Lorraine Lipowitz  
M & M Medical Inc.  
Mahwah Chamber  
Meadowlands Chamber  
Pizzi Funeral Home LLC  
Premier Partition & Drywall of NY  
Roseanne and John Psomas  
Spectrum for Living Endowment  
Steven W. Torrico  
Tarrytown Expocare  
The Sabin Family  
Tom & Maria Formoso  
Visions Federal Credit Union

# 40 YEARS OF FAMILY, COMMUNITY, AND OUR SPECTRUM HEROES

Spectrum for Living had the privilege of honoring unyielding leaders and supporters of Spectrum for Living Donna and Victor Cannillo at our annual gala on October 12, 2023, who goes above and beyond in his service to Spectrum for Living and the 1000+ clients in our care.

Our honorees, Donna and Victor continuously demonstrate their commitment to bettering the lives of individuals with intellectual and developmental disabilities through their concerted time, care, and belief in our mission.

**Thank you to Randy and all of our attendees, sponsors, contributors, and volunteers who helped raise \$88,802.63 in support of our programs.**



## 2023 SPONSORS:

American Properties Realty, Inc.  
Columbia Bank Foundation  
HUB  
Lions Club of Wyckoff NJ  
Spectrum for Living Endowment  
Tarrytown Expocare Pharmacy  
The Guglielmetti & Capazzi Families  
TopBuild - Coastal Insulation 746  
Woodhaven Lumber & Millwork

# 19TH ANNUAL GOLF CLASSIC

## 2023 SPONSORS:

Academy Electrical Contractors, Inc.  
ALB Construction, LLC  
Alpha Building Services LLC  
American Properties Realty, Inc.  
Atlantic Tomorrow's Office  
Bank of America  
Barton Nursery Enterprises, Inc.  
Battinelli's Landscaping  
BCG Advisors, Inc.  
Bergen Brookside Auto Body  
Berry, Verdun & Koch LLC  
Bogota Savings Bank Charitable Foundation Inc.  
Christine LaRocca and Gregg Eiband  
Columbia Bank Foundation  
Coppola Services, Inc.  
Cullen and Dykman LLP  
David & Lyn McMillin  
Eighteen Glass Company, Inc.  
Excalibur Management Corporation  
First Bergen Title Agency, LLC  
Harvey's Appliance, LLC  
Hejari Painting  
Heritage Management Co., LLC  
Hub International Limited  
Inserra Supermarkets, Inc.  
Iovino's Landscaping, Inc.  
Irwin Siegel Agency Inc.  
J & B Lock and Alarm Inc.  
Jani-King  
Jim Moscone Plumbing & Heating, Inc.  
JLL  
Kuiken Brothers Company Inc.  
Lakeland Bank  
Lions Club of Wyckoff NJ  
Lorraine Lipowitz  
M&M Medical  
Maple Street Patisserie  
Marty & Toni Semar  
Menlo Engineering Associates  
Mercadien  
Millennium Mechanical  
Nanina's In The Park  
National Water Main Cleaning Co.  
Niagara University - Father James J. Maher C.M.  
OceanFirst Foundation  
Pizzi Funeral Home LLC  
Quick Response Fire Protection  
RSC Architects  
Spectrum for Living Endowment  
Stanley Steemer  
Synetek Solutions  
The Baron Financial Group LLC  
The Cannillo Family  
The Fiore Family  
The M&T Charitable Foundation  
The Psomas Family  
The Todd Family  
The Torrico Family  
Tom & Maria Formoso  
Tom's Service Center  
Visions Federal Credit Union

Spectrum for Living hosted our 19th Annual Golf Classic on June 26, 2023 at the prestigious Alpine Country Club.

We had another record-breaking year thanks to our amazing sponsors, contributors, and golfers.

**In total, \$97,344.24 was raised in support of our enriching day programs, residential housing, and our robust recreational services.**



# OUR FAMILY OF SUPPORTERS

*Every effort was made to ensure our donor listing is accurate and complete. If your name does not appear or is listed incorrectly, please accept our apologies and contact the Development Office at (201) 358-8081 so that we may update our records.*

## \$25,000+

COLUMBIA BANK  
DENISE A. & EUGENE W. CHINERY FOUNDATION, INC.  
GUTTERSON FAMILY TRUST  
JACK RUSSO CHARITABLE FOUNDATION  
NEW JERSEY DEPARTMENT OF HUMAN SERVICES  
SPECTRUM FOR LIVING ENDOWMENT, INC.  
THE VANDER VEEN FAMILY TRUST II



## \$24,999 - \$15,000

AMERICAN PROPERTIES REALTY, INC.  
CHARLOTTE & JOHN COLE  
HUB INTERNATIONAL NORTHEAST  
JOHN & JOANNA MERRIAM  
LESLIE & EDWARD LOGEL  
THE STOLZER FAMILY FOUNDATION



## \$14,999 - \$5,000

ALLEN & LIBBY WEINGARTEN FOUNDATION  
ANNE M. SORENSEN  
ARCHITECTURAL WINDOW  
BARBARA RUSSO  
BCG ADVISORS, INC.  
EMMA C. BEST  
FRANK & MARGARET FIORE  
FRANK D. RECINE  
GREATER BERGEN REALTORS CARE FOUNDATION, INC.  
HENRY KEOUGH  
JACK & SUSAN MALKA  
JINGOLI CONSTRUCTION  
JOHN & ROSEANNE PSOMAS  
JUSTIN & JOHN SMITH  
LAKELAND BANK  
LILLIAN LORBER CHARITABLE TRUST  
MAPLE STREET PATISSERIE  
MARC OHLER



# OUR FAMILY OF SUPPORTERS

## \$14,999 - \$5,000 CONTINUED

MARIO FAMILY FOUNDATION  
MAUREEN & JOSEPH PALLATTA  
MELANIE K. BARBA  
MICHAEL & DEBORAH DELDUCHETTO  
NEW JERSEY OFFICE OF FAITH-BASED INITIATIVES  
SAMANTHA VENTIMIGLIA  
SHERYL WEINGARTEN-MORRIS & JACK MORRIS  
THE BOLGER FOUNDATION  
THE BUSCILANO FAMILY TRUST  
THE MARILYN LICHTMAN FOUNDATION  
THE SHAPIRO FAMILY FOUNDATION  
TOM'S SERVICE CENTER  
VICTOR & DONNA CANNILLO  
WOODHAVEN LUMBER & MILLWORK



