



2025 annual report



40TH

1985-2025



empowering families
through homeownership



**Pictured: Habitat CFC's first home,
79 William Street in Bridgeport,
completed in 1986.**

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Letter from our Board Chair

Dear Friends,

As I reflected on what to share about our beloved organization, I found myself looking not only at what we have accomplished together, but also at the exciting future that lies ahead. I am proud to report that your Board of Directors has been hard at work to ensure Habitat for Humanity of Coastal Fairfield County continues to grow, strengthen, and expand its impact.

Our ReStore also continued to demonstrate its tremendous value to both our mission and our community. In 2025, the ReStore generated more than \$2 million in sales, contributing a net of \$611,023 to Habitat's mission while diverting 975 tons of usable materials from local landfills.



Bruce D. Jackson, Board Chair
Jackson Law Group CT, LLC

The year 2025 marked several extraordinary milestones. Habitat CFC celebrated its 40th anniversary and completed its first homes built on leased land through our innovative partnership with the Town of Fairfield. These accomplishments were made possible through the dedication of more than 1,200 volunteers, including our remarkable Core Volunteers, who contributed over 5,000 hours of service by showing up week after week to advance our mission. Thanks to the tireless efforts of our staff, volunteers, donors, and community partners, our development pipeline now includes more than 30 future homes, with additional opportunities continuing to emerge.

The Board also undertook an important review of our homeownership program by replacing an outdated fixed-price model, working with each prospective homeowner to determine a purchase price based on financial capacity, while still ensuring that monthly housing costs did not exceed 30% of gross household income. Working collaboratively with the City of Bridgeport, the Town of Fairfield, and the Connecticut Housing Finance Authority, our staff also secured down payment assistance for eligible homebuyers, helping remove one of the most significant barriers to achieving affordable homeownership.

Since our founding, our work has always been about far more than building houses—it has been about building partnerships. Future homeowners work alongside volunteers, donors, businesses, community organizations, municipalities, and state agencies to expand access to affordable homeownership. Through education, financial guidance, and ongoing support, we help families build lasting stability while strengthening neighborhoods and creating hope for future generations.

The foundation of our success continues to be the thousands of people who believe in our mission and generously share their time, talents, and resources. Every volunteer, every donor, every sponsor, every partner, and every advocate has played an essential role in making these accomplishments possible.

On behalf of the Board of Directors, thank you for being part of the Habitat CFC family and for helping us celebrate forty years of building brighter futures. Together, we have accomplished remarkable things, but our work is far from finished. As we look to the future, we remain committed to expanding affordable homeownership throughout Coastal Fairfield County so that even more families can experience the security, stability, and opportunity that come with having a decent place to call home.

With gratitude,

A handwritten signature in dark ink, appearing to read 'Bruce D. Jackson', written over a light blue background.

Bruce D. Jackson,
Habitat CFC Board Chair

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Construction Site Supervisor

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Chris Frattarola
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John Poppa
Construction Site Supervisor

Mike Rigby
Construction Site Supervisor

Our mission

Habitat for Humanity of Coastal Fairfield County seeks to build community and improve lives by partnering with low-income families, community volunteers and donors to build decent and affordable homes in stable and welcoming neighborhoods.

Our vision

A world where everyone has a decent place to live.



Where we work

Our service area includes 13 towns and cities across the region, including Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, Newtown, Norwalk, Shelton, Stamford, Stratford, Trumbull, and Westport.

40 years of impact

In 2025, Habitat for Humanity of Coastal Fairfield County celebrated 40 years of building homes, communities and hope. Founded in 1985 by a small group committed to addressing the critical need for affordable housing in the Greater Bridgeport area, Habitat CFC has grown significantly in both reach and impact.

Over four decades, thousands of volunteers, donors, community partners and future homeowners have worked side by side to make affordable homeownership possible for local families. Along the way, we expanded our work beyond Bridgeport to build affordable housing in Stamford and Stratford and opened our ReStore in Stratford in 2004. As we grew, we implemented programs such as Women Build and Youth United that have engaged generations of volunteers in our mission.

