

### **Annual Report**

January 2023 -December 2023

Habitat for Humanity of Coastal Fairfield County











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Dear Friends.

We have so much to celebrate in 2023! We held our 283rd Home Dedication in December, marking vet another milestone in our journey to provide families with safe, affordable housing. We also broke ground on four homes in Fairfield, CT—an exciting first for us in this community. The generosity of the Town of Fairfield has made this possible, and we look forward to continuing this strong partnership as we work together to build even more affordable Habitat for Humanity of Coastal Fairfield County (Habitat CFC) homes for the families we serve.

In addition to these achievements, we've seen incredible support from volunteers. donors, and partners. Whether through swinging a hammer, sharing expertise, or making financial contributions, your time, talent, and treasure have transformed lives by creating opportunities for affordable homeownership. We are deeply grateful for your dedication and commitment, which is at the heart of everything we accomplish.

At Habitat CFC, we put God's love into action by bringing people together to build homes, strengthen communities, and inspire hope. Together, we are building a future where every family has the opportunity to thrive.

Thank you for making 2023 such a successful year—we couldn't do it without you!

In Partnership,

Carolyn Verment Carolyn Vermont

**CEO** 



### **OUR MISSION:**

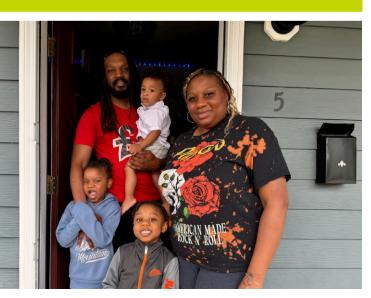
Habitat for Humanity of Coastal Fairfield
County seeks to build community and
improve lives by partnering with low-income
families, community volunteers and donors
to build decent and affordable homes in
stable and welcoming neighborhoods.





### **OUR VISION:**

We share the vision of a world where everyone has a decent place to live.





# 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 bill.



### a family services agency

that, for the past 38 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 low-income, hardworking families in Coastal Fairfield County.



### a community service provider

for individuals, corporate, faith-based, and community groups who volunteer with us throughout the year.



### **ReStore**

we sell quality, used furniture and building materials which keeps tons of materials out of landfills and raises funds to build more Habitat homes.

Habitat for Humanity is a global, non-profit organization that was founded in 1976 with the purpose of helping low income families build and improve their homes. Currently, Habitat serves more than 70 countries worldwide, and through its work, more than 59 million people are able to have access to a decent home.

In Coastal Fairfield County, Habitat started in 1985, and to date, it has served more than 1,215 families by building and rehabbing 283 homes. Habitat CFC has provided them with the strength, stability, and self-reliance required to build a better life for them and their families.

#### How we're funded:

- Corporate sponsorships & grants
- Donors & family foundations
- Mortgage payments from existing Habitat CFC homeowners
- Government grants
- Fundraising events
- ReStore

## How we select homeowners 3 Key Criteria:

- Able to pay an affordable mortgage
- Willingness to complete homeownership classes and partnership equity hours
- In need of affordable and decent housing

Interested in becoming a Habitat homeowner? The journey begins at one of our Homebuyer Informational Sessions! (More information on page 18)

#### Here's how you can help:

- Donate: from a full house sponsorship to a bucket of nails, every donation helps us build! You can even donate your vehicle at carsforhomes.org!
- Shop and Donate to our ReStore:
   We sell gently used furniture,
   appliances, and home improvement
   items at affordable prices. All
   proceeds support Habitat for
   Humanity CFC's mission to build safe,
   affordable housing in our community.
- Volunteer: support Restore operations or help us in our warehouse/build sites!
- Advocate: Use your voice and spread the word!
- Join a committee: Help us plan our annual Golf Outing, Gala, and support our Family Services Department!