## \$4,999 - \$1,000

ALLISON HOLMBERG  
ALPHA BUILDING SERVICES LLC  
ANNE SABIN  
ANNEMARIE & JOSEPH DAHL  
ATLANTIC TOMORROW'S OFFICE  
BANK OF AMERICA  
BANK OF AMERICA, N.A.  
BERGEN BROOKSIDE AUTO BODY  
BERRY, VERDUIN & KOCH LLC  
BILL & CATHERINE UNGER  
BILL & KATRINA LUYKE  
BOGOTA SAVINGS BANK CHARITABLE FOUNDATION INC.  
BRIAN & DONNA TODD  
CARL & JOAN GRAVES  
CARMINE & JOCELYNE GLIELMI  
CHARLES & MARY DIBENEDETTO  
CHARLES & PAT MAXWELL  
CHRIS & LOURDES PERRY  
CHRISTIAN & LONNA YEGEN  
CHRISTINE LAROCCA & GREGG EIBAND  
CLAIRE CYRIAX  
CLINTON D. & GRACE A. CARLOUGH CHARITABLE FOUNDATION  
CORE CONCRETE & MASONRY INC.

# OUR FAMILY OF SUPPORTERS

## \$4,999 - \$1,000 CONTINUED

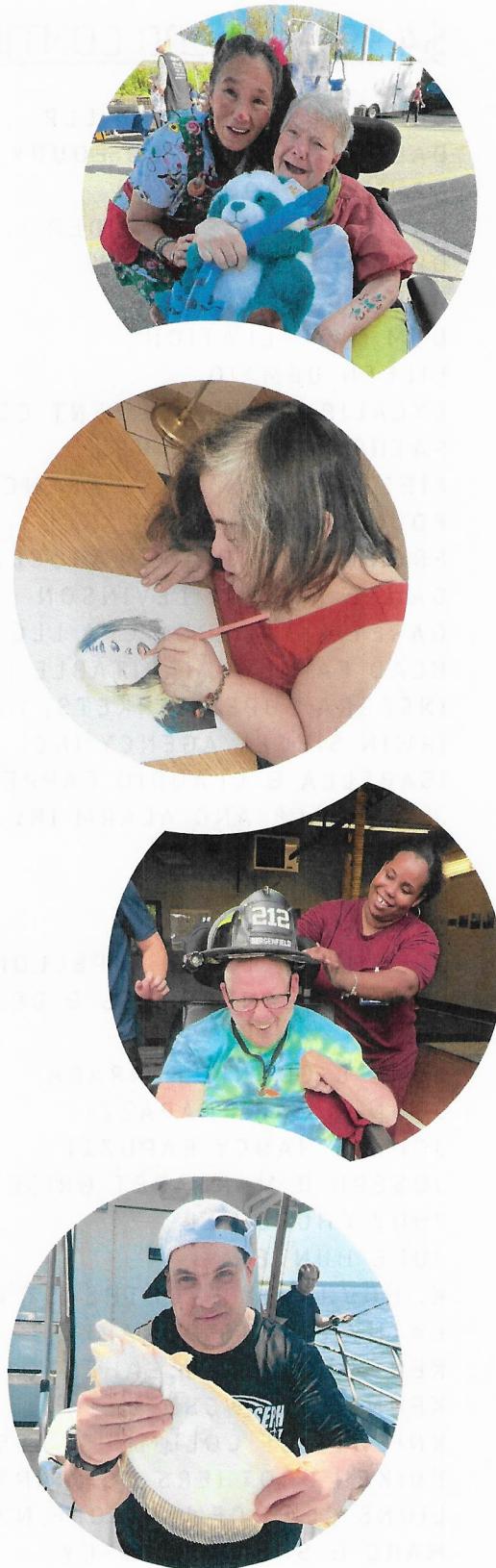
CULLEN AND DYKMAN LLP  
DALE KOPEL & GREG FOUDY  
DANIEL STROUD  
DAVID & LISA SCHNEIDER  
DENISE & JON BUCHAK  
DONALD DINALLO  
DTM INSTALLATIONS  
EILEEN DEMAIO  
EXCALIBUR MANAGEMENT CORPORATION  
FATHER JAMES MAHER  
FIRST BERGEN TITLE AGENCY, LLC  
FOUNDATION FOR DANCE  
FRANK & LORRAINE LAROCCA  
GAIL & ROBERT LEVINSON  
GAREY AND COHEN CPA LLC  
HEAD FAMILY CHARITABLE FOUNDATION  
INSERRA SUPERMARKETS, INC.  
IRWIN SIEGEL AGENCY INC.  
ISABELLA & CLAUDIO CAPPELLO  
J & B LOCK AND ALARM INC.  
JAMIE GONZALEZ  
JANI KING  
JEAN KAWULA  
JEROME & ELAINE APPELLOF  
JIMENEZ LANDSCAPES & DESIGNS, INC.  
JLL  
JOHN & CONNIE FERRARA  
JOHN & MARY CAPAZZI  
JOHN & NANCY RAPUZZI  
JOSEPH & MARGARET GRISCTI  
JUDY CHURCHILL  
JUNE HUNTER  
K. HOVNANIAN NORTHEAST DIVISION, INC.  
KATHY & PETE DEMAIO  
KEN & DEBRA KELLAHER  
KENNETH L. WESSEL  
KNIGHTS OF COLUMBUS, ASSUMPTION COUNCIL #5819  
KUIKEN BROTHERS COMPANY INC.  
LIONS CLUB OF WYCKOFF NJ  
MARC & SHERI UROWSKY



