

A nonprofit organization that builds communities and improves lives by eliminating sub-standard housing and creating affordable homeownership possibilities for families in Fairfield County. Habitat for Humanity of Coastal Fairfield County has a well-earned reputation for success in transforming abandoned properties into homes for tax-paying, contributing community members throughout the region. Since 1985, Habitat CFC has built over 225 homes helping over 1,000 family members in Fairfield County.

we are proud to be:

a construction company

with a "green" focus. Every Habitat CFC home built since 2010 has been Energy Star rated, saving Habitat homeowners 35-40% on their utility bills;

a family services agency

that, for the past 34 years, has been providing support and education as well as helping families purchase their homes and become advocates for their neighborhoods:

a nonprofit financial institution

that sells homes below cost with no down payment and 0% interest mortgages to hardworking families in Fairfield County:

a community service provider

for over 7.300 individuals in families. corporate groups and organizations who volunteer throughout the year to help build Habitat CFC homes;

ReStore

A purveyor of quality used furniture and building materials, keeping tons of materials out of landfills and raising funds to build more homes.



Chief Executive Officer

Dear Friends.

I am proud to present you with this report, summarizing Habitat for Humanity of Coastal Fairfield County's past year. Compiling an annual report always astounds me, as it is only when we look back that we realize how many people play a critical role in virtually every aspect of our work. A simple, decent house becomes a massive community effort – when you recognize that it took hundreds of generous donors, committed volunteers, dedicated professionals, collaborative community partners and driven family members to make it happen.

Most annual reports focus on where we have been, but 2018 at Habitat CFC was really much more about preparing us for where we are headed. One year ago, we unveiled a plan and launched a challenge to fund and construct a neighborhood of seven new homes. Habitat CFC donors met that challenge, and by the time you read this report our groundbreaking will have occurred and building on our seven homes will be well underway!

Beyond the above effort, Habitat CFC ended 2018 with a record number of other houses in process – homes that will be completed and sold to deserving local families throughout 2019. Included in these is a home for a US Veteran, and two homes that are being adapted for individuals with special needs. It is the people cited above who make it possible for Habitat CFC to address the specific needs of diverse families – a capability that gets to the heart of our mission!

This report belongs to each of you that helped make Habitat CFC's 2018 accomplishments possible. Though every one of you deserves to look back with a sense of pride, I encourage you to look forward with an even greater sense of anticipation for the future successes that your generosity and partnership helped set into motion.

I will be ending my tenure here at Habitat CFC in May of 2019. It has been a privilege to play a role in moving the organization forward for the past four years and I am grateful for the support and partnership of thousands who understand the critical importance of stable, affordable homes for individuals, families and our communities. I leave Habitat CFC confident that the organization is poised for continued growth and success - and it is your unwavering support that will make it all possible.

Thanks to you, each day gets us a little closer to a world in which everyone has a decent place to live.



homes under construction at 12/31/18



new homes completed



recycled home completed

in 2018

to learn more about home sponsorship and giving opportunities at Habitat CFC, please visit www.habitatcfc.org.

lett



"This is very special for me because my parents do a lot for us and I'm very happy for them."

"I look forward to sitting around the dining table each night with my family."



"I can't wait to have a bedroom of my own!"

Habitat CFC provides affordable homeownership opportunities that help

families in Fairfield County.

create financial stablility for hardworking

"We are going to have a lot more freedom, so much more space."



"Mom, I really want a house with an upstairs and downstairs. Can we get one?"



"I still wake up and say, this is a dream!"



"We wanted to break the cycle of renting and have the chance to own a home of our own."

family members helped since 1985

percentage of Habitat CFC homeowners who are successfully living in their homes and fulfilling their financial obligations

family "sweat equity" hours worked

in 2018

to learn more about Habitat CFC's future homeownership program, please visit: www.habitatcfc.org.

familes Selection

2018

Perhaps you know a family that would like to join the Habitat CFC family.

Reach out to our Family Services Department at (203) 333-2642 or

email us at info@habitatcfc.org.



First Reserve

In the heat of August 2018, First Reserve had their first build day with Habitat CFC. First Reserve is a global, energy-focused private equity firm with an office in Stamford, CT. Habitat was pleased to host nearly 50 employees who worked alongside future homeowners to help build eight new energy-efficient, affordable homes for families in Bridgeport. The employees from First Reserve seemed to love the experience. At the end of the day, one of them wrote:

"The project managers were amazing leaders on the site! They were patient, took time to explain each task and directed people well. We could all tell that they took pride in building these homes and all of their work was done with the highest level of integrity."