Our 40th anniversary year marked another important chapter for Habitat CFC. In 2025, we completed seven new units, including our first four homes in the Town of Fairfield. We removed sale caps to establish purchase prices based on each household's financial capacity, allowing families to buy homes at prices they can reasonably afford, while still ensuring their housing costs do not exceed 30% of their gross income. We broke ground on our first elevated, FEMA-compliant triplex in Bridgeport and continued to build a strong pipeline of future homes throughout our service area.

As we close our 40th year, Habitat CFC is approaching another historic milestone: the completion of our 300th home. Our work will have helped nearly 1,200 family members achieve affordable homeownership. We look forward to continuing our partnership with the community to make an even greater impact in the years to come.



Year in review: 2025, by the numbers



299

homes dedicated
since 1985



15,252

volunteer hours



7

homeownership
units completed



975

tons of waste diverted from
landfills by our ReStore



7

partner families added to our
homeownership program



\$800,000+

property taxes paid by
homeowners annually



1,207

volunteers



504

gallons of
paint used



75

windows
installed



16

bedrooms
built



∞

Goodwill
and hope

Our families

Our families are our “why.” Everything we do at Habitat CFC is focused on helping families in need throughout Coastal Fairfield County achieve and sustain homeownership.

Our Family Services team provides individualized guidance to families, including pre-closing workshops on financial readiness, application completion and homebuyer education, as well as post-purchase support and housing retention services.

In 2025, we hosted two homebuyer information sessions for 110 prospective applicants and welcomed seven new partner families into our homeownership program.

We also eliminated the house sale cap and implemented an affordability-first model, basing home prices on each household's financial capacity and ensuring that monthly housing costs did not exceed 30% of each buyer's gross monthly income.

Working with the City of Bridgeport, the Town of Fairfield and the Connecticut Housing Finance Authority, we secured down payment assistance for all 2025 homebuyers, reducing upfront barriers to homeownership and helping ensure the long-term affordability of their new homes.

“Today is the day our family will always cherish... but the journey to this hasn't been easy. We know what it's like to deal with landlords who refuse to fix issues and to have to move to different rental apartments because of living conditions or simply because the landlord wanted to sell the home. The constant instability has been a challenge to our family. This home changes everything.”

—Efrain Rivera, Habitat CFC homeowner, at his 2025 home dedication ceremony



Build Days

Build Days are the backbone of Habitat CFC's affordable homeownership model. Through our Build Day program, we partner with corporate, faith-based and community groups that contribute their time, energy and resources to help make our work possible.

Volunteers work alongside our construction team and future homeowners on projects such as framing walls, installing siding, painting and landscaping. They learn new skills, work together toward a common goal and see firsthand the difference their efforts can make. Build Days provide a unique opportunity for colleagues, friends and community members to connect outside their usual environment while helping local families achieve the dream of homeownership.

Financial contributions associated with the program help purchase the building materials needed to keep our homes moving forward.

In 2025, Habitat CFC hosted **111 Build Days**, with volunteers contributing **8,827 hours** toward building affordable housing.



Scan to learn more.



Core Volunteers

Our Core volunteers, who make a regular commitment to serving on our build sites or at our ReStore, are an essential part of what makes our work possible. In 2025, they contributed a combined **5,123 hours** to our mission.

Seven Core construction volunteers each contributed more than **500 hours** on our build sites: Hans Drenkard, Ron Hamel, Larry Jones, Denis Mittleman, Oliver North, Greg Strub and, leading the way, Dennis Corso, who volunteered an incredible **750 hours**.

At the ReStore, Core volunteers Tom Fardy and Richard Lawrence contributed a combined **800 hours** in 2025.

It is difficult to adequately express our gratitude for the extraordinary generosity of their time and talents. As one small way of saying thank you, Habitat CFC hosted appreciation breakfasts to celebrate our Core volunteers and recognize their remarkable commitment to our mission.