# OUR FAMILY OF SUPPORTERS

## \$4,999 - \$1,000 CONTINUED

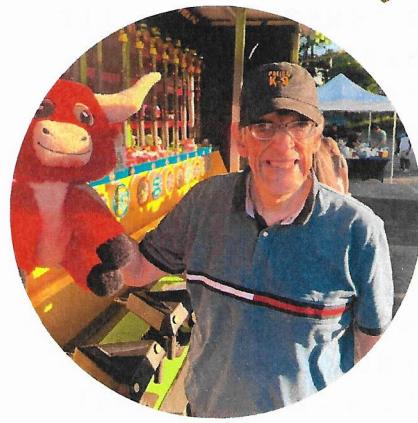
MARIE GAGLIA  
MARK & SUSAN JOHNSEN  
MARTY & TONI SEMAR  
MATTHEW 18:5 FOUNDATION  
MENLO ENGINEERING ASSOCIATES  
MICHAEL & DONNA ZARELLI  
MICHAEL & THERESA PALLATTA  
MICHELLE CAPAZZI & JASON LICHTENSTEIN  
MIDDLESEX COUNTY BOARD OF COUNTY  
COMMISSIONERS  
MIKE & CAROLYN CARPENTER  
MILDRED BALLES  
MILLENNIUM MECHANICAL, LLC  
NATIONAL WATER MAIN CLEANING CO.  
NETWORK FOR GOOD  
NEW VENTURE TITLE AGENCY LLC  
NILS ANDERS HANSSON  
NJ STATE COUNCIL KNIGHTS OF COLUMBUS  
PATRICIA MAURIZI  
PATRICK FINLEY  
PAUL CANNILLO  
PETER RECLA  
PIZZI FUNERAL HOME LLC  
PREMIER PARTITION & DRYWALL OF NY  
PSEG FOUNDATION  
RANDY & LORI CSIK  
RAYMOND & JUDY CARLI  
REAGER FAMILY  
ROCKEFELLER GROUP  
RONDA L. MORRIS  
RSC ARCHITECTS  
RYAN & MICHELE KIELY  
SCOTT & BRENDA KAY  
ST. NICHOLAS GREEK ORTHODOX CHURCH  
ST. NICHOLAS LADIES PHILOPTOCHOS SOCIETY  
STEVEN & JULIE TORRICO  
SUE & PAUL FREMONT  
TAPAN & JOLLY DAS  
TARRYTOWN EXPOCARE PHARMACY  
TENYO FAMILY FOUNDATION



# OUR FAMILY OF SUPPORTERS

## \$4,999 - \$1,000 CONTINUED

THE AMBOY FOUNDATION  
THE BARON FINANCIAL GROUP LLC  
THE COMMUNITY CHEST OF ENGLEWOOD  
THE FIRST REFORMED CHURCH  
THE GLENMEDE TRUST  
THE KAPLEN FOUNDATION  
THE LOWELL JOHNSON FOUNDATION  
THE M&T CHARITABLE FOUNDATION  
THE MERCADIEN GROUP  
THE SYNETEK GROUP INC  
TOM & MARIA FORMOSO  
TOPBUILD - COASTAL INSULATION 746  
TRAVIS HELMLINGER  
TRINITY PRESBYTERIAN CHURCH  
VERTEX PHARMACEUTICALS INCORPORATED  
VICKI GRUNSKI  
VICTORIA CANNILLO  
VISIONS FEDERAL CREDIT UNION  
WELL-GROUNDED ELECTRIC LLC



## \$999 & BELOW

ACADEMY ELECTRICAL CONTRACTORS, INC.  
ACE ENDICO  
ADAM PALADINI  
ADLER DORVILIEN  
AGRON DAUTI  
ALAN & ELAYNE COHEN  
ALAN & NANETTE GETTIS  
ALAN PERLBURG  
ALB CONSTRUCTION, LLC  
ALBERT D'AGOSTINO  
ALEX KRASNOMOWITZ  
ALEXANDER NICHOLAS  
ALFRED J. URGO  
ALGIS & ANGELA SETIKAS  
ALICIA CAPAZZI  
ALYSSA VAN SANT  
AMADA SENIOR CARE  
AMANDA GARRITY

# OUR FAMILY OF SUPPORTERS

---

## \$999 & BELOW

ACADEMY ELECTRICAL CONTRACTORS, INC.	ARLENE VINCENT
ACE ENDICO	ARTHUR & MAUREEN SALADINO
ADAM PALADINI	ASSUREDPARTNERS OF NJ
ADLER DORVILLEN	AUDREY PIEL
AGRON DAUTI	BARBARA ALBANESE
ALAN & ELAYNE COHEN	BARBARA ANN & PHILIP SANTORE
ALAN & NANETTE GETTIS	BARBARA GRECO
ALAN PERLBURG	BARBARA HERBERT-BOYD
ALB CONSTRUCTION, LLC	BARRY & BEVERLY LERNER
ALBERT D'AGOSTINO	BARRY & JANE DONNELLY
ALEX KRASNOMOWITZ	BARRY & MARIE NEUWIRTH
ALEXANDER NICHOLAS	BARRY DEMAREST
ALFRED J. URGO	BARTON NURSERY ENTERPRISES, INC.
ALGIS & ANGELA SETIKAS	BATTINELLI LANDSCAPING
ALICIA CAPAZZI	BEATRICE LACAVA & LYNN KAHN
ALYSSA VAN SANT	BENJAMIN BROTHERS, INC.
AMADA SENIOR CARE	BENN ATTENBOROUGH
AMANDA GARRITY	BENOIT TOVAR
AMELIA CZUBACHOWSKI	BERGEN HIGHLANDS ROTARY CLUB
AMERIPRISE FINANCIAL	BERNADETTE MCPHERSON
ANDREA & C. ROLAND NEWKIRK	BES PROPERTY MANAGEMENT LLC
ANDREA & GAETANO SACCENTO	BILL FISKE
ANDREA COHEN	BILL FISKE, JR.
ANDREA WATKINS	BLAIRE GOLDSTEIN
ANDREW HILL	BOB & CAROLINE MARUSKA
ANDY PFEIFFER	BOB & MYRNA RASKIN
ANGELO & JUDITH FRANCHETTE	BOB TANA
ANITA NOVOA-BAGGETT	BOGOTA BOARD OF EDUCATION
ANN M. FARRELL	BONNIE & LYNN ROWE
ANNE & FRED SCHULDT	BRIAN & JENNIFER WEINER
ANNE MAGANZINI	BRIAN F. JOSEPH
ANNE SCHMIDT	BRIAN FLANAGEN
ANNEMARIE LUTOSTANSKI	BRIAN FRENCH
ANNETTE SOLOW	BRIAN JOSEPH
ANTHONY & EILEEN ANDRIANO	BRIDGET KIENE
ANTHONY & PATRICIA D'AUGUSTINE	CAITLIN MCKAY
ANTHONY & VICTORIA GRECO	CAMELLIA HARRIS
ANTHONY BENANTE	CARA HARVEY
ANTHONY DINARO	CARMELA GIAMBONA
ANTHONY PAGANO	CARMELLA CHERPOCK
ARLENE PERTA-RUDMANN	CARMINE & MICHELLE MARCHIONDA

