

Alfiero & Lucia Palestro Foundation, Inc.

A Tax Exempt Private Foundation

333 Sylvan Avenue, Suite #100

Englewood Cliffs, NJ 07632

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

E-mail: info@palestroni.com

2026 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: Vincent O'Brien

Title: Interim President and CEO

Volunteer or Compensated: Volunteer

Amount of Compensation/Benefits (if any): N/A

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 Kamen, Adele Guttenberg, Edna Melosh, and Annette Levy. In 1983, Spectrum for Living opened its first site in Closter, 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.

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

12. Names of Six Major Contributors:

and engage fully in society.

Please include amount of support given by each last year.

- | | |
|--|-------------------------------------|
| 1. Denise A. & Eugene W. Chinery Foundation, Inc | Amount \$250,000.00 |
| 2. New Jersey Department of Labor | Amount \$108,000.00 |
| 3. New Jersey Department of Health | Amount \$62,165.00 |
| 4. Alfiero and Lucia Palestro Foundation | Amount \$20,000.00 |
| 5. Columbia Bank Foundation | Amount \$10,000.00 |
| 6. Art Institute of Middlesex County | Amount \$7,500.00 |

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

Please list in order of priority as one of the three requests are approved for funding.

1. [To address our most urgent technology and security needs, we are seeking funding from the Alfiero & Lucia Palestro Foundation to install a SonicWall network security solution. Our current network](#)

infrastructure is outdated and increasingly vulnerable to cyber threats, which puts sensitive client information, staff communications, and critical operational systems at risk. A SonicWall firewall will provide advanced protection through threat prevention, secure remote access, and improved network performance, ensuring that our data remains confidential and our services remain uninterrupted. This upgrade is essential for safeguarding client records, supporting reliable staff training and reporting systems, and maintaining continuity in transportation and service delivery as our organization continues to grow. Ultimately, stronger network security directly supports our clients' safety by protecting their personal information and ensuring consistent access to essential services.

Amount: \$40,563.54

2. Individuals with developmental, physical, and intellectual disabilities often encounter obstacles that limit their ability to form relationships and engage with society. Spectrum for Living helps overcome these barriers through a comprehensive in-house recreation program. Our Recreation Team organizes classes, gardening clubs, dances, arts and crafts, music therapy, field trips, and adaptive sports to enhance socialization, community involvement, and sensory development. These activities improve our clients' quality of life by fostering connections and boosting self-esteem in a judgment-free environment. Spectrum for Living is dedicated to helping individuals lead healthy, safe, and fulfilling lives. A grant from the Alfiero & Lucia Palestro Foundation would support essential activities that improve our clients' psychological, functional, and emotional well-being.

Amount: \$30,000.00

3. _____

Amount: _____

14. Are Funds Donated to or Raised by the Organization Passed on to Other Charities?

If yes, please list the charities and the amounts given to each in the last two years.

No.

15. Gross Income in 2024: \$48,745,778.00

Program Expense in 2024: \$42,095,222.00

Management and General Costs in 2024: \$5,230,463.00

Fund Raising Costs in 2024: \$225,728.00

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 ONE FULL SET OF GRANT APPLICATION AND ATTACHMENTS IN ORDER TO PROCESS APPLICATION. WE ALSO ASK THAT YOU SEND THE APPLICATION ELECTRONICALLY TO INFO@PALESTRONI.COM

PLEASE SEND THE ONE COPY OF THE GRANT APPLICATION ALONG WITH ALL REQUESTED MATERIALS TO:

Alfiero & Lucia Palestro Foundation, Inc.

Attn: Kristine Sayrafe, Foundation Manager

333 Sylvan Avenue, Suite 100

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 changes, 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 2026

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.

Stephanie Nolan
Senior Application Developer
Spectra Laboratories

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

Vincent O'Brien – Acting CEO
Community Volunteer

Sue Fremont
Community Volunteer

Maureen Pallatta
Community Volunteer

Isabelle R. Jacobs, Esq.
Attorney,
Brown Rudnick LLP

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

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

Nancy Rapuzzi
Retired
Citicorp

Stanley Wynman
Community Volunteer





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



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.

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



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

Social Media

@SpectrumforLiving





Spectrum for Living

210 Rivervale Road, Suite 3

River Vale, NJ 07675

(201) 358-8000

www.spectrumforliving.org



SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

**CONSOLIDATED FINANCIAL STATEMENTS
AND
SUPPLEMENTARY INFORMATION**

December 31, 2024 and 2023

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

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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, 2024 and 2023, 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, 2024 and 2023, 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 the 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* is 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 June 2, 2025, 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.

*Mercadier, P.C.
Certified Public Accountants*

June 2, 2025

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2024 and 2023

	2024	2023
ASSETS		
Current Assets		
Cash and cash equivalents	\$ 8,594,396	\$ 6,694,821
Grants and contracts receivable	189,270	246,678
Receivables due from Medicaid, net of provision for expected credit losses of \$184,091 in 2024 and \$163,595 in 2023	3,320,310	2,714,385
Receivables due from consumers, net of provision for expected credit losses of \$135,273 in 2024	78,550	184,864
Rental and other receivables	156,971	151,209
Prepaid expenses and other current assets	474,725	632,459
Total Current Assets	<u>12,814,222</u>	<u>10,624,416</u>
Property and equipment		
Land	5,107,684	5,107,684
Land improvements	3,398,992	3,372,768
Buildings	28,159,272	27,293,384
Leasehold improvements	1,388,318	1,361,907
Furniture and equipment	6,644,887	6,530,352
Total property and equipment	<u>44,699,153</u>	<u>43,666,095</u>
Less: Accumulated depreciation	29,008,402	27,947,653
Property and equipment, net	<u>15,690,751</u>	<u>15,718,442</u>
Reserves for replacements	296,291	325,465
Restricted cash accounts	125,845	92,378
Security deposits	15,229	15,229
Right-of-use asset - operating leases	437,921	823,410
Total Assets	<u>\$ 29,380,259</u>	<u>\$ 27,599,340</u>
LIABILITIES AND NET ASSETS		
Current Liabilities		
Accounts payable and accrued expenses	\$ 1,665,595	\$ 852,251
Accrued payroll and taxes	1,035,794	761,668
Accrued compensated balances and employee benefits	2,065,344	1,870,947
Deferred revenue	9,543	5,786
Current portion of long-term debt	12,221	33,332
Current portion of bonds payable	263,257	253,994
Lease liability - operating leases	161,105	399,619
Total Current Liabilities	<u>5,212,859</u>	<u>4,177,597</u>
Security deposits	70,175	61,625
Long-term debt	-	11,836
Bonds payable, net of current maturities and bond discounts	3,071,628	3,355,945
Lease liability - operating leases, net of current portion	371,316	532,421
Total Liabilities	<u>8,725,978</u>	<u>8,139,424</u>
Net Assets		
Without donor restrictions	16,846,310	15,637,881
With donor restrictions	3,807,971	3,822,035
Total Net Assets	<u>20,654,281</u>	<u>19,459,916</u>
Total Liabilities and Net Assets	<u>\$ 29,380,259</u>	<u>\$ 27,599,340</u>

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

CONSOLIDATED STATEMENTS OF ACTIVITIES
Years Ended December 31, 2024 and 2023

	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Support and revenues						
Contributions	\$ 181,403	\$ 877,191	\$ 1,058,594	\$ 218,956	\$ 524,084	\$ 743,040
Special events, net	274,520	-	274,520	218,127	-	218,127
Program service fees	43,245,388	-	43,245,388	39,851,489	-	39,851,489
Grants and contract income	690,934	-	690,934	713,889	-	713,889
Non-reimbursable expense fees	1,816,034	-	1,816,034	1,792,863	-	1,792,863
Rental income	1,525,151	-	1,525,151	1,212,634	-	1,212,634
Other income	29,687	-	29,687	38,138	-	38,138
Investment return	104,670	-	104,670	51,007	-	51,007
Gain on disposal of equipment	800	-	800	20,546	-	20,546
Net assets released from restrictions	891,255	(891,255)	-	788,325	(788,325)	-
	<u>48,759,842</u>	<u>(14,064)</u>	<u>48,745,778</u>	<u>44,905,974</u>	<u>(264,241)</u>	<u>44,641,733</u>
Expenses						
Program services	42,095,222	-	42,095,222	39,883,287	-	39,883,287
Management and general	5,230,463	-	5,230,463	5,329,210	-	5,329,210
Fundraising	225,728	-	225,728	215,862	-	215,862
	<u>47,551,413</u>	<u>-</u>	<u>47,551,413</u>	<u>45,428,359</u>	<u>-</u>	<u>45,428,359</u>
Change in net assets	1,208,429	(14,064)	1,194,365	(522,385)	(264,241)	(786,626)
Net assets, beginning 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>
Net assets, end of year	<u>\$ 16,846,310</u>	<u>\$ 3,807,971</u>	<u>\$ 20,654,281</u>	<u>\$ 15,637,881</u>	<u>\$ 3,822,035</u>	<u>\$ 19,459,916</u>

See notes to consolidated financial statements.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES
Year Ended December 31, 2024

	Program Services							Management and General	Fundraising	Total
	Residential Care	Respite and Recreation Services	Case Management	Family Support	Adult Training/Day Care	Total				
Salaries and wages	\$ 23,438,631	\$ 214,235	\$ 224,085	\$ 2,881	\$ 3,733,204	\$ 27,613,036	\$ 3,533,314	\$ 140,090	\$ 31,286,440	
Payroll taxes	1,901,080	17,486	17,480	231	301,909	2,238,186	264,222	10,973	2,513,381	
Employee benefits	3,382,206	20,411	28,776	382	488,680	3,929,455	515,834	17,823	4,463,112	
Personnel	75,846	2,575	-	-	11,182	89,604	8,320	-	97,924	
Office supplies and expense	60,413	650	-	-	21,367	82,430	109,324	-	191,754	
Dietary and housekeeping supplies	1,026,776	-	-	-	82,692	1,109,468	18,494	-	1,127,962	
Program supplies	355,295	24,043	-	-	51,172	430,510	55,445	.9	485,964	
Telephone	102,576	-	39	43	27,151	129,809	60,480	350	190,639	
Internet and software	46,717	-	-	-	12,294	58,011	50,290	7,949	117,250	
Professional fees	337,168	501	1,132	232	29,763	368,796	249,702	806	619,304	
Fees and permits	772,776	670	691	538	13,858	788,533	17,659	13,542	819,734	
Transportation	344,405	-	19,816	15,153	259,680	639,054	43,914	1,206	684,174	
Insurance	325,147	-	1,933	378	42,985	370,443	40,713	1,358	412,514	
Recruitment	66,888	-	480	-	19,681	87,049	1,891	-	88,740	
Equipment	4,805	-	-	-	2,343	7,148	5,742	-	12,800	
Housekeeping purchased services	467,054	-	-	-	47,679	514,733	11,544	-	526,277	
Utilities	527,951	-	-	-	130,861	658,812	20,136	-	678,948	
Building and grounds	301,530	-	-	-	37,268	338,798	27,314	-	366,112	
Equipment maintenance	512,460	-	-	-	233,630	746,090	50,835	362	797,387	
Specific assistance to clients	20,059	10,302	-	25,750	6,694	62,815	-	-	62,815	
Real estate taxes	121,099	-	-	-	18,779	139,878	-	-	139,878	
Interest expense	97,799	-	-	-	332	98,131	101	-	98,232	
Depreciation and amortization	846,590	-	-	-	189,189	1,015,779	33,401	31,260	1,080,440	
Lease expense	49,665	-	-	-	300,324	349,989	111,888	-	461,877	
Recapture of residual receipts	3,255	-	-	-	-	3,255	-	-	3,255	
Miscellaneous	1,512	-	-	-	-	1,512	-	-	1,512	
Expected credit losses	222,898	-	-	-	-	222,898	-	-	222,898	
Total	\$ 35,412,611	\$ 299,874	\$ 284,432	\$ 45,588	\$ 6,042,717	\$ 42,095,222	\$ 5,230,463	\$ 225,728	\$ 47,551,413	

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	1,599,664	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	87,198	-	184	789	39,411	127,580	42,610	575	170,765
Internet and software	57,186	-	-	-	15,127	72,313	65,289	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	10,585	-	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	827,951	-	-	-	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
Miscellaneous	32,612	-	-	-	-	32,612	-	-	32,612
Expected credit losses	84,462	-	-	-	-	84,462	-	-	84,462
Total	\$ 33,228,999	\$ 278,530	\$ 259,169	\$ 49,582	\$ 6,067,017	\$ 39,883,287	\$ 5,329,210	\$ 215,882	\$ 45,428,359