UPS

UPS began building with Habitat CFC in 2017. Connecticut West Divisions Manager, Ray Roche, was immediately taken with both our mission and the way Habitat CFC works closely with families to ready them for the responsibility of homeownership. Ray joined our Board of Directors in July of 2017 and UPS stepped up its participation, not only in building homes, but supporting our many events such as She Nailed It! (pictured above). The UPS team participated in one of last year's home dedications by furnishing the family with housewarming gifts – delivered, of course, by a UPS truck!

Habitat CFC provides many community volunteer and partnership opportunities for corporate, school and religious groups, as well as for individuals.

"Partnering with Habitat for Humanity created a lasting connection between UPS and the communities we serve."

Ray Roche UPS Divisions Manager

United finished building started fundraising to a Bridgeport. Habitat CFC's affinity programs provide specialized volunteer and fundraising opportunities, enabling participants to form lasting bonds with each other and with Habitat CFC families.













Youth United

Youth United is the youth division of Habitat CFC, primarily for students from ages 5-22 from different backgrounds, schools and organizations. The program gives students an opportunity to help build homes, develop leadership skills, engage in positive service activities, and make friends in the wider community. Each year the students raise funds to help sponsor a Habitat CFC home with activities such as Hoops for Habitat. They have built and filled bookcases for every new Habitat CFC family since 2011. In 2018, Youth United finished building their 5th Habitat CFC home and has started fundraising to sponsor and build their 6th house in Bridgeport.

"Working with Habitat CFC over the last five years has blessed me with opportunities to meet the most amazing and inspiring families. Knowing that I am working with such a special group of people to truly create positive change in such a troubled world is something that I take pride in and would not change for anything."

Colton Varholak Co-President of Habitat CFC Youth United 123



company sponsored build days

7,380



volunteer opportunities provided

50K+



volunteer hours worked

in 2018

to learn more about volunteer opportunites, please visit: www.habitatcfc.org.

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Part of what makes a house a home is

a family making it their own by creating

tastes and lifestyle, and Habitat CFC's

ReStore can help with that.

an environment that reflects their unique



ReStore

The Fairfield County ReStore is a fundraising division of Habitat CFC. The ReStore exists to support Habitat CFC's mission of providing decent, affordable housing to hardworking families. Funds generated from ReStore sales help to build new houses and, on occasion, rehab existing properties into decent, affordable housing. ReStore donations and purchases have helped build dozens of new Habitat CFC homes since 2004!

The ReStore has three primary goals:

- Raise funds to help increase the number of homes built by Habitat CFC;
- Protect the environment by keeping usable items out of landfills;
- Provide gently used furniture and quality building materials to the public at discounted prices.

Whether you're doing a light spring cleanup or completely remodeling call, the ReStore, and we'll graciously and gratefully pick up your donations. And when you're in search of that one-of-a-kind piece of furniture or doing some odd jobs around the house, check out the ReStore. You never know what you can find there - all at bargain prices!!

To schedule a pickup of your ReStore donation, call (203) 383-4358.

To find a bargain or that special treasure visit the ReStore at: 1785 Stratford Avenue Stratford, CT 06615





The Dream is Real

In April of 2018, Habitat CFC formally announced a plan to build seven homes for seven families - to create a brand new neighborhood of hardworking homeowners where there was previously nothing but brush and debris.

Visionary Habitat CFC donors, George and Carol Bauer challenged the community to join them in raising over \$1 million for this exciting project – and the community generously responded! By the end of 2018, the needed funds had been raised.

In April of 2019, we officially broke ground and by the time you read this, construction will be underway.

With your continued support, next year's annual report will introduce you to the seven deserving families that will call this new neighborhood HOME.





Between January 1 and December 31, 2018 the following generous individuals and organizations donated \$100 or more to help Habitat CFC support hard working local families by building simple decent homes and selling them below cost with zero interest mortgages. We could not be more grateful!