# OUR FAMILY OF SUPPORTERS

---

## \$99 & BELOW

CAROL BORO-WEINER  
CAROL RAGGI  
CAROL REDDEN  
CAROL WILLIAMS  
CAROL WILSON  
CAROLINE & QUENTIN SOLANO  
CAROLINE LERA  
CAROLINE SABBAGHA  
CAROLYN DENUTO  
CAROLYN HILDENBRAND  
CAROLYN MYLES  
CARROLL ANNE GRECE  
CARYN TRAUTZ  
CATERINA & ROBERT RETCHO  
CATHY & GEORGE FLORAKIS  
CHAIM LEVIN  
CHARLES & ESTELLE GARRISON  
CHARLES & LORRAINE RIGOLIOSI  
CHARLES HORVATH  
CHARLES RODRIGUZ  
CHARLIE CLINTON  
CHARLOTTE & BERNHARD GERSTMAYR, JR.  
CHERYL & EDWARD DAUBER  
CHERYL JAEGER  
CERTIFIED CARPET MANAGEMENT/WATER  
CHRIS & FAYE ROEMLEIN  
CHRIS AND THERESA PETERMANN  
CHRIS BRAND  
CHRIS O'KEEFFE  
CHRISTINE & JAMES ROCKETT  
CHRISTOPHER & CATHERINE PEDERSEN  
CHRISTOPHER & JUDY REILLY  
CHRISTOPHER & KATHLEEN BODISCH  
CHRISTOPHER & ROBIN BRUSCINO  
CHRISTOPHER CAPAZZI  
CHRISTOPHER PRIMAVERA  
CINDY KIEFER  
CITIZENS CHARITABLE FOUNDATION  
CLAIRE MELISSAS & ANDREA CAPORALE  
CLAUDIA A. PIANO  
CLAUDY MEME

CLEAN IMAGE  
CLINTON REALTY CO.  
COMMUNITY INSURANCE  
CONNECTONE BANK  
CONSTANCIA DIONISIO  
CONSTANTINE ROCHESTER  
COPPOLA SERVICES, INC.  
COWLEY'S PEST SERVICES  
CRAIG & CHRISTINA PALLATTA  
CUSTOM INK LLC  
DAN WHITE  
DANIEL & LISA SCHULTZ  
DANIEL & MARY SAUNDERS  
DANIEL CHINCHILLA  
DANIEL FOOTE  
DANIEL GREENE  
DAVID & JUDITH WEINBERGER  
DAVID & LYN MCMILLIN  
DAVID & MARGARET FLEMING  
DAVID & MARIA CANNILLO  
DAVID & MEREDITH PERRONE  
DAVID & MICHELLE DEO  
DAVID CLAXTON  
DAVID LEWIS  
DAVID YANAGISAWA  
DAVID YELEN  
DAWN CARTER  
DEBORAH FRANCO  
DEBRA KELLY  
DENNIS & DENISE PALLATTA  
DENNIS & MONICA WARNE  
DENNIS OVRY  
DERREL HIGHTOWER  
DESESA ENGINEERING CO INC  
DESIGN FLOORS  
DESIREE REINER  
DH INTERIORS, LLC  
DIANE KIM  
DINARDI LANDSCAPE & DESIGN INC.  
DIONNA GRIFFIN  
DJN FLOORING