## board of directors



**Board Chair** George Keith Janney Montgomery Scott, LLC



**Board Vice Chair** Elizabeth A. Massoud Mitchells Family of Stores



**Treasurer**Brian H. Cook
Northern Trust



Secretary
Beth Rafferty
Ward Advocacy
Habitat CFC Youth United Advisor



Hassan S. Butt KPMG, LLP



Danielle LeBlanc Sacred Heart University Student Chapter



Robert Giglietti General Electric Company



Bruce D. Jackson Jackson Law Group CT, LLC



Marc Kosak Greenwich Hospital



Matthew Matarese Newtown Savings Bank



T. David Short Santander Bank, N.A.



Dwayne Smith, Ph.D. Housatonic Community College

## staff

Kristen Alvanson

Director of Development

Leonila Ayala

Homeownership Program Coordinator

Layla Cerverizzo

Volunteer Services and Communications Coordinator

**Evans Charles** 

Site Supervisor

**Jacques Charles** 

Site Supervisor

**John Corsano** 

Chief Financial Officer

**Rich Desautels** 

ReStore Manager

**Alexis Dominquez** 

Floor Manager

**Chris Frattarola** 

Site Supervisor

Gene Gaillard

Advancing Black Homeownership

Program Manager

**Ron Glover** 

Site Supervisor

Valencia Goodridge

Director of Family Services

**Jay Helmer** 

**Development Manager** 

Josue Jorge

Director of Communications and Volunteer Services

Liz Slaughter

**Donor Operations Coordinator** 

Ada Lopez

Sales Manager

Melissa Matyasovszky

Assistant Sales Manager

**Kevin Moore** 

Chief Operating Officer

**Angie Nista** 

Administrative Assistant/Office Manager

**Gordon Olivea** 

Site Supervisor

**Gordy Paulin** 

Site Supervisor

Sarah Petro

Financial Assistant

John Poppa

Site Supervisor

Mike Rigby

Site Supervisor

**Jack Robertson** 

**Donation Manager** 

**Maribel Sanabria** 

Mortgage and Closing Agent

**Vincent Testone** 

Merchandise Manager

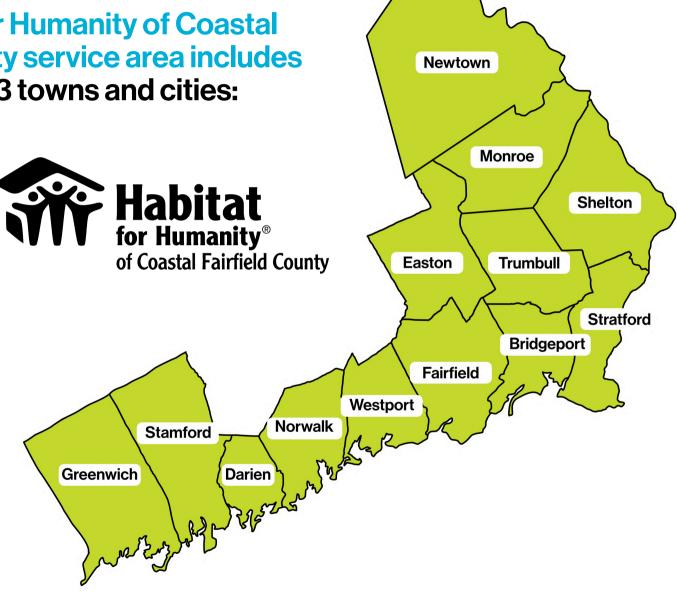
**Carolyn Vermont** 

CEO, Board Member Ex-Officio

### **Our Area of Focus:**

The Habitat for Humanity of Coastal Fairfield County service area includes the following 13 towns and cities:

- Bridgeport
- Darien
- Easton
- Fairfield
- Greenwich
- Monroe
- Newtown
- Shelton
- Stamford
- Stratford
- Trumbull
- Norwalk
- Westport