Scan to learn more.



Women Build

Since 2001, Habitat CFC's Women Build has brought women together to advance our mission and help local families build strength, stability and self-reliance through homeownership. Women Build offers opportunities to volunteer on our build sites, learn new skills, connect with other women and raise funds to support the construction of Habitat CFC homes.

In 2025, Women Build volunteers participated in **five build days** and gathered for a March **Women Build Meet Up**. In November, the group hosted its first **She Nailed It!** event since 2018. The lively hammering competition and social brought together eight teams and more than 75 supporters for an evening of friendly competition in support of affordable homeownership.

Throughout the year, Women Build raised **\$14,259** toward sponsoring its **19th Habitat CFC home**, continuing a tradition of women coming together to help build homes and brighter futures for local families.



Scan to learn more.



Youth United

Habitat CFC's Youth United program gives young people ages 12 to 18 opportunities to learn about our mission, volunteer and advocate for affordable housing throughout our service area. Led by a student executive board, Youth United has chapters in more than 15 schools across Coastal Fairfield County. Youth United also sometimes collaborates with Sacred Heart University's Campus Chapter of Habitat for Humanity to plan and host fundraising events. Since 2004, Youth United has sponsored eight Habitat CFC homes for local families.

In 2025, Youth United members participated in **nine build days** and hosted several fundraising events, including **Movie Night**, a **car wash** and the **ReStore Holiday Sale**, raising **\$15,289** toward their eighth co-sponsored Habitat CFC home, 310 Deacon Street in Bridgeport. Members also took part in a much-loved Habitat CFC holiday tradition, decorating **gingerbread houses** with Habitat homeowners and their families.



Scan to learn more.



Stratford ReStore

Since opening in 2004 with 16,000 square feet, Habitat CFC's ReStore has grown significantly, with expansions in 2013 and 2016 bringing the store to 45,000 square feet and making it one of the largest single-location ReStores in the country.

The ReStore sells donated overstocked, discontinued, new and gently used furniture, appliances, kitchen cabinets, light fixtures, lumber, doors, windows, home décor and other home goods and building materials, typically priced 50% to 70% below their original retail value.