\$100,000+

Bauer Foundation Elizabeth & Joseph Massoud Family Foundation Wadsworth Family Foundation

\$25,000 - \$49,999

1 Anonymous Finn Family Foundation, Inc. Gartner, Inc. Paige Gillies Habitat for Humanity International - Americus Susan & Timothy Jensen **MBIA** Foundation Wheels in the Woods Foundation

\$10,000 - \$24,999

1 Anonymous Anholt Services (USA), Inc. Avangrid Foundation -SCG - UI Bank of America Bank of America Charitable Foundation, Inc Citi Foundation Citrin Cooperman & Company LLP Colgate-Palmolive Company Roberta & James Conroy Cotiviti Beth & Jim Degnan Dan Finnegan First Reserve Corporation LLC Genworth Foundation George L. Shields Foundation, Inc. The Harvey Hubbell Foundation Hitachi Capital America Corp. Diane & Spencer Lampert Elizabeth & Joseph Massoud Vae & James Mecca Near & Far Aid Association, Inc. Marian & David Nissen Owenoke Foundation Prudential Financial Richard Davoud Donchian

Charitable Foundation. Inc.

Sacred Heart University

Habitat Chapter

Sikorsky, A Lockheed

Martin Company

Synchrony Financial

Tudor Foundation, Inc. United Methodist Church of New Canaan UPS Foundation, Inc. Wells Fargo Housing Foundation

\$5,000 - \$9,999

First Congregational Marilyn & Stuart Adelberg Church of Darien First Congregational Marlene & Paul Adelberg Church of Stratford Aircastle Investment Limited GE Energy Financial Alliance Data Services Barrett Outdoor Glade Brook Capital Communications, Inc. Partners Bigelow Tea Christ & Holy Trinity Greenfield Hill Congregational Church **Episcopal Church Greens Farms Academy** Celeste Cobb & Oliver North Halloran & Sage LLP Connecticare, Inc. Craig B. Tate Foundation Jamie Hewitt & Ralph Walker David Hill Datto, Inc. Margie & Stuart Holcombe Michelle & Anthony HomeServe USA Corp DeMartino **IBM** Employee Charitable The Ernest & Joan Trefz Contribution Campaign Foundation Ana & Michael Inglese First County Bank Lisa Croce Jackson & First Presbyterian Church of Bruce Jackson Greenwich

The Fuchs Family Foundation Patricia & Mike Gallo **GE** Corporation **GE** Foundation Stacy & Robert Giglietti Janney Montgomery Scott LLC JPMorgan Chase & Co. JPMorgan Chase Foundation K2/D & S Management CO. LLC Catherine & George Keith

Carol & Steve Martino Nassau Re People's United Community Foundation Mary & John Riepe Kerstin & Ray Roche Santa Energy Corporation Lissa & T. David Short

St. Mark's Episcopal Church St. Matthew's Parish of Wilton West End Lumber Wilton Congregational

Church

\$2.500 - \$4.999

Laura & Roy Turner Walbert Capital Management AT&T Connecticut Wells Fargo Advisors Aimee & Larry Becker The Hofstetter Baron Susan & Tim Benthall Group

Westend Advisors Westport Rotary Club Willis Towers Watson

Bernatchez Family

Bridgeport Hospital

Robert Cacchione

Cohen and Wolf. P.C.

Management, LLC

Colleen & Brian Connor

DeMattia Charitable

Environmental Data

Compass Group

Deborah & William Brewster

Foundation

Hassan Butt

Robert Cenci

Ann Condon

Mark Dalton

Foundation

Resources

Kensico Capital

Management Corp.