# 2023 by the numbers



1,300

tons of waste diverted by our ReStore in 2023



495
gallons of paint used



1,304

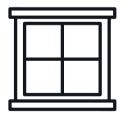
total volunteers

597 corporate140 youth367 individual



21,373

hours contributed by volunteers



**71** 

windows installed



\$766,000

paid in City taxes by current Habitat CFC homeowners



18 bedrooms built

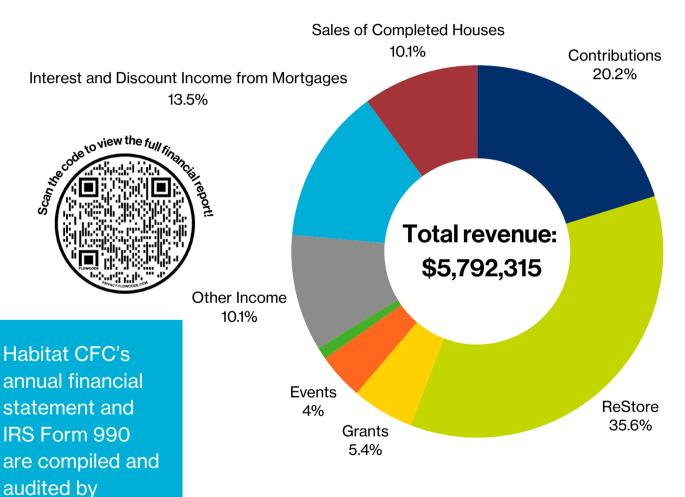


homes dedicated

~~~~~~~~~ 

283
total homes dedicated

## 2023 financial snapshot:



| Net Assets                                  | 2023        |
|---------------------------------------------|-------------|
| Program support and revenue:                |             |
| ReStore income                              | \$2,064,089 |
| Contributions                               | \$1,169,874 |
| Sales of<br>completed<br>houses             | \$584,000   |
| Interest and Discount Income from Mortgages | \$781,238   |
| Grants                                      | \$312,862   |
| Events                                      | \$232,932   |
| In-kind<br>contributions                    | \$61,200    |
| Other income                                | \$586,120   |

Total program support revenue:

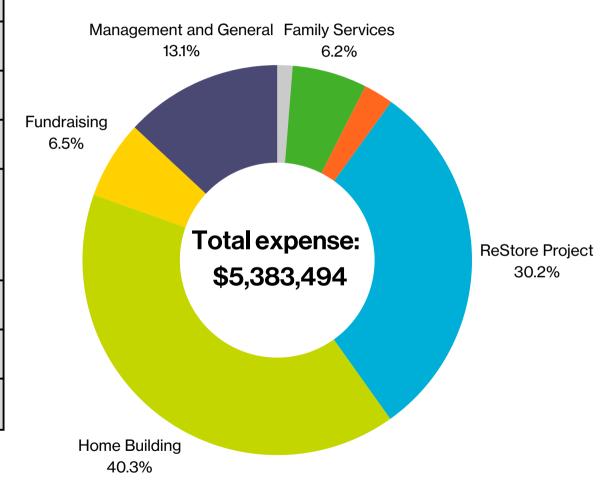
\$5,792,315

Whittlesey P.C.

| Expenses:                                                                                                          | 2023        |  |
|--------------------------------------------------------------------------------------------------------------------|-------------|--|
| Program services:                                                                                                  |             |  |
| Community relations                                                                                                | \$68,453    |  |
| Family Services                                                                                                    | \$334,175   |  |
| Volunteer services                                                                                                 | \$132,905   |  |
| ReStore project                                                                                                    | \$1,625,558 |  |
| Home Building, inclusive of<br>\$338,161 and \$918,477 of<br>discount amortization on<br>mortgage notes receivable | \$2,169,646 |  |
| Support services:                                                                                                  |             |  |
| Fundraising                                                                                                        | \$348,707   |  |
| Management and general                                                                                             | \$704,050   |  |

Total expenses: \$5,383,494

# The numbers presented here are summarized from the 2023 statements.



# Future homeowners



new families accepted into the homeownership program in 2023.



3065

hours of partnership equity hours completed by future homeowners



670 children have grown up in or are growing up in a Habitat CFC

home



"Owning my own home will create financial stability, a sense of accomplishment, and family stability for my children and me. It will have a major impact on my children's lives."

-Olivene Blake

"We are looking forward to having our own place, where we can create new memories without worrying about moving every year."

-Yomaira Rivera

"This will change my life in more ways than I can imagine. Most importantly, it gives stability."

- Marie Gaines





















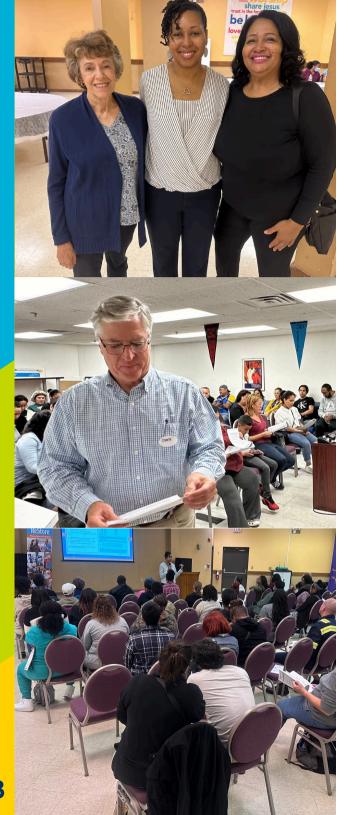


# What I vabout my home.

During an art project facilitated by members of Youth United, the children and grandchildren of Habitat homeowners painted what they love about their Habitat home. From playing in the yard, to the color of the siding, they gave so many reasons why they love their home!



"I like the color of my house. Grandma helped build it. My family lives in it." - Kemet O. Malcolm-Kemp