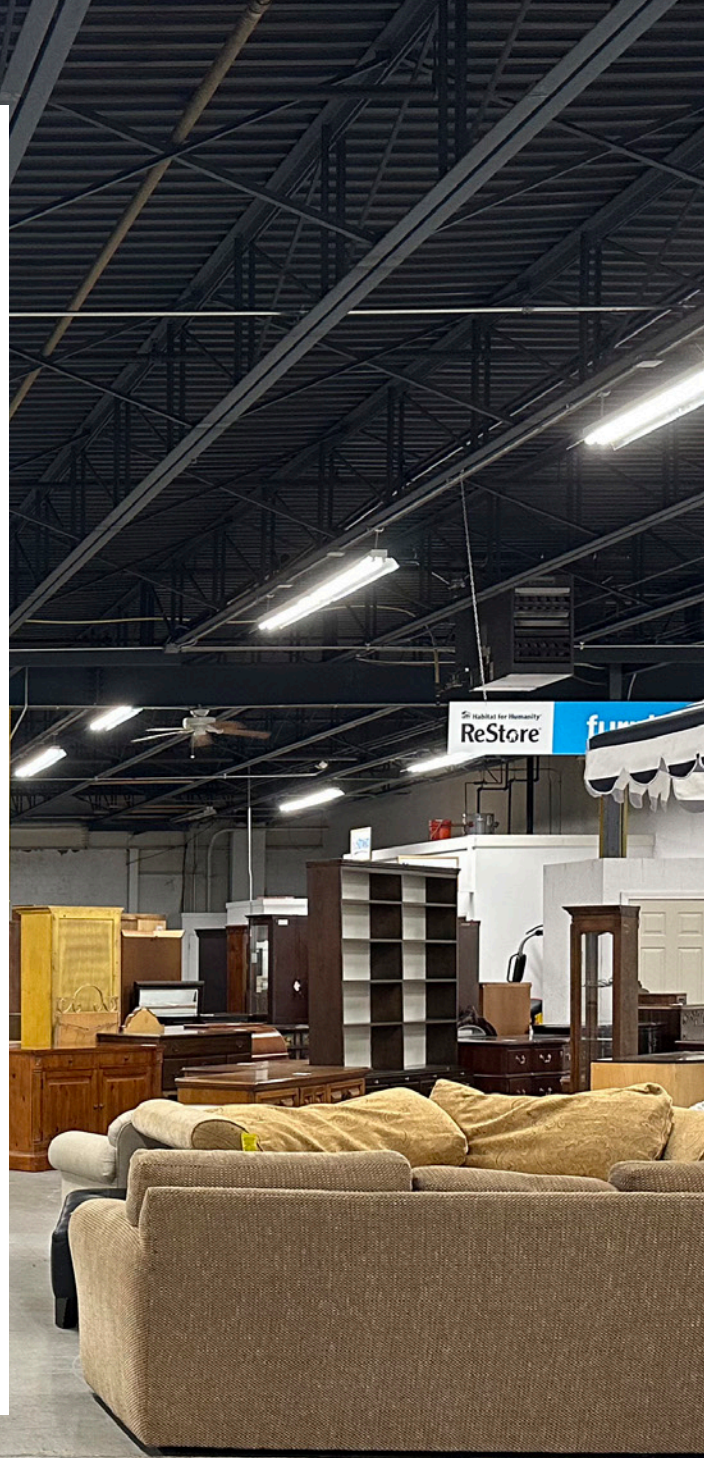
Donors can drop off items at the store or take advantage of free pickup service for large furniture, appliances and bulk building materials. By giving these items a second life, the ReStore keeps hundreds of tons of usable materials out of Connecticut landfills each year, while generating revenue to support Habitat's mission.

Profits from ReStore sales help fund the construction of approximately two new affordable homes each year, making every donation and purchase an investment in affordable homeownership for local families.

In 2025, our ReStore did over \$2 million in sales, contributing \$611,023 to our mission & keeping 975 tons of material out of landfills!



[Scan to learn more.](#)

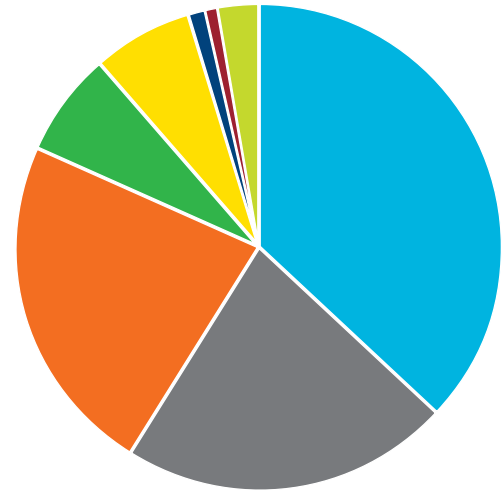


Financial snapshot

2025 NET ASSETS

ReStore income		\$2,015,103
Contributions		\$1,188,232
Sales of completed houses		\$1,252,500
Government grants		\$366,667
Events		\$372,263
In-kind contributions		\$57,509
Other income		\$58,803
Net assets released from restrictions		\$136,940

TOTAL REVENUE \$5,448,017



2025 EXPENSES

PROGRAM SERVICES

Family Services		\$403,676
Volunteer Services		\$277,457
ReStore project		\$1,404,080
Home building, inclusive of \$732,126 & \$637,950 of discount amortization on mortgage notes receivable		\$3,801,370