See notes to consolidated financial statements.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

CONSOLIDATED STATEMENTS OF CASH FLOWS
Years Ended December 31, 2024 and 2023

	2024	2023
Cash Flows from Operating Activities		
Change in net assets	\$ 1,194,365	\$ (786,626)
Adjustments to reconcile change in net assets to net cash from operating activities:		
Depreciation and amortization	1,080,440	1,088,841
Amortization of right-of-use assets - operating leases	385,489	458,547
Gain on sale of equipment	(800)	(20,546)
Provision for expected credit losses	222,898	84,462
Increase (decrease) in cash from		
Grants and contracts receivable	57,408	5,308
Receivables due from Medicaid	(828,823)	738,824
Receivable due from consumers	106,314	(37,315)
Rental and other receivables	(5,762)	59,269
Prepaid expenses and other assets	157,734	(416,139)
Accounts payable and accrued expenses	813,344	(312,615)
Deferred revenue	3,757	1,234
Refundable advances	-	(300,459)
Accrued payroll and taxes	274,126	111,672
Accrued compensated absences and employee benefits	194,397	116,788
Security deposits	8,550	12,686
Lease liability - operating leases	(399,619)	(475,208)
Net cash from operating activities	<u>3,263,818</u>	<u>328,723</u>
Cash flows from Investing Activities		
Purchase of property and equipment	\$ (1,052,749)	\$ (792,947)
Proceeds from sale of property and equipment	800	20,546
Net cash from investing activities	<u>(1,051,949)</u>	<u>(772,401)</u>
Cash flows from Financing Activities		
Payments of bonds payable	(275,054)	(275,926)
Payments of long-term debt	(32,947)	(30,397)
Net cash from financing activities	<u>(308,001)</u>	<u>(306,323)</u>
Net change in cash, cash equivalents and restricted cash	1,903,868	(750,001)
Cash, cash equivalents and restricted cash, beginning of year	7,112,664	7,862,665
Cash, cash equivalents and restricted cash, end of year	<u>\$ 9,016,532</u>	<u>\$ 7,112,664</u>
Supplemental Disclosure of Cash Flow Information:		
Cash paid during the year for interest	<u>\$ 98,232</u>	<u>\$ 122,544</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 reported in the consolidated statements of financial position to the total cash, cash equivalents and restricted cash shown in the consolidated statements of cash flows:

	December 31,	
	2024	2023
Cash and cash equivalents	\$ 8,594,396	\$ 6,694,821
Reserves for replacements	296,291	325,465
Restricted cash accounts	125,845	92,378
	<u>\$ 9,016,532</u>	<u>\$ 7,112,664</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 \$319,364 and \$163,595 for the years ended December 31, 2024 and 2023, respectively. 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, 2024 and 2023 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, 2024 and 2023.

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 713 and 525 hours, respectively, in volunteer services for the years ended December 31, 2024 and 2023.

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, 2024 and 2023, of \$677.15 and \$641.85, 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, cable TV, and internet)
- 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 2024 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, 2024 and 2023:

	2024	2023
Revenue recognized at a point in time (ASC 606)		
Program service fees	\$ 43,245,388	\$ 39,851,489
Non-reimbursable expense fees	1,816,034	1,792,863
Special events, net	274,520	218,127
Total revenue recognized at a point in time	<u>45,335,942</u>	<u>41,862,479</u>
Revenue recognized over time (ASC 606)		
Rental income	1,525,151	1,212,634
Total revenue recognized over time	<u>1,525,151</u>	<u>1,212,634</u>
Contributions and other revenue not subject to ASC 606		
Contributions	1,058,594	743,040
Grant and contract income	690,934	713,889
Investment return	104,670	51,007
Gain on disposal of equipment	800	20,546
Other income	29,687	38,138
Total contributions and other revenue	<u>1,884,685</u>	<u>1,566,620</u>
Total revenue	<u>\$ 48,745,778</u>	<u>\$ 44,641,733</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, 2024 and 2023:

	2024	2023
Contract assets, beginning of year	\$ 246,678	\$ 251,986
Increase in contract assets based on services provided	488,031	539,816
Decrease in contract assets due to cash received during the period	(545,439)	(545,124)
Contract assets, end of year	<u>\$ 189,270</u>	<u>\$ 246,678</u>
	2024	2023
Contract liabilities, beginning of year	\$ -	\$ 300,459
Decrease in contract liabilities due to revenue recognized	-	(300,459)
Increase in contract liabilities due to cash received during the period	-	-
Contract liabilities, end of year	<u>\$ -</u>	<u>\$ -</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.

Leases

The Organization has entered into 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, 2024 and 2023.

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, 2024 and 2023, 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 June 2, 2025, the date the consolidated financial statements were available to be issued. No items were determined by management to require disclosure.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

C. LIQUIDITY AND AVAILABILITY

As of December 31, 2024 and 2023, 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:

	2024	2023
Financial assets at year end:		
Cash and cash equivalents	\$ 8,594,396	\$ 6,694,821
Grants and contracts receivable	189,270	246,678
Receivables due from Medicaid	3,320,310	2,714,385
Receivables due from consumers	78,550	184,864
Rental and other receivables	156,971	151,209
Total financial assets available within one year	<u>12,339,497</u>	<u>9,991,957</u>
Less		
Surplus cash required to be deposited in residual receipts account	(3,255)	(42,130)
Donor restricted net assets included in financial assets above	<u>(1,344,158)</u>	<u>(1,265,113)</u>
Financial assets available within one year	10,992,084	8,684,714
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>\$ 13,492,084</u>	<u>\$ 11,184,714</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 of \$2,500,000 (see Note E), which could be drawn upon in the event of an immediate liquidity need.

D. RESTRICTED CASH ACCOUNTS

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 \$296,291 and \$325,465 for the years ended December 31, 2024 and 2023, 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 \$29,257 and \$34,709 for the years ended December 31, 2024 and 2023, respectively. Additionally, HUD requires surplus cash be deposited into the residual receipts account. Total restricted cash held in the residual receipts accounts amounted to \$81,209 and \$34,783 for the years ended December 31, 2024 and 2023, respectively.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

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, 3.75% and 4.25% as of December 31, 2024 and 2023, respectively. Accrued interest may be charged at the maturity of the individual loan. Each loan has been evidenced by a promissory note and 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, 2024 and 2023.

F. LONG-TERM DEBT

Long-term debt at December 31, 2024 and 2023, consists of the following:

	2024	2023
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.	\$ 12,221	\$ 45,168
Less: Current portion	<u>(12,221)</u>	<u>(33,332)</u>
Long-term debt, net of current portion and unamortized deferred costs	\$ -	\$ 11,836

The required principal payments of long-term debt as of December 31, 2024, are as follows:

<u>Year Ending December 31,</u>	
2025	\$ 12,221

G. BONDS PAYABLE

Bonds payable consisted of the following as of the years ended December 31, 2024 and 2023:

	2024	2023
Bonds payable to NJEDA, which mature on October 1, 2035; payments of \$30,492 due monthly at an interest rate of 3.15%. Effective October 1, 2030, the interest rate will be adjusted as described in the paragraph below.	\$ 3,334,885	\$ 3,610,267
Less: Unamortized bond discount	3,334,885	3,610,267
Less: Current portion	<u>-</u>	<u>(328)</u>
Bonds payable, net of current maturities and bond discounts	<u>(263,257)</u>	<u>(253,994)</u>
	<u>\$ 3,071,628</u>	<u>\$ 3,355,945</u>

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

G. BONDS PAYABLE (CONTINUED)

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. 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, 2024 and 2023.

The anticipated future maturities of the bonds described above at December 31, 2024, are as follows:

<u>Years Ending December 31,</u>	
2025	\$ 263,257
2026	271,789
2027	280,598
2028	289,467
2029	299,073
Thereafter	1,930,701
Total	<u>\$ 3,334,885</u>

H. RELATED-PARTY TRANSACTIONS

Endowment provided approximately \$548,306 and \$167,656 of support to Spectrum for Living during the years ended December 31, 2024 and 2023, respectively. Cumulative cash and non-cash amounts totaling approximately \$9,695,712 and \$9,147,406 were contributed to the Endowment through December 31, 2024 and 2023, 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, 2024 and 2023, 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, 2024 and 2023.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

I. OPERATING LEASES

The components of lease costs were as follows for the years ended December 31, 2024 and 2023:

	Statement of Activities Classification		
		2024	2023
Operating lease cost	Lease expense	\$ 461,877	\$ 518,519
	Short-term lease expense	(43,431)	(36,268)
	Net lease expense	\$ 418,446	\$ 482,251

As of December 31, 2024, the maturities of the Organization's lease liabilities were as follows:

<u>Years ending December 31,</u>	
2025	\$ 168,042
2026	124,500
2027	126,750
2028	129,000
Total minimum payments	548,292
Less: present value discount	(15,871)
Total lease liabilities	\$ 532,421

The weighted average remaining lease term and weighted average discount rate were as follows as of December 31, 2024 and 2023:

Weighted average remaining lease term (in years)	2024	2023
Operating leases	3.68	3.54
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, 2024 and 2023:

Cash paid for amounts included in the measurement of lease liabilities

	2024	2023
Operating cash flows from operating leases	\$ 411,156	\$ 493,590

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, 2024 and 2023, the value of these agreements totaled \$6,337,174. All of the agreements are accompanied by promissory notes and twelve are accompanied by purchase money mortgages.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

J. COMMITMENTS AND CONTINGENCIES (CONTINUED)

Mortgage requirements were waived by NJDHS for 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 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 both December 31, 2024 and 2023, 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 both December 31, 2024 and 2023, 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 at both December 31, 2024 and 2023. 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, 2024 and 2023, net assets with donor restrictions amounted to \$1,850,041 and \$1,982,483, respectively.

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 at both December 31, 2024 and 2023, was \$1,181,000. The agreements are accompanied by twenty-year mortgages and expire in February 2027. 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.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

J. COMMITMENTS AND CONTINGENCIES (CONTINUED)

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, the Organization 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 for the years ended December 31, 2024 and 2023.

K. NET ASSETS WITH DONOR RESTRICTIONS

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

	2024	2023
HUD mortgaged property	\$ 1,850,041	\$ 1,982,483
Bergen County Home Grant Property	96,417	7,417
Affordability Contribution of Property	517,355	567,022
Residential group home improvements	413,611	441,571
Capital improvements/special projects	485,821	334,981
Furniture and equipment purchases	27,349	29,865
Other	57,964	64,432
Client enrichment/recreational program	359,413	394,264
	<hr/> <u>\$ 3,807,971</u>	<hr/> <u>\$ 3,822,035</u>

Net assets released from restrictions were \$891,255 and \$788,325 for the years ended December 31, 2024 and 2023, 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, 2024 and 2023. Accordingly, the Organization had no pension expense for the years ended December 31, 2024 and 2023.

M. CONCENTRATION OF RISK AND UNCERTAINTIES

The Organization'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, 2024 and 2023, Spectrum for Living had cash deposits in excess of FDIC limits.

The Organization'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, 2024 and 2023, revenue from Medicaid was 88% and 89% of total revenue and support, respectively. At December 31, 2024 and 2023, approximately 89% and 85% of receivables were due from Medicaid, respectively.