### Homebuyer Informational Sessions



In 2023, Habitat for Humanity CFC held a series of impactful homebuyer seminars in Coastal Fairfield County, Connecticut, aimed at expanding access to homeownership, especially within the Coastal Fairfield County community. The first event, Advancing Black Homeownership, was a targeted, intimate session held in partnership with the City of Bridgeport and a local hospital. Fourteen attendees received individualized guidance on navigating the homebuying process, resulting in 12 applications, six returned applications, and one approved participant. This focused approach allowed for meaningful engagement and a personalized path to affordable housing.

Alongside this targeted effort, Habitat hosted two larger sessions at the Bridgeport Public Library, each attracting significant interest. The first session registered 105 individuals, with 82 attending, 65 applications distributed, 22 returned, and three approved. The second session saw 80 registrants, 49 attendees, and a remarkable return rate of 29 applications from 49 distributed. These events provided a comprehensive introduction to the homeownership journey, covering topics like budgeting, mortgage requirements, and Habitat's application process.

Through these sessions, Habitat empowered dozens of community members with knowledge and resources critical to securing homeownership. The strong turnout and engagement underscore a demand for accessible housing pathways. Habitat plans to expand these seminars and partnerships to further support underserved communities in achieving their homeownership dreams.

### engaging youth

Youth United is the youth division of Habitat CFC. Students, aged 12 to 18, from different backgrounds, schools, and organizations in Fairfield County come together to develop leadership skills, engage in positive service activities, and make friends in the broader community.

Youth United coordinates Build Days, fundraisers, and other activities so that every student can contribute to Habitat CFC's mission of providing decent and affordable housing in Coastal Fairfield County.

Since 2004, Youth United has sponsored eight Habitat CFC homes for local families.

In 2023, Youth United members contributed at our build sites and the Habitat CFC ReStore. The group held bookcase and birdhouse-building projects and participated in various fundraisers throughout the year. From car washes to bake sales, the students were able to raise over \$10,000 in 2023. Members of Youth United also participated in advocacy sessions to learn more about the Habitat mission and how they can influence housing policies in the area.

### engaging women

**Women Build** is Habitat CFC's program to engage and empower women to help families build safety, stability, and self-reliance through affordable homeownership.

Since 2001, Women Build volunteers have participated in Build Days, advocated for affordable housing, and fundraised to help build the next Women Build home.

You can help women and families build safety, stability, and self-reliance through affordable homeownership opportunities.

- Join a Women Build volunteer day and work alongside other women to help build a home!
- Use your voice to advocate for affordable housing!
- Fundraise to help us build the next Women Build home by attending or helping to plan an event!

# We broke ground in the Town of Fairfield for the first time ever!

The Town of Fairfield is partnering with Habitat CFC by purchasing the land and providing us with a \$1/year, 75-year renewable ground lease to develop four new affordable homeownership units in Fairfield, where the median sales price of a single-family home exceeded \$800,000 in 2022. We are hopeful that this project will serve as a model that can be replicated elsewhere within Fairfield, adding to the Town's current inventory of 625 affordable housing units!



# We have dedicated 283 homes!







# recycle your old vehicle and help us build new homes!

Donate your vehicle to help us build strength, stability and self-reliance through affordable homeownership opportunities.