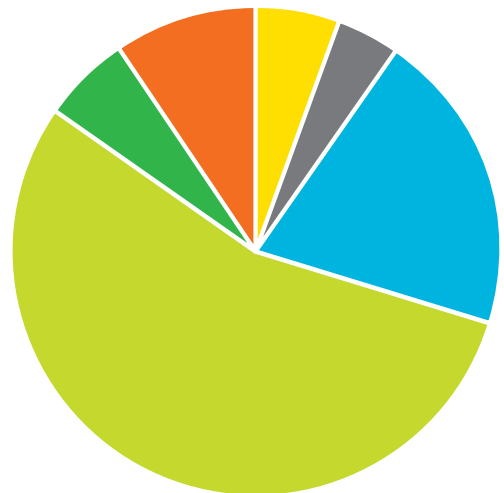
TOTAL PROGRAM EXPENSES \$5,886,583

SUPPORT SERVICES

Fundraising		\$411,665
Management and general		\$651,791

TOTAL SUPPORT EXPENSES \$1,063,456

TOTAL EXPENSES \$6,950,039



Scan to view full financials



Looking to the future

Shown below: Greenfield Street,
our first homes in the Town of
Fairfield, completed in July 2025



In Bridgeport, as we near completion of our 300th home on Clifford Street—one of seven Habitat homes planned for that block—we broke ground on our first elevated, FEMA-compliant triplex at 243 Deforest Avenue in Bridgeport's East End. We also received \$500,000 from the Connecticut Housing Finance Authority through its Housing Tax Credit Contribution Program to help fund the first three homes in our 14-lot subdivision on Chopsey Hill Road.

In the Town of Fairfield, we executed a ground lease in partnership with the town that will allow us to build two elevated, FEMA-compliant duplexes on Quincy Street, with construction scheduled to begin in fall 2026. We also finalized plans to build four additional homes on Greenfield Street beginning in summer 2027.

We ended the year with nine homeownership units under construction, 30 homeownership units in our land bank, and active discussions with our partners in the Town of Fairfield to secure properties for an additional seven homeownership units in the coming months.



Thank you to our donors!

\$500,000+

Eversource

\$100,000 - \$499,999

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ASML

L. David and Stacey Cardenas

Habitat for Humanity International

\$50,000 - \$99,999

A&C De Coster Foundation

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The Bauer Foundation

\$25,000 - \$49,999

Advancing Black Homeownership
- HFHI

City of Bridgeport

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\$10,000 - \$24,999

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Habitat CFC is exceedingly grateful for our long-standing relationship with Bigelow Tea, the U.S. market leader in specialty teas and a 100% family-owned business, producing more than 2 billion tea bags annually.

Bigelow Tea has been a dedicated supporter of Habitat CFC since 2000, regularly sponsoring our Gala and participating in our Team Build program. Bigelow Tea employees have volunteered on numerous build days, giving their time to help local families achieve affordable homeownership.