Jennifer & Craig Knebel

Carolyn & Peter Kobsa

Kreitler Foundation

Companies

Randy Lampert

Marta Lawrence

Johnson

Media Horizons

Nielsen Cares

Humphrey

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International

Terex Corporation

Michael Thiessen

Thomson Reuters

Townsend

Catherine & Richard

Sarah & Chris Thomas

SunTrust Robinson

Longitude Capital

Lisa & Don Mastronardi

Lisa & Don Mastronardi

Frances & Steve Rowland

Jenny McLachlan & Mize

The L Suzio York Hill

\$1,000 - \$2,499

1 Anonymous 501 Auctions LLC Deborah & Joel Adelberg Aiello Charitable Foundation, Inc. Albertus Magnus College Alliance Bernstein Ayco Charitable Foundation DeLibro Realty Group LLC Kristy & Ken Barclay Livia Barndollar Jim Bartlett Carol & George Bauer Frances & James Berger Susan & Arthur Blanchard Mike Boyle **Brandeis University** Anne & John Briggs Jane F. Condon & Kenneth G. Bartels Connecticut Piecemakers Quilt Guild Christine & James Cook Covenant Church of Easton Laura & Stephen Cunningham John De Palma Stacy & Christian DeAngelis Denese A. Deeds & David M. Gioiello, Jr. **Emmaus Community** Fairfield County Community Foundation Fairfield University Erika & Philip Farese Fieldpoint Private Bank & Trust Michael Finick First Presbyterian Church of Fairfield First Presbyterian Church of Stamford Darlinda & Michael Fleitz Dorothy & Jonathan Fox Russell Fuchs Tina C. Gage DMD Amy & John Gillis Golden Hill United Methodist Church Lorrie & George Stapleton Green's Farms Church H.H. Shoe Company, Inc. Hagani Foundation, Inc. Patricia & Larry Patricia Hartshorn Andrea & Matthew Hickman Claudia & Douglas Hoffman Veronica & Thomas Hofstetter Jackie Joyner-Kersee Foundation

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4 Anonymous Aegis Technology Partners Elizabeth & Tony Aitoro Kristen Alvanson & Reza Negarestani Sarah & Stephen Archer Best Plumbing Supply Inc.

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recognition gifts Friends and families often choose

to honor or memorialize loved ones with contributions to Habitat CFC. The following were recognized with generous gifts by others in 2018:

In Honor of Stuart Adelberg

Jacques Charles

Suzanne Fandel Daniel Z. Flynn Chris Frattarola Amy Gillis Keiko Harvey John Havran Margie & Stuart Holcombe Mize Johnson Jason Juncker Kyle Labuff John Lisee Elena Litvinova Lorna Lyle Phyllis & John Machledt Manan Manchanda Kevin Moore Joseph Moser Anne & Chip

Newton

Don Peterson Cathy Porter Beth Rafferty **Amy Schneider** Gilza Smith Sabina Stone Kellie Taylor Colton Varholak

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Cate French

Renee & Eric Fieldal

Christen & Peter Francini

Carrie & Joshua Friend

Elise & Neil Gabriele

Jessica Graziano

11

Synch Studio, LLC

Total Look of Southport

Greenwich Boys & Girls Club - Keystone Club Tami & Henry Greig Kurt Grossheim Mary & Ronald Grosso **David Grove** Karin Halligan & Blair McCaw Steve Hassel **HBRA** of Fairfield County **Hollow Development** Corporation Hillary Honiker J & M Liquors, LLC Aurora Joaquim Kasson Jewelers of Southport Kathleen Kaufman Phebe & Donald Kirkham Jim Kmietek Robert Koch Daniel Kolakowski Anita Kozminsky Sandra Kuzmich Leslie Lamkin Deborah Lemmon Joan & John Lisy Henry & Margo Lopez -Cepero Louisana - Pacific Corporation Claudia & Gary Lydon Main Street Foundation Kim Marquez Colleen & Tom McCormick James McNicholas **Greg Miller Bob Moore** Margaret & Robert Moore Louise & Pat Moriarty Juliette Morris Douglas Murphy Jennifer Nelson Hetty & Rick Nerod Vicky & Peter Newman Julie & Joseph Okon Patricia & Sean Otterspoor Zaida Parkes Pequot Fitness, LLC Kristin & Dennis Pereira Patricia & Robert Phillips Steven Pressman Robert and Amy Primorac Prudential Foundation Matching Gifts Puerto Rican Parade of Fairfield County Q P Equipment, LLC Dana Randell Francis Requero James Rogers Maris & Andrew Rosenberg Salem Lutheran Church Amy Sanderson Linda Scott Nancy & August Serra Kathy Shea Caroline & Pieter Smit Robert Surgent