SUPPLEMENTARY INFORMATION

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

CONSOLIDATING STATEMENT OF FINANCIAL POSITION
December 31, 2024

	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
ASSETS											
Current Assets											
Cash and cash equivalents	\$ 8,569,015	\$ 8,272	\$ 4,029	\$ 2,418	\$ 2,054	\$ 2,117	\$ 2,177	\$ 4,020	\$ 284	\$ 189,270	\$ 8,594,395
Grants and contracts receivable	169,270										
Receivables due from Medicaid, net of provision for expected credit losses - current	84,091										
Receivables due from homeowners, net of provision for expected credit losses of \$125,273 in 2024	3,320,310										
Rental and other receivables	78,550										
Rental and other receivables	115,765	9,487	11,143	5,409	2,820	7,426	1,246	3,058	817		78,550
Prepaid expenses	380,314							27,064	50,347		156,571
Due from affiliates - net	615,630										474,725
Total Current Assets	13,276,644	17,750	15,172	7,827	4,684	9,543	30,487	66,435	1,101	(615,630)	12,814,222
Property and equipment											
Land	2,163,939	177,817	205,396	484,028	199,949	173,029	225,645	1,497,937			5,107,684
Land improvements	2,670,467	42,884	9,165	224,228	62,445	94,162	152,334	120,507			3,398,992
Buildings	19,712,385	469,932	446,799	2,173,948	591,423	483,687	1,845,052	1,894,395	539,673		28,159,272
Leasehold improvements	1,388,318										1,388,318
Furniture and equipment	5,645,589	74,115	73,836	249,665	64,411	67,247	184,184	194,889	63,791		63,427
Total property and equipment	31,580,698	76,936	73,206	3,688,605	616,286	809,155	2,417,416	3,701,726	686,584		44,228,110
Less accumulated depreciation	22,303,693	443,942	368,276	2,059,288	478,784	453,217	1,214,202	1,202,033	530,917		29,008,402
Property and equipment, net	9,271,705	320,608	368,000	1,029,319	441,704	394,888	1,203,210	2,504,685	95,347		15,690,751
Reserves for replacements											
Restricted cash accounts	29,257	24,133	36,566	32,349	21,781	23,331	114,346	17,011	13,197		296,201
Security deposits	15,229	2,648	14,532	13,355	25,090	19,242	7,058	7,617	2,845		125,845
Right-of-use asset - operating leases	437,821										437,921
Total Assets	\$ 23,030,956	\$ 365,143	\$ 438,227	\$ 1,153,000	\$ 496,730	\$ 447,004	\$ 1,355,702	\$ 2,596,528	\$ 112,590	(615,630)	\$ 28,380,259
LIABILITIES AND NET ASSETS											
Current Liabilities											
Accounts payable and accrued expenses	\$ 1,356,226	\$ 8,044	\$ 12,735	\$ 36,882	\$ 34,925	\$ 24,800	\$ 66,830	\$ 62,480	\$ 82,688	\$ 1,665,505	1,035,794
Accrued payroll and taxes	1,035,794										
Accrued compensated absences and employee benefits	2,065,344										2,065,344
Deferred revenue											9,545
Current portion of long-term debt											12,221
Current portion of bonds payable	263,257										263,257
Lease liability - operating leases	161,105										161,105
Due to affiliates - net											
Total Current Liabilities	4,891,728	71,282	63,113	67,087	20,141	17,046	82,739	148,235	135,274	(615,630)	5,212,859
Security deposits	49,643	1,147	1,257	8,769	1,324	41,853	181,302	213,338	210,163		70,175
Bonds payable, net of current maturities and bond discounts	3,071,626										3,071,626
Lease liability - operating leases, net of current portion	371,316										371,316
Total Liabilities	\$ 8,374,515	\$ 80,493	\$ 78,198	\$ 113,459	\$ 58,480	\$ 43,216	\$ 164,952	\$ 218,951	\$ 211,354	(615,630)	\$ 8,725,976
Net Assets											
Without donor restrictions	13,312,284	203,648	282,443	518,617	310,028	260,389	752,813	1,304,852	(98,764)		16,846,310
With donor restrictions	1,344,157	81,012	77,586	520,924	126,231	143,399	437,937	1,074,725			3,807,971
Total Net Assets	14,656,441	284,660	360,020	1,039,541	438,269	403,788	1,193,750	2,370,577	(98,764)		20,654,381
Total Liabilities and Net Assets	\$ 23,030,956	\$ 365,143	\$ 438,227	\$ 1,153,000	\$ 496,730	\$ 447,004	\$ 1,355,702	\$ 2,596,528	\$ 112,590	(615,630)	\$ 28,380,259

See independent auditors' report.

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
ASSETS											
Current Assets											
Cash and cash equivalents	\$ 6,810,461	\$ 1,929	\$ 3,177	\$ 10,447	\$ 31,850	\$ 22,584	\$ 925	\$ 5,760	\$ 1,688	\$ -	\$ 6,694,821
Grants and contracts receivable	246,078	-	-	-	-	-	-	-	-	-	246,078
Receivables due from Medicoid, net of provision for expected credit losses of \$163,595	2,714,385	-	-	-	-	-	-	-	-	-	2,714,385
Receivables due from consumers	184,854	-	-	-	-	-	-	-	-	-	184,854
Rental and other receivables	107,788	9,895	8,838	5,768	1,573	670	2,576	15,161	940	-	151,209
Prepaid expenses	535,594	811	810	810	428	29,421	63,063	712	-	-	632,459
Due from affiliates - net	615,629	-	-	-	-	-	-	-	-	-	-
Total Current Assets:	11,021,399	12,635	10,625	17,025	34,233	23,682	32,922	64,054	3,320	(615,629)	10,624,416
Property and equipment											
Land	2,163,939	177,617	205,336	464,028	196,949	173,029	225,846	1,497,937	-	-	5,107,684
Land improvements	2,667,318	46,064	8,165	224,228	82,445	90,187	152,334	115,507	11,500	-	3,372,768
Buildings	19,079,374	409,932	447,470	2,108,679	598,373	482,147	1,694,262	1,077,959	537,188	-	27,293,354
Leasehold improvements	1,361,907	-	-	-	-	-	-	-	-	-	1,361,907
Furniture and equipment	5,555,054	74,115	73,036	246,686	84,471	87,247	171,479	193,594	63,791	-	6,330,352
Total property and equipment	30,827,592	781,748	735,907	3,101,600	886,238	812,610	2,243,594	3,684,997	612,478	-	43,666,095
Less: Accumulated depreciation	21,495,200	427,874	351,391	1,943,541	456,078	436,919	1,173,389	1,139,238	522,043	-	27,947,653
Property and equipment, net	9,332,392	333,874	384,516	1,158,059	427,160	375,691	1,070,555	2,545,759	90,438	-	15,716,442
Reserves for replacements	-	22,265	34,772	32,700	42,314	55,460	109,428	17,619	10,687	-	325,465
Restricted cash accounts	34,710	2,647	14,624	16,602	2,824	2,661	7,056	7,613	2,041	-	92,378
Security deposits	15,229	-	-	-	-	-	-	-	-	-	15,229
Right-of-use asset - operating leases	823,410	-	-	-	-	-	-	-	-	-	823,410
Total Assets:	\$ 21,227,140	\$ 371,441	\$ 444,637	\$ 1,224,386	\$ 506,531	\$ 457,694	\$ 1,220,561	\$ 2,654,995	\$ 107,584	\$ (615,629)	\$ 27,599,340
LIABILITIES AND NET ASSETS											
Current Liabilities											
Accounts payable and accrued expenses	\$ 842,936	\$ 7,545	\$ 14,606	\$ 23,691	\$ 31,850	\$ 22,584	\$ 58,747	\$ 22,968	\$ 27,284	\$ -	\$ 852,251
Accrued payroll and taxes	761,668	-	-	-	-	-	-	-	-	-	761,668
Accrued compensated absences and employee benefits	1,870,947	-	-	-	-	-	-	-	-	-	1,870,947
Deferred revenue	-	-	366	1,383	-	-	1,318	2,689	-	-	5,766
Current portion of long-term debt	-	-	-	-	-	-	-	-	-	-	33,332
Current portion of bonds payable	253,994	-	-	-	-	-	-	-	-	-	253,994
Lease liability - operating leases	399,619	-	-	-	-	-	-	-	-	-	399,619
Due to affiliates - net	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities:	3,929,164	71,292	63,813	67,087	20,141	17,049	92,739	148,235	135,273	(615,629)	1,177,597
Security deposits	41,305	1,146	1,256	0,763	1,323	1,369	3,049	3,611	1,190	-	61,625
Long-term debt, net of current portion	-	-	-	-	-	-	-	-	-	-	11,636
Bonds payable, net of current maturities and bond discounts	3,555,945	-	-	-	-	-	-	-	-	-	3,555,945
Lease liability - operating leases, net of current portion	672,421	-	-	-	-	-	-	-	-	-	672,421
Total Liabilities:	7,855,635	79,953	80,131	98,946	93,314	40,983	156,455	177,593	208,895	(615,629)	8,139,424
Net Assets											
Without donor restrictions	12,103,092	201,809	278,858	559,083	314,864	283,180	801,146	1,418,260	(101,311)	-	15,637,881
With donor restrictions	1,265,213	89,849	85,648	587,367	138,353	183,521	462,982	1,059,132	-	-	3,822,035
Total Net Assets:	13,368,305	291,448	364,906	1,125,440	453,217	416,701	1,064,168	2,477,492	(101,311)	-	19,459,916
Total Liabilities and Net Assets:	\$ 21,227,140	\$ 371,441	\$ 444,637	\$ 1,224,386	\$ 506,531	\$ 457,694	\$ 1,220,561	\$ 2,654,995	\$ 107,584	\$ (615,629)	\$ 27,599,340

See independent auditors' report.

SPECTRUM FOR LIVING DEVELOPMENT, INC. AND AFFILIATES

CONSOLIDATING STATEMENT OF ACTIVITIES
Year Ended December 31, 2024

	Spectrum for Living Development Inc.	Spectrum for Living Glen Rock Property, Inc.	Spectrum for Living Hillsdale Property, Inc.	Spectrum for 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
Support and revenues											
Contributions	\$ 1,058,594	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,058,594
Special events, net	274,520	-	-	-	-	-	-	-	-	-	274,520
Program service fees	43,245,388	-	-	-	-	-	-	-	-	-	43,245,388
Grants and contract income	650,634	-	-	-	-	-	-	-	-	-	650,634
Non-reimbursable expense fees	1,816,034	-	-	-	-	-	-	-	-	-	1,816,034
Rental income	710,877	56,629	88,446	194,257	57,020	67,180	150,547	143,475	78,570	-	1,525,151
Other income	29,687	-	-	-	-	-	-	-	-	-	29,687
Investment return	104,444	15	26	27	36	33	63	15	10	-	104,470
Gain on disposal of equipment	-	-	-	-	-	-	500	-	-	-	500
Management fee	75,351	-	-	-	-	-	-	-	-	(75,351)	-
Total support and revenues	48,009,829	56,644	88,444	194,284	57,055	67,193	151,410	143,490	78,580	(75,351)	48,745,778
Expenses											
Salaries and wages	31,286,440	-	-	-	-	-	-	-	-	-	31,286,440
Payroll taxes	2,513,381	-	-	-	-	-	-	-	-	-	2,513,381
Employee benefits	4,463,112	-	-	-	-	-	-	-	-	-	4,463,112
Personnel	97,624	-	-	-	-	-	-	-	-	-	97,624
Office supplies and expense	191,754	-	-	-	-	-	-	-	-	-	191,754
Dietary and housekeeping supplies	1,035,921	1,538	11,196	20,091	688	13,577	12,743	21,106	11,113	-	1,127,952
Program supplies	485,564	-	-	-	-	-	-	-	-	-	485,564
Telephone and postage	190,639	-	-	-	-	-	-	-	-	-	190,639
Internet and software	117,250	-	-	-	-	-	-	-	-	-	117,250
Professional fees - consultants and contract services	541,874	4,145	3,195	19,713	4,023	4,145	19,403	19,387	3,419	-	619,304
Fees and permits	810,227	1,027	1,001	2,392	1,001	1,000	1,182	1,001	503	-	819,734
Transportation	694,174	-	-	-	-	-	-	-	-	-	694,174
Insurance	325,941	7,040	6,444	18,080	7,983	6,443	19,272	17,032	6,890	-	412,514
Recruitment	88,740	-	-	-	-	-	-	-	-	-	88,740
Equipment	12,305	-	-	-	-	-	-	-	-	-	12,305
Housekeeping purchased services	493,677	287	646	6,195	514	1,306	14,002	8,142	1,398	-	528,277
Utilities	498,977	10,556	9,958	52,252	13,138	13,164	33,849	33,516	13,416	-	678,945
Building and grounds	203,992	8,581	9,348	45,397	11,677	11,119	31,124	34,652	10,232	-	369,112
Equipment maintenance	726,150	5,459	2,673	16,475	3,485	6,307	21,304	10,459	5,025	-	797,387
Specific assistance to clients	62,815	-	-	-	-	-	-	-	-	-	62,815
Real estate taxes	91,304	5,104	4,682	12,591	6,044	-	10,600	9,183	-	-	139,076
Interest expense	50,973	-	-	-	-	-	1,548	2,907	2,804	-	56,395
Depreciation and amortization	813,795	16,068	16,688	65,857	16,608	16,259	60,931	63,625	8,674	-	1,080,440
Lease expense	461,877	-	-	-	-	-	-	-	-	-	461,877
Recapture of residual receipts	-	-	-	-	3,256	-	-	-	-	-	3,256
Miscellaneous	-	-	-	-	-	-	-	1,512	-	-	1,512
Excessed credit losses	209,999	-	-	-	-	-	-	12,699	-	-	222,698
Management fee	-	7,207	6,890	19,476	5,574	6,727	12,615	11,390	9,372	(75,351)	-
Total expenses	48,499,203	67,142	72,921	280,183	72,013	80,106	238,273	248,692	74,030	(75,351)	47,551,415
Changes in net assets from operations:											
Other changes in net assets	1,510,626	(10,298)	(4,477)	(95,890)	(14,056)	(12,913)	(85,083)	(103,400)	2,547	-	1,194,305
Contribution (to) from affiliate	(222,490)	3,800	-	-	-	-	213,505	5,485	-	-	-
Total other changes in net assets	(222,490)	3,500	-	-	-	-	213,505	5,485	-	-	-
Changes in net assets	1,268,136	(6,739)	(4,477)	(65,893)	(14,958)	(12,913)	126,642	(87,919)	2,547	-	1,194,305
Net assets, beginning of year	13,368,305	291,458	304,506	1,125,440	453,217	416,701	1,064,108	2,477,492	(101,311)	-	19,459,916
Net assets, end of year	\$ 14,656,441	\$ 264,860	\$ 360,029	\$ 1,039,541	\$ 438,259	\$ 403,786	\$ 1,100,750	\$ 2,379,577	\$ (88,764)	\$	\$ 20,854,281