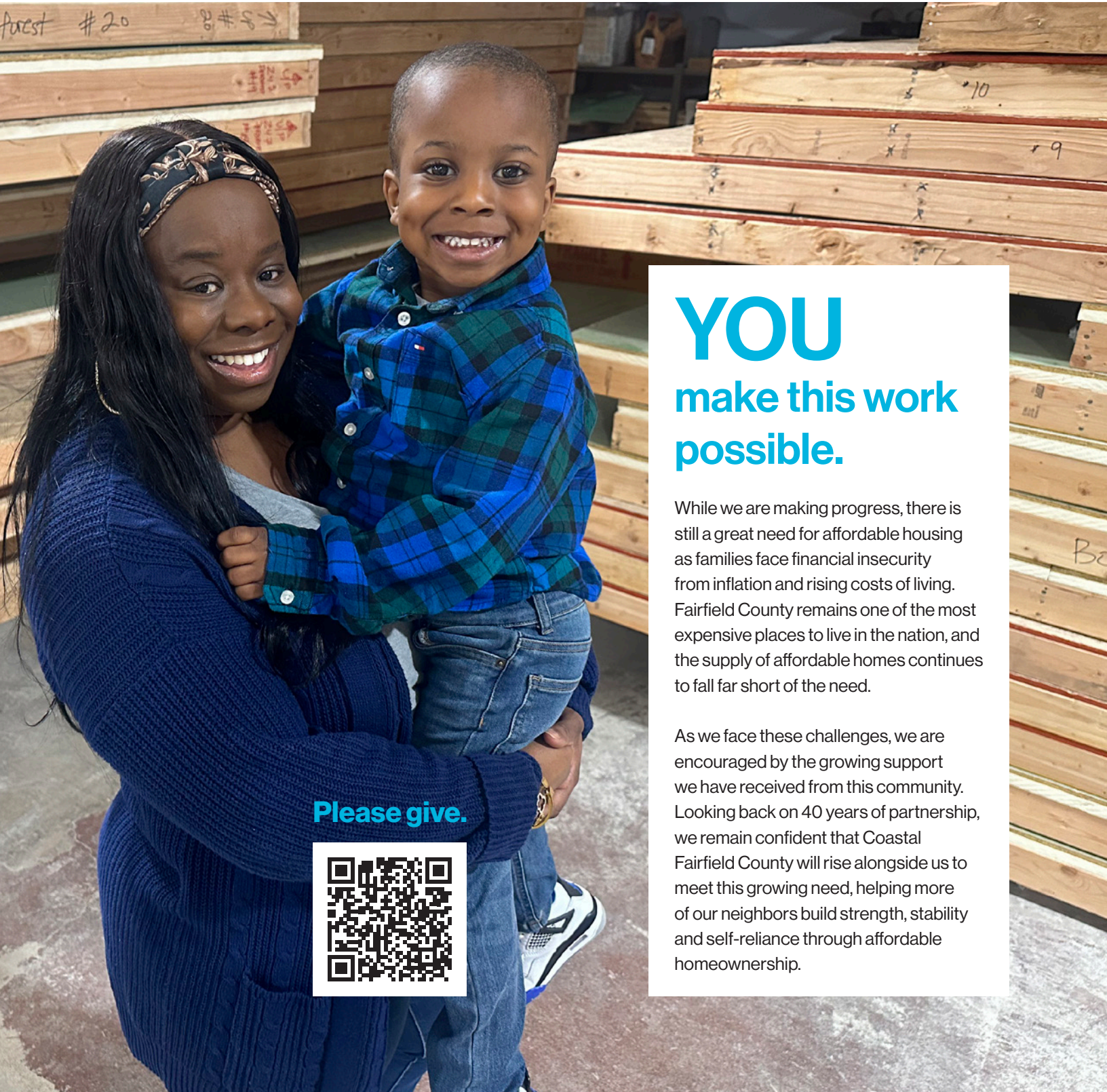
At our 2025 Gala, Habitat CFC presented the Corporate Citizenship Award to Bigelow Tea in recognition of its continued commitment to the community. Cindi Bigelow, third-generation president and CEO of Bigelow Tea, accepted the award for the company. Cindi has personally rolled up her sleeves as a construction volunteer and served as a chair of our Gala Committee.

Thank you, Cindi, and everyone at Bigelow Tea, for your many years of partnership and dedication to our mission!





We are deeply grateful to all the individuals, organizations, and municipalities who have stepped forward to support our mission. We know that with your continued help, we can expand our efforts in Fairfield and make an even greater impact for families in need.



YOU make this work possible.

While we are making progress, there is still a great need for affordable housing as families face financial insecurity from inflation and rising costs of living. Fairfield County remains one of the most expensive places to live in the nation, and the supply of affordable homes continues to fall far short of the need.

As we face these challenges, we are encouraged by the growing support we have received from this community. Looking back on 40 years of partnership, we remain confident that Coastal Fairfield County will rise alongside us to meet this growing need, helping more of our neighbors build strength, stability and self-reliance through affordable homeownership.

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