(877) 277-4344 habitat.org/carsforhomes

# Genworth

Genworth Financial, Inc. is a Fortune 500 holding company focused on empowering families to navigate the aging journey with confidence, now and in the future. Genworth provides guidance, products, and services that help people understand their caregiving options and fund their long-term care needs. Genworth is also the parent company of publicly traded Enact, a leading U.S. mortgage insurance provider.

Genworth values and respects people's differences, while simultaneously striving to help empower people. They are committed to making investments to support the less privileged in Connecticut communities by providing support and contributions over the past few years. Their employees are committed to volunteering their skills, and their time, to help make a positive impact on society.

Genworth has volunteered with Habitat CFC for many years. In 2023, 35 employees volunteered on four Corporate Team Build Days. We were proud to have honored Genworth with our Second Mile Award at our 2023 Annual Gala for their continuous support of our mission.



# **M&T** Bank

M&T Bank believes the power to positively impact communities happens both at a company and individual level. The M&T Charitable Foundation strives to strengthen our communities by providing support for a diverse range of civic, cultural, health and human service organizations through grants, employee volunteerism and in-kind services. They are also committed to supporting affordable housing efforts throughout the United States. M&T Bank provides employees the opportunity to volunteer up to 40 hours each year with organizations of their choice.

M&T Bank first contributed to Habitat CFC in 2016. Prior to that, People's United Bank, which was purchased by M&T Bank, began donating to our affiliate in 2003. Combined M&T and People's United have contributed more than \$200,000, which is the equivalent of a full house sponsorship.

In 2022, the M&T Bank announced an increased commitment to the New England region through the Amplify Grant Fund. Through this initiative, Habitat CFC received a \$60,000 grant to enhance our Advancing Black Homeownership Program.

This year, Habitat CFC was honored to present our first Corporate Citizenship Award to the bank at our 2023 Annual Gala for their unwavering financial and volunteer support.



# United Methodist Coalition



United Methodist Coalition (UMC), a compilation of United Methodist Churches located in the Fairfield County area, was formed in 1998 to raise funds to sponsor Habitat CFC houses. Over the years, UMC has sponsored numerous houses and made a commitment in 2023 to sponsor one of our future Chopsey Hill Road houses in Bridgeport, Connecticut. Collectively, the members of UMC have volunteered countless hours on their sponsored builds and developed relationships with the families of each home they sponsored.





Hubbell Incorporated is an international manufacturer of high quality, reliable electrical and utility solutions for a broad range of customer and end market applications. With 2019 revenues of \$4.6 billion, Hubbell Incorporated operates manufacturing facilities in the United States and around the world. Hubbell's corporate headquarters is located in Shelton, Connecticut.

Hubbell has generously supported Habitat CFC with funding and volunteers since 2005. The organization has been a strong supporter of our Women Build program; they have volunteered multiple years during International Women Build Week and on other Women Build initiatives. In 2023, Hubbell supported a community garden project in Bridgeport, Connecticut that Habitat CFC works with to help residents and youth volunteers maintain and improve the garden.



### our donors

### Thank you!

In 2023, the following generous individuals donated \$100 or more to help Habitat CFC support local, low-income, hardworking families by building simple and decent homes and selling them below cost with affordable mortgages. We could not be more grateful!

\$500,000+

Eversource

\$100,000 - \$499,000

Anonymous