# OUR FAMILY OF SUPPORTERS

## \$999 & BELOW

DOMENICA GLIELMI  
DORA TSOUCALAS  
DOREEN THOMAS  
DOROTHEA CASELLA  
DOUG & MIRIAM KUIKEN  
DR. PETER VENTIMIGLIA, SR.  
DR. DAVID ORR  
DR. JAMES MATERA & MRS. STELLA MATERA  
DR. JEROME MARGOLIN  
DR. JOHN MULLY  
DR. JOSEPH GENCO  
DR. LING YU SHIH  
DR. MARK BRABSTON  
DR. STEVEN M. FRIEDMAN  
E&LP  
EARL RUSSELL  
ECOLSCIENCES INC.  
ED & LINDA KOREK  
EDWARD & CAROLYN YERHA  
EDWINA ANTONIO  
EIGHTEEN GLASS COMPANY, INC.  
EILEEN C. HEACOOK  
EILEEN KRONE & LYNNE GALVIN  
ELAINE SCHAARSCHMIDT  
ELEANOR PORTSMORE  
ELIAS SAYEGH  
ELIZABETH & THOMAS VIOLA  
ELIZABETH BOAJIAN  
ELIZABETH KING  
ELIZABETH LONZAR-MENJIVAR  
ELIZABETH M DUNNE  
ELIZABETH UNGER  
ELLEN DELAPLAIN  
ELLEN FALVO  
ELLEN KOZLOWSKY  
ELVIS & YASMIN RUSSO  
EMERSON & GEORGETTE DICKMAN  
EMILY CANNILLO  
ENEL JOSE  
ENGLEWOOD HOSPITAL  
EREZ GUTMAN  
ERIC LEVIN  
ERIK POLYZOU & ANGELA DELLA FORTUNA  
ERIN LOCKOWITZ  
EVA & BRUCE NYMAN  
F AHMET MARASLI  
FATHER JOHN MAHER  
FIDELIFACTS METROPOLITAN NY  
FIORELLA PASSANO  
FRAN WEIZMAN  
FRANCES GOODMAN  
FRANCESCA GENOVESE & CHARLIE HIGGINS  
FRANCIS & MARGARET DUNNE  
FRANK & IRENE RUSS  
FRANK BAGLIERI  
FRANK MENAQUALE  
FRED & ANGELA LEVITAN  
FREDERICK & CAROL VILLANOVA  
FREDERICK & PATRICIA FAKHARZADEH  
FREDRICK MARX  
FRONTSTREAM  
GABRIEL CASTILLO & JENIFFER MORENO  
GABRIEL RIDORE  
GARRY AND SUSAN BREITHAUPT  
GARY & JESSICA CAPAZZI  
GARY & THERESA ESPOSITO  
GARY MUNK  
GENOVA BURNS LLC  
GENTLEMAN JACK BARBERSHOP  
GEORGANNE ANTAL  
GEORGANNE DELCANTO  
GEORGE & ANDRONIKI NASR  
GEORGE PSOMAS  
GEORGE TOOLE  
GEORGETTE PUNTASECCA  
GERALD FORSTATER  
GERALD LANGE  
GERALD REINER  
GERARD FRANCOIS  
GERMAINE & JAMES LOUDON  
GERRY LAPARLE

# OUR FAMILY OF SUPPORTERS

---

## \$999 & BELOW

GINNY RIEMANN  
GLENN & MARIA PARIAN  
GLENORCHY CAMPBELL  
GLORIA TUCULESCU  
GODFREY & ROBERTA SAUTNER  
GRACE LUTHERAN CHURCH  
GRAPEVINE GIVING FOUNDATION  
GREENWOOD LAKE ANIMAL HOSPITAL, LLC  
GREG & TARA KANTER  
GREG CANNILLO  
HAROLD & SUZANNE FINKEL  
HAROLD FRIEDEMAN  
HARRIET REISBERG  
HARVEY'S APPLIANCE, LLC  
HASKELL PAVING, INC.  
HEIJARI PAINTING LLC  
HELEN PARK  
HERBERT GOODFRIEND  
HERITAGE MANAGEMENT CO., LLC  
HIGH TECH LANDSCAPES, INC.  
HOWARD & LAURA COHEN  
HUGH & CHRISTINE NIVEN  
HUTT, SHIMANOWITZ & PLOCKER P.C.  
IDA SARAWICH  
IKHO CHOI  
IOVINO'S LANDSCAPING, INC.  
IRENE STELZLE  
ISABEL KURLAN & RUTH PUTZER  
JACK BOYAJIAN  
JACK L. PALLATTA  
JACKIE JONES  
JACQUES & MARY LOU BLUMER  
JAESOO PARK  
JAMAR MCNEIL  
JAMES & DENISE WONG  
JAMES & MARIA SUAZO  
JAMES & MARY MANNION  
JAMES & NANCY JONES  
JAMES & PATRICIA SZEKELY  
JAMES & SANDRA CANNILLO  
JAMES & SARAH CONWAY  
JAMES BRAUE  
JAMES GEDEUS  
JAMES LOUNSBERRY  
JANET & GERARD MURPHY  
JANET & SCOTT BARNUM  
JANICE GREGORZEK  
JANIS & JAY RASKIN  
JARED FARRA  
JAYLEN BRYANT  
JEAN BERTINE  
JEAN OMSTEAD & JANET NIER  
JEAN R. KUSHMERICK  
JEAN SLAVIN  
JEANNE & JOSEPH POLIZZANO  
JEANNE KALOGERA  
JEANNIE M  
JEFF & JULIE SCHLECHT  
JEFF & MELISSA BUCHAK  
JEFFREY & KATHY BENTZEN  
JEFFREY RUBIN  
JENEEN ARTIS  
JENNA SERIO  
JENNIFER CREDIDIO  
JENNIFER E. LARSEN  
JENNIFER GRAUSMAN  
JEREMIAH NDUNGA  
JEROME & BERNICE HEIDELBERG  
JESSA HENRY  
JIM MOSCONE PLUMBING & HEATING, INC.  
JOAN DIBENEDETTO  
JOAN GARCIA  
JOAN GLIELMI  
JOAN MCGOLDRICK  
JOAN TIMBANG  
JOAN VICENZOTTI  
JOANNA FINNEGAN  
JOANNE & ALLEN HOLMBERG  
JOANNE CARRASQUILLO  
JOE & KATHLEEN BISI  
JOE & KITTY BEHOT  
JOE & MADDIE MELLONE