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Susan Davis-Gillis

Josephine Deignan Patricia & Arthur Delgrosso \$100 - \$249 Ronak Desai Susan & Vincent DeSimone 13 Anonymous Lauren Dick A & G Development, LLC Danielle Do Natasha Acevedo Nicole Donovan **Acxiom Corporation Emily Dreskin** George Adams Ritu & Eric Duenwald Alayne & Martin S. Burger Rebecca Dybas Philanthropic Fund Michelle & Peter Ebstein Marta Alvarez Lynn Eckert **Amazon Smiles** Joseph Andrasko Kevin Egan Terilyn & Todd Esse **Gregory Appel** Mary Catherine Fagan A-Quick Pick Crane Fairfield Tire & Auto Service Inc. Center, LLC Sandy Ashendorf Monserrate Falcon Susan & Raymond William Fandel Bagdasarian Dianne Faup James Bakal Kathleen Faup Virginia Barclay The Figgie Family Donna Below Charitable Fund Hillary & Cilla Bercovici John Filakovsky Catherine & William Besgen Jennifer & Andrew Flasko Best Buy Employee Giving Eileen & John Florian Program **Noel Forma** Victoria Bevan Maureen & Andrew Fox **BNY Mellon Community** Frankie's Diner Partnership Sarah French Wendy & Paul Bortnicker **Daniel Galindo** Nicole Boyce Kenneth Garozzo Nancy & G. William Diane & Andrew Geisert Brautigam Colleen Giambo Brenna & Shane Brown John Gibbons Amy & Henry Bubel Jennifer Gliesman Alice Burkinshaw Judith & Alan Goldbecker Joan Burns Robert Gondolfo James Caggiano **Thomas Gorke** David and Kym Camputo Linda & David Gortz Samantha Cantrell Wendy & David Guda Carol Sari Riven Memorial Manny Guerrero Foundation Geralyn Hackett Susan Carter C. Gibson Halloran & Philip Lenny Catalino Schemel Jen Chandler Robert Hammer Debbie & Marc Chini Don Hardin Jennifer Clessas Mary Lou & Donald Christine Cochrane Renee Cody Hastings Aria Hattiangadi Doreen Colella Tara Hawley John Collins Larry Heath Robert Como Tricia Hetherington Michele Hogan Conroy & Jennifer & Daniel Hickey John J. Conroy

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MaryBeth & Madeline Nase

Lori Nettles **Edward Newton** Robin Nye Our Saviour's Evangelical Lutheran Church Tony Panza Regina & Morgan Pape Donna & John Parisi Frank Parker Stephen Parrish Ralph Passarelli Eileen Patjens Barbara Peale Davie & Christopher Peck Katharine & Daniel Pengue PepsiCo Silicon Valley Community Foundation Al Peralta Larry Perlstein Carla & Lawrence Peterson Pfizer Foundation Matching Gifts Program Helen & Alex Phillips Phyllis Carroll Flooring Margaret Pisani Michael Pisani Dean Pomeroy Pomperaug High School **Ruth Powell** Alexandra Preschlack Gene Pride Len Pugliese Sally Randall Glenn Ratcliffe Carlo & Roger Raymond Barry Richelsoph Kathleen Riley & Richard Mastanduno John & Christie Roberts Jean Marie Roche Annmarie Romano Nancy Romberg Joanna Rowan Doris Rowe Michael Rugen Carole Schermann Thomas Schneider Marcie Schoenfeld Mary Lou Schwemle Amy & Sherman Sham Jennifer & Colin Sheldon Meghan Sheldon Anat Berezin & Charles Shiloach Karen Ann Simmons Maya Simonian Mollie & Dennie Simons Dee & Allen Skott Cindy & Mark Slane DJ Smith Kevin Smith Leland Smith Mary & Brian Smith Morgan Smith Laurie Smith-Carbino Deepak Soni Donna Spigarolo Timothy Stack Veronica Staplefield & Jack Kriskey

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Special thanks to the companies who provided matching gifts and gifts for employee volunteerism and to the employees who inspired and requested those gifts. Alliance Data Nielsen Cares Avangrid, Inc. PepsiCo Silicon Valley Best Buy Employee Community Giving Program Foundation **BNY Mellon Community** Pfizer Foundation **Matching Gifts** Partnership Colgate - Palmolive Program Company Pitney Bowes Inc. Gartner - The Matching Prudential Foundation Gift Center Matching Gifts **GE** Foundation Synchrony Financial General Atlantic The Harvey Hubbell Foundation Foundation **Lockheed Martin UBS Matching Gift** Employees' Political Program Unilever HPC Action Comm. Charity **MBIA** Foundation United Health Group/MG Medtronic

company matching gifts

Every effort is made to appropriately recognize our contributors. We apologize for any errors and/or omissions.