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
Support and revenues											
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	1,792,893	-	-	-	-	-	-	-	-	-	1,792,893
Rental income	366,511	64,031	62,218	200,700	69,885	86,816	143,342	151,011	86,520	-	1,212,834
Other income	34,967	-	-	-	3,171	-	-	-	-	-	34,967
Investment return	50,005	17	32	72	43	42	112	76	9	-	51,007
Gain on disposal of equipment	15,304	-	-	-	-	5,242	-	-	-	-	20,546
Management fee	80,220	-	-	-	-	-	-	-	-	(80,220)	-
Total support and revenues:	43,867,015	64,048	52,250	203,943	69,728	73,900	143,454	151,086	86,529	(80,220)	44,641,733
Expenses											
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	586	-	-	-	-	-	305,537
Dietary and housekeeping supplies	1,048,562	730	2,644	12,817	1,767	2,210	10,580	5,258	1,638	-	1,098,206
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	18,679	18,346	3,562	-	849,220
Fees and permits	829,328	1,227	1,037	2,428	922	1,036	845	1,037	8,531	-	846,391
Transportation	692,549	-	-	-	-	-	-	-	-	-	692,549
Insurance	290,640	7,305	6,689	14,462	6,925	6,688	16,984	14,882	7,154	-	371,889
Recreation	85,645	-	-	-	-	-	-	-	-	-	88,645
Equipment	11,800	-	-	-	-	-	-	-	-	-	11,800
Housekeeping purchased services	492,565	668	995	9,787	767	1,033	11,735	7,671	1,419	-	496,647
Utilities	488,274	10,510	14,625	40,483	11,588	13,466	32,548	30,684	12,576	-	654,774
Building and grounds	268,421	11,810	7,597	22,431	8,127	10,155	30,309	32,533	7,418	-	393,801
Equipment maintenance	536,184	5,146	6,058	20,433	8,208	9,209	28,439	17,683	5,296	-	644,728
Specific assistance to clients	40,019	-	-	-	-	-	-	-	-	-	40,019
Real estate taxes	115,536	4,696	4,552	12,830	6,861	-	10,411	9,114	-	-	162,000
Interest expense	112,367	-	-	-	-	-	1,548	2,807	5,722	-	122,544
Depreciation and amortization	837,390	15,891	16,863	66,110	16,988	15,175	50,287	61,240	8,930	-	1,088,841
Lease expense	516,519	-	-	-	-	-	-	-	-	-	516,519
Recapture of residual receipts	-	-	-	-	25,758	16,374	-	-	-	-	42,130
Miscellaneous	27,246	-	-	121	5,488	-	47	73	-	-	32,974
Expected credit losses	73,043	-	-	-	-	-	-	11,103	-	-	64,746
Management fee	6,403	6,222	20,387	7,005	6,882	11,627	10,899	10,816	(80,220)	-	45,428,359
Total expenses:	44,355,895	55,981	91,037	250,535	104,789	86,418	225,011	224,673	74,339	(80,220)	45,428,359
Changes in net assets from operations	(468,690)	(31,653)	(28,757)	(465,592)	(35,061)	(12,519)	(61,597)	(73,587)	12,190	-	(789,620)
Other changes in net assets											
Contribution (to) from affiliate	(63,928)	-	-	-	4,958	-	-	39,980	18,090	-	-
Total other changes in net assets	(63,928)	-	-	-	4,958	-	-	39,980	18,090	-	-
Changes in net assets	(562,819)	(31,653)	(28,757)	(41,634)	(35,061)	(12,519)	(81,557)	(33,607)	31,180	-	(786,620)
Net assets, beginning of year	13,921,123	323,311	393,263	1,167,074	488,278	429,220	1,145,665	2,511,699	(132,491)	-	20,246,642
Net assets, end of year	\$ 13,308,305	\$ 291,458	\$ 394,506	\$ 1,126,440	\$ 453,217	\$ 416,701	\$ 1,064,105	\$ 2,477,492	\$ (101,311)	5	\$ 19,459,916

See independent auditors' report

SPECTRUM FOR LIVING DEVELOPMENT, INC.

SCHEDULE OF EXPENDITURES OF STATE FINANCIAL ASSISTANCE
Year Ended December 31, 2024

State Grantor Department and Program Title	State Grant Award or Account Number	Grant Award Period	Fiscal Year Grant Expenditures	Total Grant Expenditures to Date
State of New Jersey Department of Human Services Division of Developmental Disabilities				
Assistance to Adults with Developmental Disabilities	100-054-7601-019	01/01/2024-12/31/2024	\$ 408,630	\$ 408,630
Inclusive Health Communities	100-054-7545-039	07/01/2023-06/30/2025	125,830	125,830
Total Expenditures of State Financial Assistance			<u>\$ 534,460</u>	<u>\$ 534,460</u>

See notes to the Schedule.

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SPECTRUM FOR LIVING DEVELOPMENT, INC.

NOTES TO SCHEDULE OF EXPENDITURES OF STATE FINANCIAL ASSISTANCE Year Ended December 31, 2024

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, 2024. 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 consolidated statement of activities	\$ 690,934
Less: Local grant funding not reportable on the Schedule	(156,474)
Adjusted grants and contract income	<u>534,460</u>
Expenses per Schedule	
Total expenses per Schedule	<u>534,460</u>
Variance	\$ _____

**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 consolidated financial statements of Spectrum for Living Development, Inc. and Affiliates (the "Organization") as of and for the year ended December 31, 2024, and the related notes to the consolidated financial statements and have issued our report thereon dated June 2, 2025.

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 consolidated 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.

*Mercadien, P.C.
Certified Public Accountants*

June 2, 2025

PUBLIC DISCLOSURE COPY

TAX RETURN FILING INSTRUCTIONS

FORM 990

FOR THE YEAR ENDING
DECEMBER 31, 2024

PREPARED FOR:

SPECTRUM FOR LIVING DEVELOPMENT, INC.
210 RIVERVALE ROAD SUITE 3
RIVER VALE, NJ 07675-6281

PREPARED BY:

MERCADIEN, P.C.
P.O. BOX 7648
PRINCETON, NJ 08543-7648

AMOUNT DUE OR REFUND:

NOT APPLICABLE

MAKE CHECK PAYABLE TO:

NOT APPLICABLE

MAIL TAX RETURN AND CHECK (IF APPLICABLE) TO:

NOT APPLICABLE

RETURN MUST BE MAILED ON OR BEFORE:

NOT APPLICABLE

SPECIAL INSTRUCTIONS:

THIS COPY OF THE RETURN IS PROVIDED ONLY FOR PUBLIC DISCLOSURE PURPOSES. ANY CONFIDENTIAL INFORMATION REGARDING LARGE DONORS HAS BEEN REMOVED.

Form 990**Return of Organization Exempt From Income Tax****2024**Department of the Treasury
Internal Revenue ServiceUnder 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 for instructions and the latest information.Open to Public
Inspection**A For the 2024 calendar year, or tax year beginning** _____ and ending _____

B Check if applicable:	C Name of organization SPECTRUM FOR LIVING DEVELOPMENT, INC.		D Employer identification number 22-2706159
<input type="checkbox"/> Address change	Doing business as		E Telephone number (201) 358-8000
<input type="checkbox"/> Name change	Number and street (or P.O. box if mail is not delivered to street address)		F Gross receipts \$ 48,118,473.
<input type="checkbox"/> Initial return	210 RIVERVALE ROAD SUITE 3		G City or town, state or province, country, and ZIP or foreign postal code RIVER VALE, NJ 07675-6281
<input type="checkbox"/> Final return/terminated			H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input type="checkbox"/> Amended return			H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Application pending			If "No," attach a list. See instructions
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			H(c) Group exemption number
J Website: WWW.SPECTRUMFORLIVING.ORG			
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: 1986 M State of legal domicile: NJ

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: TO ENABLE INDIVIDUALS WHO HAVE DEVELOPMENTAL AND/OR PHYSICAL DISABILITIES TO HAVE THE OPPORTUNITY		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	15
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	15
	5 Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5	769
	6 Total number of volunteers (estimate if necessary)	6	60
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
Revenue	b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.
	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	1,665,163.	1,863,637.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	42,091,083.	45,851,650.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	65,909.	104,444.
Expenses	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	44,860.	190,098.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	43,867,015.	48,009,829.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	103,947.	285,305.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	0.	0.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	35,956,459.	38,262,932.
	b Total fundraising expenses (Part IX, column (D), line 25)	0.	0.
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	226,710.	8,359,427.
Net Assets or Fund Balances	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	44,419,833.	8,173,456.
	19 Revenue less expenses. Subtract line 18 from line 12	-552,818.	46,721,693.
	20 Total assets (Part X, line 16)	1,288,136.	-552,818.
	21 Total liabilities (Part X, line 26)	Beginning of Current Year	End of Year
		21,227,140.	23,030,956.
		7,858,835.	8,374,515.
		13,368,305.	14,656,441.

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 DANNY ROSARIO, CHIEF FINANCIAL OFFICER		Date
	Type or print name and title		
Paid Preparer	Preparer's name RAPHAEL J. CARLETTI, CPA	Preparer's signature RAPHAEL J. CARLETTI, 08/08/25	Date <input type="checkbox"/> Check if self-employed PTIN P01747794
Use Only	Firm's name MERCADIEN, P.C.	Firm's EIN 22-3271712	
	Firm's address P.O. BOX 7648 PRINCETON, NJ 08543-7648	Phone no. 609-689-9700	

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

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III X

- 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 X 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 X 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 \$ **34,556,102.** including grants of \$ **285,305.**) (Revenue \$ **38,954,847.**)

RESIDENTIAL CARE/CASE MANAGEMENT - PROVIDE HOUSING FACILITIES AND SERVICES FOR OVER 300 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 \$ **6,042,717.** including grants of \$ _____) (Revenue \$ **6,926,490.**)

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 \$ **299,874.** 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 \$ **340,021.** including grants of \$ _____) (Revenue \$ _____)

4e Total program service expenses **41,238,714.**

Form 990 (2024)