# OUR FAMILY OF SUPPORTERS

---

## \$999 & BELOW

JOE & MARY WYNMAN  
JOHN & ANNETTE BALLES  
JOHN & CATHY KIELY  
JOHN & CHERYL DEAN  
JOHN & DONNA FOX  
JOHN & JO-ANN GEARY  
JOHN & JUDY LEONG  
JOHN & KATHRYN GHNOULY  
JOHN & KATHRYN GRIFONETTI  
JOHN & LISA STRETTON  
JOHN & PATRICIA O'DONOOGHUE  
JOHN & PATRICIA SALIANI  
JOHN & ROSEMARY FINN  
JOHN & TRINA HANSEN  
JOHN & VALERIE BARNICKLE  
JOHN BARBER  
JOHN C. HORSMAN JR.  
JOHN CAREY  
JOHN D. EMERICK  
JOHN DANBIA  
JOHN DEBRITO  
JOHN DINEEN  
JOHN GOLD  
JOHN JORDAN  
JOHN KIZMOWICH  
JOHN MORRIS  
JOHN P. LOSONSKY JR.  
JOHN PEGLEY  
JOHN PETROU  
JON & JANE LAWSON  
JON & KATHY SENFT  
JONATHAN HART  
JONATHAN VISCUSO  
JORDAN & LAURA DEFLORA  
JORGE ORTEGA  
JOSE SERNA  
JOSEPH & ANN CANNILLO  
JOSEPH & JANIS CAVANAGH  
JOSEPH & JEANINE MARRONE  
JOSEPH & SANDRA ROMANO  
JOSEPH CASTRO  
JOSEPH CHINNICI  
JOSEPH DINO  
JOSEPH G. RUTKOWSKI JR.  
JOSEPH JENNINGS  
JOSEPH KELLY  
JOSEPH PELUSO  
JOSEPH SANFILIPPO  
JOSEPHINE & ROLANDO AMBROCIO  
JOSHTINE MANLULU  
JOYCE & FRED MAIA  
JUDY GODDARD  
JUDY SPADONE  
JULIA DOLPHIN  
JULIANNE INTERRANTE  
JULIE & ELROY CARTWRIGHT  
JULIE BRITKO  
JULIE MORAN-FINKEL  
JULIET PINNOCK  
JUNELANE HIBBERT  
JURGEN & DEBORAH LENZE  
JUSTIN COSTA  
K9 RESORTS  
KALOSIEH SHACKIL & MEOLA  
KAMYRA O'CONNOR  
KAREN & WILLIAM CULLINANE  
KAREN MANGINI  
KARL W. KAMENA  
KARLA & CLARENCE GLOVER  
KATERINA IZOTOVA  
KATHLEEN & HOWARD FREITAG  
KATHLEEN & JOHN ALTIERI  
KATHLEEN ANDREE  
KATHLEEN HENNESSY  
KATHLEEN M. DUFFUS  
KATHLEEN MEMOLI  
KATHLEEN OLSEN  
KATHRYN RICHARDSON  
KATHY & MARIO BIANCHI  
KEITH ELISBERG  
KENNETH & LOIS MARUSKA  
KHADIJAH KING

# OUR FAMILY OF SUPPORTERS

---

## \$999 & BELOW

KIMBERLY GRAHAM  
KIMBERLY HARTLAND  
KNIGHTS OF COLUMBUS #4486  
KNIGHTS OF COLUMBUS #7647  
KOENIG & ASSOCIATES, LLC  
KONIKOW ASSOCIATES INC.  
KURT & PAMELA GORDON  
LAUDO GRASSI  
LAURA & CRAIG MINOR  
LAUREN & JOHN POWERS  
LAUREN SORCE  
LAURETTE & CHRISTOPHER VIDA  
LAURIE & JOHN NESSINE  
LEE & MONICA CANTOR  
LEE & TERRY MCQUILLIN  
LEO M. KEARNEY  
LIAM FOLEY  
LIBERTY PAPERWORK SOLUTIONS LLC  
LINDA & JOHN SINATRA  
LINDA & RON SHAPIRO  
LINDA ABRAMSON  
LINDA GEORGE  
LINDA N. VERRILLI  
LINETTE BURELL  
LOGGIA GIOVANNI DA VERAZZANO #1236  
LORETTA APRILE  
LORETTA D. RODRIGUEZ  
LORETTA SPANGLER  
LORI & CARMELA GLENN  
LORRAINE DICSO  
LORRAINE LIPOWITZ  
LORRAINE PAROBY  
LORRAINE WUNDER  
LOUIS & ANN CAPAZZI  
LOUIS & GEMMA CANNILLO  
LOUISE & ROBERT DOLSAY  
LOUISE BRABSTON  
LOVELY BEPUTE  
LTG PROPERTY GROUP LLC  
LUANN & DENNIS DIAS  
LUCY DE ROBERTIS  
  
LUIS & NELLI SIAVICHAY  
LYNNELL MCKAY  
M & M MEDICAL INC.  
MADELINE & FRANCIS FIORE  
MADELINE & PAUL FORLAI  
MADELINE MURRAY  
MARC RIEDLER  
MARC ZAMPELLA  
MARCI & RICH SINGER  
MARGARET GUTTILLA  
MARGARET M. CARTY  
MARGARET NASSAN  
MARGARET REAGER  
MARIA & ANTHONY FINOCCHIARO  
MARIA & JOSE CONTRERAS  
MARIA C. SUAREZ  
MARIA KIRK  
MARIAN ROEMLEIN  
MARIANNE & JOSEPH CUNNINGHAM  
MARIE & JENNIFER KOBER  
MARIE & PAUL CARR  
MARIE HORATIUS  
MARIE LYNCH  
MARILYN & ANTHONY DEFEO  
MARIO & RUTH MATARAZZO  
MARIO BIANCHI  
MARISOL PENALOZA  
MARITZA & MARIO ALEMAN  
MARK & JOAN MOSCARELLO  
MARK & KATHY RITTER  
MARK LOPEZ  
MARK MANCINI  
MARK PERKINS  
MARK WARSHAVER  
MARLENO REID  
MARLON MEDRANO  
MARTIN & AUDREY LEPELSTAT  
MARTIN & JANIS FUCHSMAN  
MARTIN J. DOLPHIN  
MARTIN WORRALL  
MARVA BLACKNELL