For an up-to-date and complete list of all contributors, including in-kind donors, please visit our website at www.habitatcfc.org

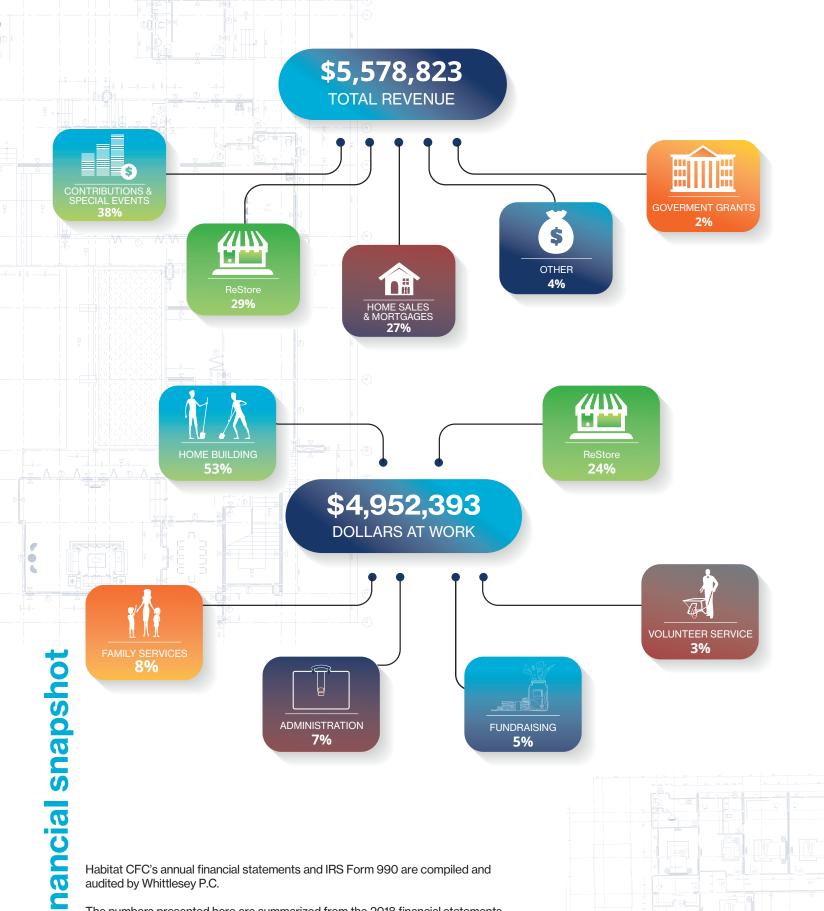
legacy donors

We gratefully acknowledge the compassion, generosity and forethought of these individuals whose bequests will help us continue building foundations for the future:

Estate of Agnes Y. Reutter Estate of Doris Anderson Estate of George Ehinger Estate of Jean E. Meeker Estate of Nancy E. Hugo

M. Geraldine Maher Estate Martha Merrill Shattuck Charitable Lead Annuity Trust Paul R. Yoder, Jr Estate Tax **Shelter Trust** Estate of Rose Marie Pace Barone Trust Estate of Frances Mackie Cain

We invite you to speak with your professional advisors to find out how easy it is to remember Habitat CFC in your will. If you have included Habitat CFC in your estate plans already, please contact our office at (203) 333-2642, so we may thank you!



Habitat CFC's annual financial statements and IRS Form 990 are compiled and

The numbers presented here are summarized from the 2018 financial statements. Full reports are available at www.habitatcfc.org or upon request from our office.

board of directors

Chair - Rev. Eric Fjeldal, United Methodist Church of New Canaan

Vice Chair - George Keith, Janney Montgomery Scott, LLC

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ReStore Assistant Sales Manager

Kevin **Moore**

Director of Construction

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Administrative Assistant/

Office Manager John **Poppa**

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Jack Robertson

ReStore Donation Manager

Maribel **Sanabria**

Family Service s Manager

Iris Cordero Taylor

Director of Family Services & Community Liaison

Vincent **Testone**

ReStore Merchandise Manager

Amanda Wolfe

AmeriCorps VISTA, Project

Development

audited by Whittlesey P.C.

how you can help...

volunteer

Please visit the volunteer section on our website to schedule an individual, group or corporate build day.

donate today

Every donation makes a difference in helping us realize our goal of building more Habitat CFC homes for families in Fairfield County. Visit our website or call us to make a donation today!

with your support, we're building strength, stability and self-reliance in your community



ReStore

of Coastal Fairfield County

Habitat CFC

1542 Barnum Avenue, Bridgeport, CT 06610 P: (203) 333-2642 | F: (203) 333-2650 www.habitatcfc.org 1785 Stratford Avenue, Stratford, CT 06615 P: (203) 383-4358 www.fairfieldcountyrestore.org