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)? <i>If "Yes," complete Schedule A</i>	1 X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors?</i> See instructions	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>	3 X	
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>	4 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? <i>If "Yes," complete Schedule C, Part III</i>	5 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? <i>If "Yes," complete Schedule D, Part I</i>	6 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? <i>If "Yes," complete Schedule D, Part II</i>	7 X	
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>	8 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? <i>If "Yes," complete Schedule D, Part IV</i>	9 X	
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>	10 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"> a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i> 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? <i>If "Yes," complete Schedule D, Part VII</i> 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? <i>If "Yes," complete Schedule D, Part VIII</i> 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? <i>If "Yes," complete Schedule D, Part IX</i> e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i> 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)? <i>If "Yes," complete Schedule D, Part X</i> 	11a X 11b X 11c X 11d X 11e X 11f X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	12a X	
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	12b X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>	13 X	
14a Did the organization maintain an office, employees, or agents outside of the United States? 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? <i>If "Yes," complete Schedule F, Parts I and IV</i>	14a X 14b X	
15 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? <i>If "Yes," complete Schedule F, Parts II and IV</i>	15 X	
16 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? <i>If "Yes," complete Schedule F, Parts III and IV</i>	16 X	
17 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? <i>If "Yes," complete Schedule G, Part I. See instructions</i>	17 X	
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	18 X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>	19 X	
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>	20a X	
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b 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? <i>If "Yes," complete Schedule I, Parts I and II</i>	21 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 Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. 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 Section 501(c)(3) organizations. 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 ComplianceCheck 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 17	
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	769
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? <i>If "No" to line 3b, provide an explanation on Schedule O</i>	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).		
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?		
7 Organizations that may receive deductible contributions under section 170(c).		
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?	7a	<input checked="" type="checkbox"/>
b If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	<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?	7c	<input checked="" type="checkbox"/>
d If "Yes," indicate the number of Forms 8282 filed during the year	7d	
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e	<input checked="" type="checkbox"/>
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f	<input checked="" type="checkbox"/>
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h	
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8	
9 Sponsoring organizations maintaining donor advised funds.		
a Did the sponsoring organization make any taxable distributions under section 4966?		
b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
10 Section 501(c)(7) organizations. Enter:		
a Initiation fees and capital contributions included on Part VIII, line 12	10a	
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11 Section 501(c)(12) organizations. Enter:		
a Gross income from members or shareholders	11a	
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13 Section 501(c)(29) qualified nonprofit health insurance issuers.		
a Is the organization licensed to issue qualified health plans in more than one state?		
Note: See the instructions for additional information the organization must report on Schedule O.		
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	13b	
c Enter the amount of reserves on hand	13c	
14a Did the organization receive any payments for indoor tanning services during the tax year?	14a	<input checked="" type="checkbox"/>
b If "Yes," has it filed a Form 720 to report these payments? <i>If "No," provide an explanation on Schedule O</i>	14b	
15 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?	15	<input checked="" type="checkbox"/>
If "Yes," see the instructions and file Form 4720, Schedule N.		
16 Is the organization an educational institution subject to the section 4968 excise tax on net investment income?	16	<input checked="" type="checkbox"/>
If "Yes," complete Form 4720, Schedule O.		
17 Section 501(c)(21) organizations. 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 X

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	15
	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.		
b	Enter the number of voting members included on line 1a, above, who are independent	1b	15
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?		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?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		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?		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?		
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		X

Section B. Policies

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

		Yes	No
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?		
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	Did the organization have a written conflict of interest policy? If "No," go to line 13	12a	X
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	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	12c	X
13	Did the organization have a written whistleblower policy?	13	X
14	Did the organization have a written document retention and destruction policy?	14	X
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	X

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.	
	<input type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request <input type="checkbox"/> 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."

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			
(1) CHRISTOPHER L PERRY PRESIDENT/CEO	40.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	395,974.	0.	54,495.
	2.00								
(2) THOMAS DONAHUE CHIEF PROGRAM OFFICER	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	178,143.	0.	23,667.
	2.00								
(3) DANNY ROSARIO CHIEF FINANCIAL OFFICER	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	155,878.	0.	32,365.
	2.00								
(4) SUSAN C MANCUSO VP CLINICAL & LONG TERM CI	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	148,977.	0.	33,335.
	2.00								
(5) JOAN C GARCIA CHIEF HUMAN RESOURCES OFFI	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	151,225.	0.	12,051.
	2.00								
(6) MARY FELICE-PETILLO REGISTERED NURSE	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	139,150.	0.	18,461.
	2.00								
(7) MERLE D OLIVER CHARGE REGISTER NURSE	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	117,767.	0.	23,504.
	2.00								
(8) MIRIAM RODRIGUEZ DIRECT CARE SUPERVISOR	40.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	119,128.	0.	11,951.
	2.00								
(9) BRIAN TODD CHAIRPERSON	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(10) DONNA CANNILLO VICE CHAIRPERSON	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(11) VINCENT O'BRIEN TREASURER	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(12) ROSEANNE PSOMAS SECRETARY	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(13) PAUL BLAUSTEIN TRUSTEE	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(14) MICHAEL CARPENTER TRUSTEE	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(15) FRANK FIORE TRUSTEE	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(16) SUE FREMONT TRUSTEE	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.	0.	0.
	2.00								
(17) ISABELLE JACOBS TRUSTEE	0.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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) MAUREEN PALLATTA TRUSTEE	0.20 2.00	X					0.	0.	0.
(21) NANCY RAPUZZI TRUSTEE	0.20 2.00	X					0.	0.	0.
(22) MARTIN SEMAR TRUSTEE	0.20 2.00	X					0.	0.	0.
(23) STANLEY WYNMAN TRUSTEE	0.20 2.00	X					0.	0.	0.
1b Subtotal							1,406,242.	0.	209,829.
c Total from continuation sheets to Part VII, Section A							0.	0.	0.
d Total (add lines 1b and 1c)							1,406,242.	0.	209,829.

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 **20**

	Yes	No
3 Did the organization list any former 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
JANI KING OF NEW JERSEY, INC. 16-00 NJ-208, FAIR LAWN, NJ 07410	JANITORIAL SERVICES	364,827.
ACADEMY ELECTRICAL CONTRACTORS, INC 17-A PALISADE AVE, EMERSON, NJ 07630	ELECTRICAL SERVICES	255,115.
TOM'S SERVICE CENTER 151 W FORT LEE RD, BOGOTA, NJ 07603	AUTO REPAIR SERVICES	184,670.
BERGEN BROOKSIDE AUTOMOTIVE 83 ZABRISKIE STREET, HACKENSACK, NJ 07601	AUTO REPAIR AND MAINTENANCE	176,334.
MILLENIUM MECHANICAL 17 MULLER PLACE, LITTLE FALLS, NJ 07424	HVAC SERVICES	165,154.

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 RevenueCheck 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 114,109.			
	d Related organizations	1d			
	e Government grants (contributions)	1e 690,934.			
	f All other contributions, gifts, grants, and similar amounts not included above ...	1f 1,058,594.			
	g Noncash contributions included in lines 1a-1f	1g \$			
	h Total. Add lines 1a-1f		1,863,637.		
Program Service Revenue		Business Code			
	2 a MEDICAID AND SOCIAL SECURITY	624100	43,245,388.	43245388.	
	b NON-REIMBURSED EXPENSE FEES	624100	1,816,034.	1,816,034.	
	c GROUP HOME RENTAL	623990	710,877.	710,877.	
	d MANAGEMENT FEES	561000	79,351.	79,351.	
	e				
	f All other program service revenue				
	g Total. Add lines 2a-2f		45,851,650.		
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		104,444.		104,444.
	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			
	b Less: cost or other basis and sales expenses	7b			
	c Gain or (loss)	7c			
	d Net gain or (loss)				
	8 a Gross income from fundraising events (not including \$ 114,109. of contributions reported on line 1c). See Part IV, line 18	8a 269,055.			
	b Less: direct expenses	8b 108,644.			
	c Net income or (loss) from fundraising events		160,411.		160,411.
	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	29,687.	29,687.	
	b				
	c				
	d All other revenue				
	e Total. Add lines 11a-11d		29,687.		
	12 Total revenue. See instructions		48,009,829.	45881337.	0.
					264,855.

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	222,490.	222,490.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22	62,815.	62,815.		
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	638,712.		638,712.	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	30,734,587.	27,613,035.	2,981,462.	140,090.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits	4,376,252.	3,902,668.	454,779.	18,805.
10 Payroll taxes	2,513,381.	2,238,186.	264,222.	10,973.
11 Fees for services (nonemployees):				
a Management				
b Legal	17,015.		17,015.	
c Accounting	77,310.		77,310.	
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.)	1,355,701.	1,159,997.	181,356.	14,348.
12 Advertising and promotion	88,740.	87,049.	1,691.	
13 Office expenses	868,357.	642,749.	225,249.	359.
14 Information technology	117,250.	59,011.	50,290.	7,949.
15 Royalties				
16 Occupancy	757,173.	617,970.	139,203.	
17 Travel	684,174.	639,054.	43,914.	1,206.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	90,973.	90,872.	101.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	813,793.	749,132.	33,401.	31,260.
23 Insurance	325,941.	283,870.	40,713.	1,358.
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 AND PURCHASED	1,731,109.	1,642,390.	88,357.	362.
b DIETARY/HOUSEKEEPING	1,035,921.	1,017,427.	18,494.	
c EXPECTED CREDIT LOSSES	209,999.	209,999.		
d				
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e	46,721,693.	41,238,714.	5,256,269.	226,710.
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 SheetCheck 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	381,569.	1	3,945,084.
	2 Savings and temporary cash investments	6,234,892.	2	4,623,931.
	3 Pledges and grants receivable, net		3	
	4 Accounts receivable, net	3,253,715.	4	3,703,885.
	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	535,594.	9	388,314.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 31,580,698.		
	b Less: accumulated depreciation	10b 22,308,993.	10c	9,271,705.
	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	1,488,978.	15	1,098,037.
	16 Total assets. Add lines 1 through 15 (must equal line 33)	21,227,140.	16	23,030,956.
Liabilities	17 Accounts payable and accrued expenses	3,275,551.	17	4,457,366.
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities	3,609,939.	20	3,334,885.
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	41,305.	21	49,843.
	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	932,040.	25	532,421.
	26 Total liabilities. Add lines 17 through 25	7,858,835.	26	8,374,515.
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	12,103,092.	27	13,312,284.
	28 Net assets with donor restrictions	1,265,213.	28	1,344,157.
	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	13,368,305.	32	14,656,441.
	33 Total liabilities and net assets/fund balances	21,227,140.	33	23,030,956.

Form 990 (2024)

Part XI Reconciliation of Net AssetsCheck 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	48,009,829.
2 Total expenses (must equal Part IX, column (A), line 25)	2	46,721,693.
3 Revenue less expenses. Subtract line 2 from line 1	3	1,288,136.
4 Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	13,368,305.
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	14,656,441.

Part XII Financial Statements and ReportingCheck 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	X
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		
2b Were the organization's financial statements audited by an independent accountant?	2b	X
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	X
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	X
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 (2024)

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 for instructions and the latest information.

OMB No. 1545-0047

2024

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) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	2226436.	1546456.	1325224.	1665163.	1863637.	8626916.
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 Total. Add lines 1 through 3	2226436.	1546456.	1325224.	1665163.	1863637.	8626916.
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)						71,018.
6 Public support. Subtract line 5 from line 4.						8555898.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
7 Amounts from line 4	2226436.	1546456.	1325224.	1665163.	1863637.	8626916.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources ...	19,453.	28.	6,329.	50,605.	104,444.	180,859.
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.)	25,102.	17,754.	33,839.	34,967.	29,687.	141,349.
11 Total support. Add lines 7 through 10						8949124.
12 Gross receipts from related activities, etc. (see instructions)					12	194,654,954.
13 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						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2024 (line 6, column (f), divided by line 11, column (f))	14	95.61	%
15 Public support percentage from 2023 Schedule A, Part II, line 14	15	96.08	%
16a 33 1/3% support test - 2024. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here . The organization qualifies as a publicly supported organization			
<input checked="" type="checkbox"/>			
b 33 1/3% support test - 2023. 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 stop here . The organization qualifies as a publicly supported organization			
<input type="checkbox"/>			
17a 10% -facts-and-circumstances test - 2024. 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 stop here . 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 10% -facts-and-circumstances test - 2023. 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 stop here . Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization			
<input type="checkbox"/>			
18 Private foundation. 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) 2024

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) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(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						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
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						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (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 2024 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2023 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2024 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2023 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2024. 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 - 2023. 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

	Yes	No
1		
2		
3a		
3b		
3c		
4a		
4b		
4c		
5a		
5b		
5c		
6		
7		
8		
9a		
9b		
9c		
10a		
10b		

Part IV Supporting Organizations (continued)

	Yes	No
11 Has the organization accepted a gift or contribution from any of the following persons?		
a 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?	11a	
b A family member of a person described on line 11a above?	11b	
c 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.	11c	

Section B. Type I Supporting Organizations

	Yes	No
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.	1	
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.	2	

Section C. Type II Supporting Organizations

	Yes	No
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).	1	

Section D. All Type III Supporting Organizations

	Yes	No
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?	1	
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).	2	
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.	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).

- a The organization satisfied the Activities Test. Complete line 2 below.
- b The organization is the parent of each of its supported organizations. Complete line 3 below.
- c 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.

- a 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.

- b 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.