# OUR FAMILY OF SUPPORTERS

---

## \$999 & BELOW

MARY A. HILL  
MARY ANN FARAJIN  
MARY ANNE & STEVE VAHALLA  
MARY CLAIRE MANNION  
MARY F. TASMAN  
MARY FELICE-PETILLO  
MARY JEANNE CULLEN  
MARY LYNN KEARNS  
MARYANN & LOU PRON  
MARYANN & STEPHEN BAER  
MATONDA FOSTER  
MATT BUTLER  
MATT RAY  
MATTHEW FELLNER  
MAUREEN & JACK PALLATTA  
MAUREEN & SEAN GAUGHRAN  
MAUREEN & TOM FLANNERY  
MAUREEN DOREN  
MAUREEN LEONIDAS CINO  
MAUREEN MICALE  
MAUREEN P. MCCANN  
MAURIZIO CIVILETTI  
MAXINE & RALPH HENIG  
MAXINE REID  
MAYRON HERRERA  
MAZEN & NAZEK ABURAS  
MEADOWLANDS REGIONAL CHAMBER  
MEG BARRY  
MELISSA FLYNN  
MELITA KERR  
MERLE OLIVER  
MICHAEL & BARBARA FRIED  
MICHAEL & CECELIA BET  
MICHAEL & PATRICIA GARRY  
MICHAEL BRADY  
MICHAEL CANNILLO  
MICHAEL CAPAZZI  
MICHAEL FABIANO  
MICHAEL FORMANEK  
MICHAEL RODRIGUEZ  
MICHAEL STILLMAN  
MICHAEL VITULANO  
MICHELE & BRIAN DEMURO  
MICHELE MAYO  
MICHELE PETRILLO  
MICHELLE & BRUCE JONES  
MICHELLE SPIRIDAKIS  
MICHELLE TERP & BRIAN MASSARONE  
MIGUEL PAGAN  
MILLER LULOW  
MILTON & ROCHELLE WEISS  
MIMI BOOKSTAYER  
MONA BRADLY  
MONICA VASQUES  
MURIEL BRATTLOF  
N.J. INDUSTRIAL TRUCKS, INC.  
NANCY & DARREN GORDON  
NANCY A. O'CONNELL  
NANCY VORSANGER  
NANINA'S IN THE PARK  
NATHAN & SHELLY MARK  
NATIONAL PHILANTHROPIC TRUST  
NEIL & LINDA BONNER  
NEW BEGINNINGS BY JACKIE  
NEW YORK-NEW JERSEY TRAILER BUILDERS  
NICHOLAS & ANGELICA TSELEPI  
NICHOLAS A. VIDETTI M.D.  
NICHOLAS ALEXANDER  
NICOLE PSOMAS  
NIGEL & MARIE WEISS  
NORM & ANNE GENNARELLI  
NORM & DOTTY POLITZNER  
NORMAN & LAUREN B. CANTOR TRUSTEES  
NORTHERN VALLEY ELECTRIC CO. INC.  
NORWOOD & GERTIE HARRIS  
OAKLAND MARINE & EQUIPMENT, INC.  
OCEAN FIRST FOUNDATION  
OLIVIA OKELLO  
ON TIME APPLIANCE SERVICE  
ONEHOPE

# OUR FAMILY OF SUPPORTERS

## \$999 & BELOW

ONOFRIO SAVINO  
OPERATIONSINC  
PARADIGM AUTOMOTIVE RESTORATION LLC  
PARIS P. ELIADES LAW FIRM, LLC  
PASKACK JUNIOR WOMAN'S CLUB  
PASQUALE AVALLONE  
PAT & KEN WAGNER  
PAT PEGLEY  
PATRICIA ANN DONOHUE  
PATRICIA FINN  
PATRICIA FRASCO  
PATRICIA GERMINARIO  
PATRICIA MCKEEGAN  
PATRICK  
PATRICK & GERALDINE KELLY  
PATRICK & LINDA REAGER  
PATRICK HERRERA  
PATRICK PARRISH & LISA SHIMAMOTO  
PAUL & LISA CHECKUR  
PAUL & NANCY BLAUSTEIN  
PAUL CRAY  
PAUL FRISCHER  
PAUL RUNDUS  
PAULA HOFFMAN  
PAULA MARINO & LORI GEORGE  
PAULINE MANALILI  
PETE & JANICE COSENTINO  
PETER & CAROL MCCANN  
PETER & KATHLEEN BAKARICH  
PETER & REGINA EFTYCHIOU  
PETER A. TOTO  
PETER CANNON  
PETER CURRAN  
PETER GILL CPA, LLC  
PETER J. ARNEY & GEORGE W. JORDAN III  
PHILIP C. & PUI YIM LAW  
PHILIP MCCURRY  
PHILOMENA & GUSTAVE DEBLASIO  
PHYLLIS & LOU SICHERI  
PLEDGELING FOUNDATION  
PREMSELAAR CPA LLC

PRIME FRAMING CONTRACTORS LLC  
PROVIDENT BANK  
QUICK RESPONSE FIRE PROTECTION  
RALPH WALKER  
RANDY & KATHLEEN NEUMANN  
RAQUEL MARTINEZ  
RAY JIMENEZ  
RAY SPENCER & SAMANTHA HIMBELE  
RAYMOND & MARY ECKERT  
REVIREO  
REYNOLDS AMERICAN INC.  
RICARDO & MARIA ELENA SCHWARTZ  
RICHARD & BARBARA BROWN  
RICHARD & COLLEEN BOTTCHER  
RICHARD & DAWN BONELLI  
RICHARD & ELLEN SABELLA  
RICHARD & KATHLEEN ALDERTON  
RICHARD & KATHY ROSE  
RICHARD & PHYLLIS CARRUTHERS  
RICHARD MASSEY  
RICHARD VIOLE  
RICHARD VOGLER & JANET CARNICELLI  
RICKY & JOAN WECHSLER  
RITA GREISS  
ROBERT & ANNAMARY KREHLEY  
ROBERT & BETH RUSSO  
ROBERT & BEVERLY JUGAN  
ROBERT & FRAN SOTTILE  
ROBERT & JEANETTE HARDEN  
ROBERT & LORRAINE GHIA  
ROBERT & PATRICIA ROES  
ROBERT & SHARRON FELDMAN  
ROBERT & SUSAN CANNILLO  
ROBERT A. BERNSTEIN, ESQ., LLC  
ROBERT BENON  
ROBERT ESTRADA  
ROBERT GILL  
ROBERT GRAY & PATRICIA ANN SAYRE  
ROBERT MARA  
ROBERT MERIDIEN  
ROBERT RECLA

# OUR FAMILY OF SUPPORTERS

---

## \$999 & BELOW

ROBERT YTUARTE  
ROBIN & JOSEPH CAREY  
ROBIN DIPADOVA  
RONALD & DEBRA ANN COLONNA  
RONALD & MARILYN YUTKO  
ROSE ANNE M. QUINN  
ROSEMARY REALMONTE  
RYAN CRUZ  
RYAN DUFFY  
RYAN VIDA  
S.T. CONSTRUCTION CO., INC.  
SALVATORE LATELLA  
SAMANTHA ALEXIS  
SAMANTHA CANNILLO  
SAMUEL & AUDREY ZONA  
SANDRA PECORARO & DINA MATIAS  
SCHWAB CHARITABLE  
SCOTT & MAURA DONNELLY  
SCOTT BARNES  
SCOTT MATERA  
SHENELL HARRIS  
SHERRY BLAU  
SLOAN & STEVEN ETTINGER  
SONRISE HOME LLC  
SONS OF ITALY ROCKLAND LODGE #2176  
SOPHIA KIM  
SPECTRUM SUPPORT INC  
STANLEY KAMINSKI  
STANLEY STEEMER  
STEFANIE RENDINE  
STEPHANIE MORRIS  
STEPHEN & ANN MARIE FORLINI  
STEPHEN & JANET JORDAN  
STEPHEN ADDESSO  
STEPHEN CANNILLO  
STEPHEN JORDAN JR.  
STEVE & ELIZABETH VAHALLA  
STEVE SZALANCZY  
STEVEN BOTBYL  
STEVEN SALEMME  
STONE FIELD PARTNERS LLC

STOP & SHOP  
SUSAN & JAMES MANCUSO  
SUSAN CARRINO  
SUSAN HILL  
SUSAN KERRIGAN  
SUSAN PFEIFFER  
SUSAN SAGE VINCENT  
SUSAN YOUNG  
SUSANNE LAVELLE, ESQ.  
SUZANNE KRAKER  
SUZANNE TESSALONE  
SUZANNE YELEN  
T & M ASSOCIATES FOUNDATION INC.  
TAMAR ALI  
TAMARA BROWN  
TASHAI ATKINS  
TED & PAT FISCHER  
TERESA & RAYMOND POLLINA  
TERESA TOZZI  
TERRI & DENNIS BRENNAN  
THE ABENANTY FAMILY  
THE BANK OF AMERICA FOUNDATION  
THE BRICK HOUSE  
THE CRABIEL HOME FOR FUNERALS  
THE FINN FAMILY TRUST  
THE GENGLER FAMILY FUND  
THE GIUSTO FAMILY  
THE HORIZON FOUNDATION NEW JERSEY  
THE KENNEDY'S  
THE LUTOSTANSKI FAMILY 2020 TRUST  
THE MERCK FOUNDATION  
THE O'KEEFFE FAMILY LIVING TRUST  
THE PARK FAMILY  
THE PROVIDENT BANK FOUNDATION  
THE SCHOOR FAMILY FOUNDATION INC.  
THE UBS MATCHING GIFT PROGRAM  
THE ZIMMERMAN FAMILY  
THERESA CRAWFORD  
THOMAS & DORA LYNCH  
THOMAS & PAULA GIBB  
THOMAS DONAHUE

# OUR FAMILY OF SUPPORTERS

## \$999 & BELOW

THOMAS GENGLER  
THOMAS J. HAYDEN  
THOMAS KEMLY  
THOMAS WALLACE  
TIMOTHY FLANAGAN  
TOBIA CIOTTONI  
TODD PATTI  
TOM & FRAN CORBETT  
TOM ALLEN  
TONY & MADELYN SCARDINO  
TROY THOMPSON  
TYLER CZUBACHOWSKI  
UNIVERSAL FOREST PRODUCTS  
VALARIE DILASCIO  
VALE TIRE CORP.  
VALERIE KELLY  
VICTOR & MARY ANNE BABIN  
VICTORIA CANARIS  
VINCENT & BEVERLY TROPIANO  
VINCENT M. FASANO  
VINCENT MAZZA  
VIRGINIA & AMBINDER, LLP  
VIRGINIA ZARZANO  
WALTER & CAROLYN KRZASTEK  
WALTER & LAURA KRZASTEK  
WALTON & ELEANOR CLARK  
WILLIAM & RENEE KENNEDY  
WILLIAM & ROSEMARY TEDESCHI  
WILLIAM LANE  
WILLIAM LOUTTIT  
WILLIAM MACKEY & MARIANNE SOKOLNICKI-MACKEY  
WILLIAM MCCANN  
WILLIAM SCUORZO  
Xiomara Madrid  
YING SHUO & HSUI HSUN HSUEH



# 2023 BOARD OF TRUSTEES

Brian Todd – Chairperson



Donna Cannillo – Vice Chairperson

Vincent O'Brien – Treasurer

Roseanne Psomas – Secretary

Paul Blaustein

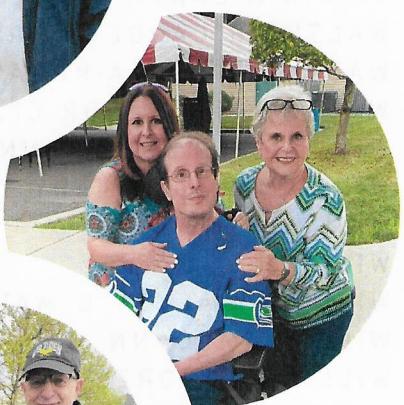


Michael Carpenter

Frank Fiore



Sue Fremont



Isabelle T. Jacobs, Esq.

Christine A. LaRocca, Esq.

Patricia Maurizi

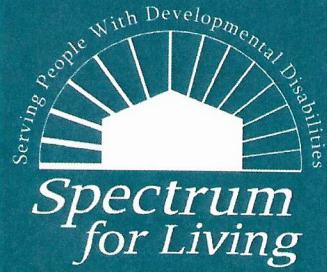
Maureen Pallatta



Christopher Perry, Ex Officio

Nancy Rapuzzi

Martin Semar



210 Rivervale Road Suite 3

River Vale, NJ 07675

[www.spectrumforliving.org](http://www.spectrumforliving.org)