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

- a 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.
- b 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
2a		
2b		
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.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	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)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	
Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (<i>explain in detail in Part VI</i>):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	
Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<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) 2024

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

Section D - Distributions		Current Year
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 (describe in Part VI). See instructions.	6
7	Total annual distributions. 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 2024 from Section C, line 6	9
10	Line 8 amount divided by line 9 amount	10

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2024	(iii) Distributable Amount for 2024
1 Distributable amount for 2024 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2024 (reasonable cause required - <i>explain in Part VI</i>). See instructions.			
3 Excess distributions carryover, if any, to 2024			
a From 2019			
b From 2020			
c From 2021			
d From 2022			
e From 2023			
f Total of lines 3a through 3e			
g Applied to under distributions of prior years			
h Applied to 2024 distributable amount			
i Carryover from 2019 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2024 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2024 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2024, 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 2024. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
7 Excess distributions carryover to 2025. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2020			
b Excess from 2021			
c Excess from 2022			
d Excess from 2023			
e Excess from 2024			

Schedule A (Form 990) 2024

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)**(Rev. December 2024)
Department of the Treasury
Internal Revenue Service**Schedule of Contributors**Attach to Form 990, 990-EZ, or 990-PF.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

Name of the organization

Employer identification number

SPECTRUM FOR LIVING DEVELOPMENT, INC.**22-2706159****Organization type** (check one):**Filers of:**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 organizationForm 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).

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

Schedule B (Form 990) (Rev. 12-2024)

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		\$ 383,181.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2		\$ 45,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3		\$ 124,330.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4		\$ 250,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5		\$ 67,621.	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
	_____ _____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	_____ _____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	_____ _____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	_____ _____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	_____ _____ _____ _____	\$ _____	_____
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	_____ _____ _____ _____	\$ _____	_____

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)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**

OMB No. 1545-0047

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 for instructions and the latest information.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.

	Held at the End of the Tax Year
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?

 Yes 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)?

 Yes 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	\$

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

Schedule D (Form 990) (Rev. 12-2024)

LHA 432051 01-02-25

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
- b 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
- b 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:

- (i) Unrelated organizations?
- (ii) Related organizations?

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		19,712,385.	14,083,601.	5,628,784.
c Leasehold improvements		1,388,318.	1,244,236.	144,082.
d Equipment		5,645,589.	4,809,612.	835,977.
e Other		2,670,467.	2,171,544.	498,923.

Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, line 10c, column (B)) 9,271,705.

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) _____		

Total. (Col. (b) must equal Form 990, Part X, line 12, col. (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) _____		

Total. (Col. (b) must equal Form 990, Part X, line 13, col. (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) _____	
(2) _____	
(3) _____	
(4) _____	
(5) _____	
(6) _____	
(7) _____	
(8) _____	
(9) _____	

Total. (Column (b) must equal Form 990, Part X, line 15, col. (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	532,421.
(3) _____	
(4) _____	
(5) _____	
(6) _____	
(7) _____	
(8) _____	
(9) _____	

Total. (Column (b) must equal Form 990, Part X, line 25, col. (B))

532,421.

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.

Part XIII Supplemental Information *(continued)*

SCHEDULE G
(Form 990)

(Rev. December 2024)
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.

OMB No. 1545-0047

Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

**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 nongovernment 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) (Rev. 12-2024)

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 3 (total number)	(d) Total events (add col. (a) through col. (c))
Revenue				
1 Gross receipts	109,158.	194,049.	79,957.	383,164.
2 Less: Contributions	37,135.	58,170.	18,804.	114,109.
3 Gross income (line 1 minus line 2)	72,023.	135,879.	61,153.	269,055.
Direct Expenses				
4 Cash prizes				
5 Noncash prizes				
6 Rent/facility costs	32,435.		37,721.	70,156.
7 Food and beverages				
8 Entertainment				
9 Other direct expenses		38,488.		38,488.
10 Direct expense summary. Add lines 4 through 9 in column (d)				108,644.
11 Net income summary. Subtract line 10 from line 3, column (d)				160,411.

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	%
13b	%
- b An outside facility

13a	%
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 the 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 I
(Form 990)(Rev. December 2024)
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.

OMB No. 1545-0047

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.**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?
- 2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

 Yes No**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.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
SPECTRUM CLOSTER APARTMENTS, INC. 210 RIVERVALE ROAD RIVER VALE, NJ 07675	74-3040169	501(C)(3)	5,485.	0.			FINANCIAL SUPPORT
SPECTRUM RINGWOOD APARTMENTS, INC. 210 RIVERVALE ROAD RIVER VALE, NJ 07675	52-1980506	501(C)(3)	213,505.	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) (Rev. 12-2024)

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	64	62,815.	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.

[REDACTED]

SCHEDULE J
(Form 990)(Rev. December 2024)
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 for instructions and the latest information.

OMB No. 1545-0047

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) (Rev. 12-2024)

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) 395,974.	0.	0.	30,500.	23,995.	450,469.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(2) THOMAS DONAHUE CHIEF PROGRAM OFFICER	(i) 178,143.	0.	0.	3,640.	20,027.	201,810.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(3) DANNY ROSARIO CHIEF FINANCIAL OFFICER	(i) 155,878.	0.	0.	23,000.	9,365.	188,243.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(4) SUSAN C MANCUSO VP CLINICAL & LONG TERM CI	(i) 148,977.	0.	0.	15,031.	18,304.	182,312.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(5) JOAN C GARCIA CHIEF HUMAN RESOURCES OFFI	(i) 151,225.	0.	0.	100.	11,951.	163,276.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
(6) MARY FELICE-PFTILLO REGISTERED NURSE	(i) 139,150.	0.	0.	2,600.	15,861.	157,611.	0.
	(ii) 0.	0.	0.	0.	0.	0.	0.
	(i)						
	(ii)						
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	(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.

Name of the organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.

Employer identification number
22-2706159

Part I Bond Issues

SEE PART VI FOR COLUMN (F) CONTINUATIONS

(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
NEW JERSEY ECONOMIC A DEVELOPMENT AUTHORITY	22-2045817	NONE	09/30/10	5,865,000.	REFINANCE BOA LOAN TO PAYOFF NJ	X	X	X
B								
C								
D								

Part II Proceeds

		A	B	C	D		
					Yes	No	Yes
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	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) (Rev. 12-2024)

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
4a Has the organization or the governmental issuer entered into a qualified hedge with respect to the bond issue?		X				
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
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)**

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service**Supplemental Information to Form 990 or 990-EZ**

OMB No. 1545-0047

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 for instructions and the latest information.**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 \$ 340,021. 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.

FORM 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**

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

Schedule O (Form 990) (Rev. 12-2024)

LHA 432211 01-15-25

Name of the organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.

Employer identification number

22-2706159

LIVING DEVELOPMENT, INC. ARE ALLOCATED TO AFFILIATED CORPORATIONS ON
TIME AND EFFORT.

[A large area of the form is blank, consisting of approximately 30 horizontal lines for entries.]

SCHEDULE R
(Form 990)

(Rev. January 2025)

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 for instructions and the latest information.

OMB No. 1545-0047

Open to Public
Inspection

Name of the organization

SPECTRUM FOR LIVING DEVELOPMENT, INC.Employer identification number
22-2706159**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	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C) (3)	LINE 7	N/A		X
210 RIVERVALE ROAD SUITE 3							
RIVER VALE, NJ 07675							
SPECTRUM FOR LIVING GLEN ROCK PROPERTY - 22-3128643, 210 RIVERVALE ROAD SUITE 3,	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C) (3)	LINE 7	N/A		X
RIVER VALE, NJ 07675							
SPECTRUM FOR LIVING MAYWOOD HOME INC - 52-1891860, 210 RIVERVALE ROAD SUITE 3,	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C) (3)	LINE 7	N/A		X
RIVER VALE, NJ 07675							
SPECTRUM FOR LIVING HILLSDALE PROPERTY - 22-3128646, 210 RIVERVALE ROAD SUITE 3,	PROVIDE HOUSING FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES	NEW JERSEY	501(C) (3)	LINE 7	N/A		X
RIVER VALE, NJ 07675							

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

SEE PART VII FOR CONTINUATIONS

Schedule R (Form 990) (Rev. 1-2025)

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 CLOSTER 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) 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			Yes	No		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 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.

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. SPECTRUM FOR LIVING DEVELOPMENT, INC.	Taxpayer identification number (TIN) 22-2706159
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. 210 RIVERVALE ROAD SUITE 3	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. RIVER VALE, NJ 07675-6281	

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	Form 990-T (governmental entities)	15

• 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 **25**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

calendar year 20 **24** 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. 1-2025)

Spectrum for Living's 2026 Organizational Budget



Revenue	
Contributions	\$727,000.00
Medicaid - ICF	\$11,544,561.00
Medicaid - Individual Supports	\$24,541,180.00
Medicaid - Day Habilitation	\$7,077,932.00
Medicaid - Ancillary	\$189,932.00
DDD Contract Revenue	\$487,983.00
Non-Reimbursable Revenue	\$1,912,400.00
Other Contract Revenue	\$1,051,886.00
Tenant Rent Revenue	\$744,248.00
Management Revenue / G&A	\$79,904.00
Other Revenue	\$372,865.00
TOTAL REVENUE	\$48,729,891.00
Expense	
Salaries & Wages	\$30,417,773.00
Contract Labor	\$80,717.00
Employee Benefits and Other	\$8,128,335.00
Management Fee / G&A	\$79,904.00
Consultant / Professional Fee	\$390,482.00
Contract Services	\$1,044,353.00
Recruitment Fees	\$92,429.00
Operational Supplies	\$956,256.00
Office Supplies	\$225,090.00
Non-Capital Equipment	\$90,148.00
Food	\$952,753.00
Repairs and Maintenance	\$1,296,771.00
Rents and Leases	\$486,486.00
Utilities	\$985,652.00
Automotive Fuel Cost	\$257,171.00
Insurance	\$838,737.00
Fund Raising Expense	\$88,000.00
Interest Expense	\$95,809.00
Taxes	\$868,210.00
Program Other Expense	\$136,512.00
Other Expenses	\$270,831.00
Depreciation / Amortization	\$1,125,119.00
TOTAL EXPENSES	\$48,907,538.00



Spectrum for Living

ANNUAL REPORT
2024



FROM OUR LEADERSHIP



We are pleased to share our 2024 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.

As originally envisioned by our Founding Parents – Alexander Gallione, Adele Guttenberg Rena Kamen, Annette Levy and Edna Melosh – Spectrum for Living is a partnership between families and our team of compassionate, dedicated staff. Our many staff members are our Heroes, and they are instrumental in ensuring the safety and dignity of our clients. Collectively, we are engaged in the daily work of transforming lives, and it is our aspiration that all of our 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 a year.

Of course, a key component in our continued success is your unwavering support. Without you, the dream of our Founding Parents would have expired long ago. You keep their dream 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.

CHRISTOPHER L. PERRY
President & Chief Executive Officer



At Spectrum for Living, we believe that every individual is entitled to the opportunity to live a life filled with dignity, purpose, and independence. For over four decades, our organization has been a cornerstone of support for adults with developmental disabilities across New Jersey.

Our group homes, apartments, intermediate care facility (ICF) and day programs are more than just facilities—they are part of a much larger and inclusive community where individuals thrive through compassionate care, enriching programs, and a deep commitment to personal growth. We empower our residents to reach their fullest potential every single day.

But we do not, and cannot, do it alone.

Our donors help us provide state-of-the-art care, expand our programs, and ensure that no one is left behind. Whether it is funding adaptive equipment, our Green Thumb Program, or supporting our inclusive community events, donors make a direct and lasting impact.

So, as you look through our annual report, please consider making a gift today. Together, we can continue to build a future where everyone has the chance to shine.

A handwritten signature in black ink.

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	Tenafly
East Brunswick	New Brunswick	Teterboro
East Rutherford	New Milford	Totowa
Edgewater	North Arlington	Union
Edison	North Brunswick	Union Beach
Elmwood Park	North Haledon	Upper Saddle River
Emerson	Northvale	Waldwick
Englewood	Norwood	Wallington
Englewood Cliffs	Oakland	Wanaque
Fair Lawn	Old Bridge	Washington Township
Fairview	Old Tappan	Wayne
Fort Lee	Oradell	West Milford
Franklin Lakes	Palisades Park	West Paterson
Garfield	Paramus	Westwood
Glen Rock	Park Ridge	Whippany
Hackensack	Passaic	Woodbridge
Haledon	Paterson	Woodcliff Lake
Harrington Park	Perth Amboy	Wood-Ridge
Hasbrouck Heights	Piscataway	Wyckoff
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



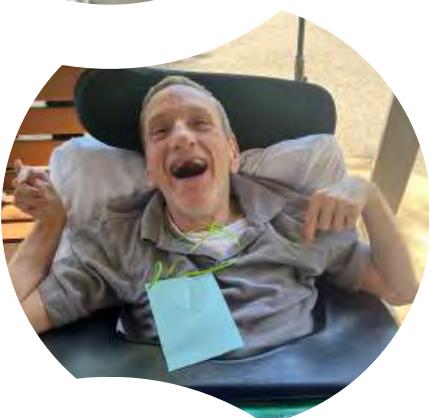
Recreation:

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.



2024 GRANTORS

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



\$517

THOUSAND



100

PERCENT

TOTAL GRANT
REVENUE

PROGRAM
SUPPORT

2024 GRANTORS:

Alfiero and Lucia Palestro Foundation Inc

Arts Institute of Middlesex County

Columbia Bank Foundation

Denise A & Eugene Chinery Foundation

Inclusive Healthy Communities: NJ Division of Disability Services

M&T Bank

Magyar Bank Charitable Foundation

New Jersey Office of Faith Based Initiatives

PayCom

PSEG

Stephenson Pope Babcock Foundation

The Bolger Foundation

The Community Chest

The Doug Flutie, Jr. Foundation for Autism, Inc.

The Marilyn Lichtman Foundation

The 100th Monkey Foundation

Valley Hospital Foundation

Veolia

Visions Federal Credit Union

Wallerstein Foundation

Whole Foods

2024 FINANCIALS

Income	2024	2023
Grants & Contracts	\$690,934.00	\$713,889.00
Program Service Fees	\$43,245,388.00	\$39,851,489.00
Fundraising	\$1,333,114.00	\$961,167.00
Other/Investment Income	\$3,476,342.00	\$3,115,188.00
Total Income	\$48,745,778.00	\$44,641,733.00
Expenses	2024	2023
Residential Care	\$35,412,611.00	\$33,228,989.00
Day Programs	\$6,042,717.00	\$6,067,017.00
Management & General	\$5,230,463.00	\$5,329,210.00
Respite & Recreation	\$299,874.00	\$278,530.00
Case Management	\$294,432.00	\$259,169.00
Fundraising	\$225,728.00	\$215,862.00
Family Support	\$45,588.00	\$49,582.00
Total Expenses	\$47,551,413.00	\$45,428,359.00



FAMILY 5K, WALK & DOGGIE DASH

Spectrum for Living hosted our annual Family 5K, Walk, and Doggie Dash on April 20, 2024 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 \$55,332.76 for our programs.



2024 SPONSORS:

American Properties Realty, Inc.
Architectural Window
Baron Financial Group
Dr. John Merriam
Eva Nyman
Gaetano Formoso
Homecare Therapeutics
HUB International
Hutt Shimanowitz & Plocker, PC
Inserra Supermarkets
JINGOLI & DCO Energy
K9 Resorts of Emerson
Logistics Real Estate Services
Mahwah Chamber of Commerce
Meadowlands Chamber of Commerce
Pizzi Funeral Home LLC
PSEG
Spectrum for Living Endowment
Strategic Planning Services, LLC
Tarrytown Expocare Pharmacy
The Busciano Family Trust
The Cannillo Family
The Niven Family
The Grifonetti Family
The Logel Family
The Lipowitz Family
The Psomas Family
The Sabin Family
The Sorenson Family
The Torrico Family
Tom's Service Center
Visions Federal Credit Union

20TH ANNUAL GOLF CLASSIC

2024 SPONSORS:

Academy Electrical Contractors, Inc.
ALB Construction, LLC
Alpha Building Services LLC
American Properties
Anne Sorenson
Atlantic Tomorrow's Office
Bank of America
Baron Financial Group
Battinelli Landscaping
BCG Advisors, Inc.
Bergen Brookside Auto Body
CMF Business Supplies, Inc.
Columbia Bank Foundation
Cullen and Dykman LLP
DJN Flooring
DTM Installations
Eighteen Glass Company, Inc.
Hub International Limited
Iovino's Landscaping, Inc.
Irwin Siegel
Jani King
Jimenez Landscapes & Designs, Inc.
Kuiken Brothers Company Inc.
Lions Club of Wyckoff NJ
M & M Medical Inc.
Menlo Engineering Associates
Millennium Mechanical, LLC
Nanina's In The Park
OceanFirst Bank
Pizzi Funeral Home LLC
Quick Response Fire Protection
RSC Architects
Spectrum for Living Endowment
Stanley Steemer
The Cannillo Family
The Fiore Family
The Lipowitz Family
The Todd Family
The Torrico Family
The Mercadien Group
Tom's Service Center

Spectrum for Living hosted our 20th Annual Golf Classic on September 9, 2024 at the prestigious Edgewood Country Club.

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

In total, we raised \$76,723.60 in support of our enriching day programs, our residential housing, and our robust recreational services.



GALA & CASINO NIGHT

Advocacy to Action:

A Blueprint for Family, Partnership, and Purpose

Spectrum for Living had the privilege of honoring Mary and John Capazzi and RSC Architects, unyielding supporters of Spectrum for Living, at our Gala & Casino Night: Advocacy to Action: A Blueprint for Family, Partnership, and Purpose on October 17, 2024.

Thank you to our attendees, sponsors, contributors, and volunteers who helped raise \$155,561.43 in support of our programs.



2024 SPONSORS:

Dobco, Inc.
Englewood Health
French & Parrello Associates
Gilsanz Murray Steficek LLP
Hackensack Meridian Health Network
Hub International
Reuther+Bowen, P.C.
Ronda Morris
S.T. Construction Co., Inc.
Spectrum for Living Endowment
Tarrytown Expocare Pharmacy
Terminal Construction Corporation
The Busciano Family Trust
Tom's Service Center
Vincent & Patricia McLaughlin
Woodhaven Lumber & Millwork

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+

ALFIERO & LUCIA PALESTRONI FOUNDATION, INC.
DENISE A. & EUGENE W. CHINERY FOUNDATION, INC.
GUTTERSON FAMILY TRUST
SPECTRUM FOR LIVING ENDOWMENT, INC.
STATE OF NEW JERSEY - DEPARTMENT OF HUMAN SERVICES



\$24,999 - \$15,000

THE BARBA FAMILY FOUNDATION
THE BOLGER FOUNDATION
THE VALLEY HOSPITAL
THE WALLERSTEIN FOUNDATION



\$14,999 - \$5,000

ADRIANA TORSIELLO
ALLEN & LIBBY WEINGARTEN FOUNDATION
AMERICAN PROPERTIES REALTY, INC.
ARCHITECTURAL WINDOW
ATLANTIC TOMORROW'S OFFICE
BANK OF AMERICA
BRIAN KEANE & LISA IRWIN
COLUMBIA BANK
COUNTY OF MIDDLESEX, NEW JERSEY
DOBCO, INC.
DOUG FLUTIE. JR FOUNDATION FOR AUTISM INC.
EMMA C. BEST
ENGLEWOOD HOSPITAL AND MEDICAL CENTER
HOMECARE THERAPEUTICS
HUB INTERNATIONAL NORTHEAST
JINGOLI CONSTRUCTION
JOHN & ROSEANNE PSOMAS
JUSTIN SMITH
KATHY & PETE DEMAIO
LESLIE & EDWARD LOGEL
LILLIAN LORBER CHARITABLE TRUST
MARIO FAMILY FOUNDATION
MELANIE K. BARBA
MILLENNIUM MECHANICAL, LLC
PAUL FRASCELLA
PAYCOM



OUR FAMILY OF SUPPORTERS

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

REUTHER+BOWEN, P.C.
RICHARD & CATHERINE CASSATA
ROBYN LOWENTHAL
RSC ARCHITECTS
THE BARON FINANCIAL GROUP LLC
THE BUSCILANO FAMILY TRUST
THE MARILYN LICHTMAN FOUNDATION
THE SHAPIRO FAMILY FOUNDATION
THE STOLZER FAMILY FOUNDATION
TOM'S SERVICE CENTER
VEOLIA WATER COMPANY
VICKI GRUNSKI
VICTOR & DONNA CANNILLO

\$4,999 - \$1,000

ACADEMY ELECTRICAL CONTRACTORS, INC.
ACCORDIA REALTY
ALEXANDRA SPRITZER
ALLISON HOLMBERG
AMERICAN SHIPPING CO
ANDREW & CHRISTINE RAWSON
ANNE M. SORENSEN
ANNE SABIN
BANK OF AMERICA
BCG ADVISORS, INC.
BEAVCO, LLC
BERGEN BROOKSIDE AUTO BODY
BERGEN COMMUNITY COLLEGE
BERNICE HEIDELBERG
BILL & CATHERINE UNGER
BILL & KATRINA LUYKE
BOB & CAROLINE MARUSKA
BRIAN & DONNA TODD
CARMINE & JOCELYNE GLIELMI
CHARLES & PAT MAXWELL
CHRIS & LOURDES PERRY
CHRISTINE LAROCCA & GREGG EIBAND
CINTAS FIRE PROTECTION
CLAIRE CYRIAX
CLINTON D. & GRACE A. CARLOUGH CHARITABLE FOUNDATION
CORE CONCRETE & MASONRY INC.



OUR FAMILY OF SUPPORTERS

\$4,999 - \$1,000

CULLEN AND DYKMAN LLP
DCO ENERGY, LLC
DENISE & JON BUCHAK
DTM INSTALLATIONS
ECKERT SEAMANS
ECOLSCIENCES INC.
EDGEWOOD PROPERTIES, INC.
ERROL & BARBARA SELTZER
EXCALIBUR MANAGEMENT CORPORATION
FRANK & LORRAINE LAROCCA
FRANK & MARGARET FIORE
FRENCH & PARRELLO ASSOCIATES
GILSANZ MURRAY STEFICEK LLP ENGINEERS & ARCHITECTS
GIORDANO, HALLERAN & CIESLA, P.C.
GOLDMAN COPELAND ASSOCIATES, PC
GREENE 750
H&S CONSTRUCTION
HACKENSACK MERIDIAN HEALTH, INC.
HEAD FAMILY CHARITABLE FOUNDATION
HUTT, SHIMANOWITZ & PLOCKER P.C.
IDA SARAWICH
INSERRA SUPERMARKETS, INC.
IRWIN SIEGEL AGENCY INC.
ISABELLA & CLAUDIO CAPPELLO
JEROME & ELAINE APPELLOF
JOHN & MARY CAPAZZI
JOHN & NANCY RAPUZZI
JOHN WEISS
JUNE HUNTER
KAREN MANGINI
KEN & DEBRA KELLAHER
KENNETH L. WESSEL
KNIGHTS OF COLUMBUS
KUIKEN BROTHERS COMPANY INC.
LIGHTSPEED
LIONS CLUB OF WYCKOFF NJ
LORRAINE LIPOWITZ
LYNMAR ELECTRICAL/MECHANICAL, INC.
MAGYAR BANK CHARITABLE FOUNDATION
MARC & SHERI UROWSKY
MARIANNE & JOSEPH CUNNINGHAM



OUR FAMILY OF SUPPORTERS

\$4,999 - \$1,000

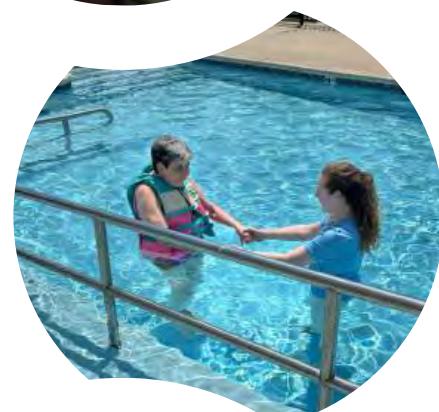
MARIO & RUTH MATARAZZO
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www.spectrumforliving.org





Firewall replacements

Prepared for:

Steve Vahalla

VP of Operations

Spectrum for Living



www.tomorrowsoffice.com



(212) 741-6400



info@tomorrowsoffice.com



A Why Atlantic

Atlantic Tomorrow's Office is an innovative leader in office technology and IT solutions, dedicated to equipping businesses with the tools they need to succeed in a rapidly evolving digital landscape. With over four decades of experience, our mission has always been to provide state-of-the-art technology, coupled with unparalleled customer service, to help our clients achieve their goals. We pride ourselves on our ability to offer a one-stop solution for all your office technology needs, ensuring that your business stays ahead of the curve.

We understand that each business is unique. That's why we take a personalized approach to each project, working closely with our clients to tailor solutions that fit their specific needs and budget. Our team of highly skilled professionals is dedicated to your success, offering expert advice and support every step of the way. We are committed to innovation, sustainability, and excellence. Our commitment to these values has not only earned us a loyal client base but also recognition as an industry leader. We continuously strive to improve and expand our services to meet the changing needs of businesses, ensuring that we are always at the forefront of technology trends.

A Executive Summary

Atlantic understands that the backbone of your business relies on robust and seamless IT operations. Our Managed IT Services are designed to enhance your technological capabilities, ensuring your systems are efficient, secure, and aligned with your strategic goals. This proposal outlines our comprehensive approach to managing your IT infrastructure, tailored to meet the unique needs of your organization. We are committed to delivering proactive solutions that optimize performance, minimize downtime, and drive business growth.

Spectrum for Living. (henceforth, "CLIENT" or "the firm") has engaged Atlantic to perform the following tasks.

This project will migrate the current TZ205 and NSA 220 firewalls at 23x sites to SonicWALL TZ80 and TZ280 models to address vulnerabilities associated with unsupported, end-of-life products. The upgrade will enhance security, ensure compliance, and optimize network performance by providing modern, supported firewall solutions capable of handling current cybersecurity threats.

name	serial_number	location_name	model_name	Proposed replacement
SFL-BERGENFIELDGRP-TZ205	C0EAE4793A88	Bergenfield Group Home	TZ 205	TZ80
SFL-CARVER-ATC-TZ205	C0EAE4A7F01C	Carver ATC	TZ 205	TZ280
SFL-CLOSTERAPART-TZ205	C0EAE4A7F868	Closter Apartments	TZ 205	TZ80
SFL-EDISON-GRPHM300-TZ205-eol	C0EAE4A7F064	Edison Group Home 300	TZ 205	TZ80
SFL-EDISONATC-NSA220	C0EAE4655E78	Edison ATC	NSA 220	TZ280
SFL-EDISONCONDOS-TZ205	C0EAE4A7F9B8	Edison Condos	TZ 205	TZ80
SFL-GLENROCKGRPHM-TZ205	C0EAE47936EC	Glen Rock Group Home	TZ 205	TZ80
SFL-GUTTENBERG-TENAFLYGH-TZ205	C0EAE4760404	Guttenberg Group Home	TZ 205	TZ80



A Executive Summary

SFL-HAWORTHGRPHOME-TZ205	C0EAE4A7FAA8	Haworth Group Home	TZ 205	TZ80
SFL-HIGHWOODGRPHM-TZ205	C0EAE47934DC	Highwood GH - Glen Rock	TZ 205	TZ80
SFL-HILLSDALE-GRPHM-TZ205	C0EAE4A7FA78	Hillsdale Group Home	TZ 205	TZ80
SFL-MAYWOODGRPHM-TZ205	C0EAE4792810	Maywood Group Home	TZ 205	TZ80
SFL-NORTHVALEGPHM-TZ205	C0EAE479356C	Northvale Group Home	TZ 205	TZ80
SFL-NORWOODGRPHM-TZ205	C0EAE4A7EF68	Norwood Group Home	TZ 205	TZ80
SFL-PARAMUSGRPHM-TZ205	C0EAE48E9EC0	Paramus Group Home	TZ 205	TZ80
SFL-RINGWOOD-ATC-NSA220	C0EAE42F5F50	Ringwood ATC	NSA 220	TZ280
SFL-RINGWOODAPT-TZ205	C0EAE4A7F964	Ringwood Apartments	TZ 205	TZ80
SFL-RIVERDALEAPT-TZ205	C0EAE4A7F7F0	River Vale Apartments	TZ 205	TZ80
SFL-ROCKLEIGHAPTLG-TZ205	C0EAE4793524	Rockleigh Circle Apartments	TZ 205	TZ80
SFL-ROCKLEIGHAPTSM-TZ205-eol	C0EAE4A7F8D4	Small Office - Rockleigh Circle Apts	TZ 205	TZ80
SFL-WAYNEGRPHM-TZ205	C0EAE4793A94	Wayne Group Home	TZ 205	TZ80
SFL-WESTWOODGRPHM-TZ205	C0EAE47937B8	Westwood Group Home	TZ 205	TZ80
SonicWALL NSA 220 (SFL Closter ICF)	C0EAE4655EF0	Closter ICF	NSA 220	TZ280



Project - SonicWALL

Description	Price	Qty	Ext. Price
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Statement of Work (SOW):

Atlantic will perform the following to migrate Spectrum for Living current TZ205 and NSA 220 firewalls to SonicWALL TZ80 & TZ280

Hardware and/or Software:

Atlantic Tomorrows Office will procure the following equipment:

Hardware

- 23x SonicWall TZ firewall
- 70x Red 5' Patch Cables (3x per firewall)

Software

Advanced Protection Service Suite (APSS)

- Capture Advanced Threat Protection with RTDMI Technology,
- Gateway Anti-Virus, Anti-Spyware, Intrusion Prevention and Application Firewall Service
- Content Filtering Service,
- Comprehensive Anti-Spam Service,
- NSM Essential with Management & 7-Day Reporting
- 24x7 Support with firmware.

Prerequisites & Caveats

- Gather all external IP's and existing NATs
- Gather DNS and DHCP configuration requirements
- Determine settings for content filtering such as what categories to block, exceptions for specific users, and whitelisted sites.
- Customer must provide users that require remote access to ensure they have the updated details to access remotely using Sonicwall VPN solution, if applicable



Project - SonicWALL

Description	Price	Qty	Ext. Price
-------------	-------	-----	------------

Phase 1: Setup and Configuration

- Application of firmware updates and patching
- Register firewall to Atlantic MySonicWall account
- Enable NSM Essential Protection Service Suite
 - Gateway Anti-Virus
 - Botnet Filter Logging
 - Intrusion Prevention Services (IPS) – Block High and Medium threats and Detect Low
- Document in ATO's Document Management System and add service expiration date
- Recreate network setting
 - LAN, VLAN, DMZ, WLAN

Note: Configuration will be based on ATO's Standard Operating Procedures using best practices.

Phase 2: Server Authentication

- Configure firewall RADIUS integration with Active Directory

Phase 3: Onsite Installation

- Install firewall in IT Closet
- Network Testing
- Test firewall
- Confirm access to network resources from servers and workstations
- Provide instructions to users for remote access
- End user can contact Atlantic NOC for additional assistance with setup

Customer Responsibilities

- Provide all ISP information, vendor contact information and vendor account number information
- Provide appropriate location and adequate space for installation of the new firewall
- Provide appropriate power for the new equipment (1 outlet per firewall)
- Provide users that require remote access to ensure they have the updated details to access remotely using SonicWALL VPN solution, if applicable?
- Notify end users of possibility of downtime during firewall cutover
- Ensure that Atlantic employees have access to the company's facilities as needed in order to perform the onsite work outlined in this document, if applicable

Testing

- ATO to test up to 3 machines for:
 - Internet Access
 - Local Access



Project - SonicWALL

Description	Price	Qty	Ext. Price
o VPN Access (if applicable)			

Project Phase completion

- This project will be deemed complete after all objectives outlined above have been met.
- Atlantic will provide documentation with administrative access requirements as appropriate

Hardware

SonicWall TZ80 Network Security/Firewall Appliance - Intrusion Prevention - 4 Port - 10/100/1000Base-T, 1000Base-X - Gigabit Ethernet - 750 Mbit/s Firewall Throughput - DES, 3DES, MD5, SHA-1, AES (128-bit), AES (192-bit), AES (256-bit) - 4 x RJ-45 - 1 Tot		\$660.00	19	\$12,540.00
SonicWall TZ280 Network Security/Firewall Appliance - Intrusion Prevention - 8 Port - Gigabit Ethernet - 2.50 Gbit/s Firewall Throughput - MD5, AES (128-bit), AES (192-bit), AES (256-bit), SHA-256, SHA-384, TLS 1.3, SSL, TLS - 200 VPN - 8 x RJ-45 - 2 Total		\$1,518.00	4	\$6,072.00
AddOn 10-Pack 5ft Red CAT 6 Slim PVC Ethernet Cable Snagless Clear-Claw RJ-45 M/M Bulk Bag Packaged, No Twist Ties - 5 ft Category 6 Network Cable for Network Device - First End: 1 x RJ-45 Network - Male - Second End: 1 x RJ-45 Network - Male - Patch Cable		\$50.22	7	\$351.54

Subtotal: \$18,963.54

Professional Services

Description	Price	Qty	Ext. Price
Professional Services	\$21,600.00	1	\$21,600.00
Professional Services - Project Management		1	
Professional Services - Engineering		1	

Subtotal: \$21,600.00





36 Month \$1.00 Out Lease

* Optional

Description		Recurring	Qty	Ext. Recurring
LEASING	60 Month \$1.00 Out Lease Agreement no. - Lease price does not include sales taxes	\$916.73	1	\$916.73

* Optional Subtotal: **\$916.73**



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(212) 741-6400



info@tomorrowsoffice.com



A Project Assumptions & Disclaimers

1. Spectrum for Living is responsible for installation and testing of all data runs between the endpoints that the network switching equipment will be connected to. Cabling other than firewall patch cables is not included in this project.
2. Spectrum for Living understands that, unless noted otherwise in this document, the labor scoped in this project shall be performed during normal Business Hours (9AM-5PM, M-F). Any labor performed outside of these hours will accrue additional charges and is subject to scheduling availability.
3. The scope of this project does not include any Training.
4. The scope of this project does not include any Software, Server, PDA or Workstation installation or upgrades other than those defined in this document.
5. The scope of this project pertains only to office spaces at the existing office location. Any work performed at any other location is not included in the scope of this Project.
6. Spectrum for Living agrees to provide adequate power and cooling for the equipment provided in this project.
7. Spectrum for Living agrees that all equipment defined in this document as "preexisting" is in operational condition.
8. The scope of this project does not include any general administrative tasks not directly related to this project.
9. Spectrum for Living agrees to provide any required information in a timely manner.
10. Spectrum for Living assures that on-site personnel will be available to confirm business requirements and provide hands-on support of the implementation.
11. Spectrum for Living understands that any changes to the "Scope of Work" section of this document require the completion of a change order, and may result in additional financial investment from Spectrum for Living In addition, scheduling of resources for out-of-scope items are subject to availability.
12. Spectrum for Living will provide guidance as to scheduling around all business critical time periods and devices. Spectrum for Living will identify all business critical time periods and devices to Atlantic, Tomorrow's Office. Any last minute rescheduling of Atlantic, Tomorrow's Office resources that results is subject to availability.
13. Spectrum for Living agrees to provide the required access to their office space for the purpose of this project. Access is to be granted during normal business hours and afterhours on the date(s) and time(s) agreed upon at signing of this agreement.
14. Spectrum for Living understands that non-compliance with any Prerequisites or Customer Responsibilities listed in this document may result in additional charges, and scheduling of resources is subject to availability.

A Terms and Conditions

MSA. The terms of this Ordering Document are intended to supplement and be read in conjunction with the Agreement. This Ordering Document incorporates, by reference, Atlantic's Master Services Agreement, Revision – December 22, 2023 (the "MSA"), a copy of which is accessible via <https://tomorrowsoffice.com/wp-content/uploads/ATOMSA.pdf>, as well as any applicable Microsoft licensing or related terms and conditions. In the event of any conflict between the terms in this Ordering Document and the MSA, then the terms of the MSA shall prevail.





Firewall replacements

Prepared by:

Atlantic, Tomorrow's Office

Todd Murray

tmurray@tomorrowsoffice.com

Prepared for:

Spectrum for Living

210 Rivervale Rd

Ste 3

Rivervale, NJ 07675

Steve Vahalla

(201) 358-8000

svahalla@spectrumforliving.org

Quote Information:

Quote #: 020969

Version: 1

Delivery Date: 02/04/2026

Expiration Date: 03/03/2026

Quote Summary

Description	Amount
Project - SonicWALL	\$18,963.54
Professional Services	\$21,600.00
Total:	\$40,563.54

*Optional Expenses

Description	Recurring
36 Month \$1.00 Out Lease	\$916.73
Optional Subtotal:	\$916.73

Atlantic, Tomorrow's Office

Spectrum for Living

Signature: _____

Signature: _____

Name: Todd Murray

Name: Steve Vahalla

Title: _____

Date: _____

Date: 02/04/2026



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