L. David Cardenas and Stacey Cardenas

City of Bridgeport

The Bauer Foundation

\$50,000 - \$99,999

Habitat for Humanity International Larson Manufacturing Company

RM Trading LLC

\$25,000 - \$49,999

Bank of America

Berkley Insurance Company

Fairfield County Community Foundation

Paige Gillies

Homeserve USA Corp.

Salem Lutheran Church

\$10,000 - \$24,999

Anholt Services (USA), Inc.

ASML

Barrett Outdoor Communications, Inc.

Citi Foundation

**Enterprise Holdings** 

Fairfield University

Genworth Foundation

Tom and Barbara Hamilton

Homer C. Godfrey Co.

Janney Montgomery Scott

Susan and Timothy Jensen

Bruce Kueffner

Katherine Lane

Susan Lotty

M&T Bank

Stephen and Carol Martino

James Mecca and Vae Champagne

David and Marian Nissen

Payarc

Sexton Family Foundation

**Terex Corporation** 

The DiNardo - Aiello Family Fund

The Ernest & Joan Trefz Foundation

The Harvey Hubbell Foundation

Wells Fargo

\$5,000 - \$9,999

2 Anonymous

AT&T Connecticut

Compass Group Management, LLC

Ann Condon

Connecticare, Inc.

Craig B. Tate Foundation

Crane Charitable Funds and Crane

Company

Elizabeth and Joseph Massoud Family

Foundation

Christopher Fink

Genworth Financial

Scott James and Mary Machnicki

John Jelilian

JPMorgan Chase & Co.

Mary Ellen Keresey

Law Office of Daniel S. Nagel, PLLC

Near & Far Aid Association, Inc.

Newtown Savings Bank Foundation

Penske Automotive Group

R.C. Bigelow Inc.

Safelite AutoGlass Foundation

Shelter Growth Capital Partners

T. David and Elizabeth Short

Stanley Black & Decker The Nesi Family Foundation, Inc. Richard and Catherine Townsend

United Methodist Church of New Canaan

 $Yale\,New\,Haven\,Health\,System$ 

Zia Charitable Foundation

#### \$2,500 - \$4,999

3 Anonymous

Abrahamson Family Foundation

ADP Foundation Aircastle Advisor

Balance Point Capital Advisors, LLC

Aimee and Larry Becker

William and Deborah Brewster

Bridgeport Braces, LLC Canfield Partners LLC

Immacula and Gregory Cann

Mary Beth Clayton

Meta Curry

DeMattia Charitable Foundation

Fifth Generation, Inc.

**Evan Gilchrest** 

Amy and John Gillis

Barton and Betsy Goodwin

Hartford Healthcare-St. Vincent's Medical

Center

HealthPlanOne LLC

Michael and Anabela Inglese

ITT, Inc.

Kurtz Family Foundation

Marta Lawrence

Marcus Partners, Inc.

Theodore Marohn

**Brandt McKee** 

Oliver North and Celeste Cobb

PKF O'Connor Davies

Prudential Foundation Matching Gifts

Refinitiv

RFE Management Corporation

Kevin Richardson

Saxe Doernberger & Vita. P.C. South Oxford Management

Southern Connecticut Gas Company

Stamford Hospital TriState Capital Bank Roy and Laura Turner

United Illuminating Company

Westport Rotary Club Foundation

#### \$1,000 - \$2,499

4 Anonymous

Albert D. Phelps Jr., Charitable Foundation

Aquarion Water Company Avangrid Foundation

Bank of America Charitable Gift Fund

Tim and Susan Benthall
Bruce and Virginia Berzin
Arthur and Susan Blanchard

Richard Boyd

Ryan and Amanda Brennan John and Sharyn Cannon

Jeffrey Carter Duncan Chisholm

Christ & Holy Trinity Episcopal Church Connecticut Community Bank, N.A. Connecticut Housing Finance Authority Colleen Connor and Brian Kelahan

James and Christine Cook

Crossroads Community Church Eric and Margaret Dannemann

Donna Dean

Christian and Stacey DeAngelis
Denese Deeds and David Gioiello

Oliver and Julia Dizon

Pedro and Lourdes Espada

Alan and Betty Feldman

Jodyann Ferguson

Michael Finick

First Congregational Church of Stratford

First County Bank Foundation Michael and Darlinda Fleitz Bob and Sheila Friedland Michael and Patricia Gallo

Gartner- The Matching Gift Center Daniel Goldstein and Laura Sklar

Jeffrey and Laurie Gross

H&R Block

Hagani Foundation, Inc. George and Nancy Hanze

Hoffman Auto Group

Huntington Congregational Church

Anthony lanno

Jackie Joyner-Kersee Foundation

Joan Kenney-Romano

Valerie King

John and Phyllis Machledt Girish and Carrie Maiya

Arlene Markowitz

Sandy Marks

Marx Family Foundation

Joseph and Elizabeth Massoud Blair McCaw and Karin Halligan David and Elizabeth McKinnis

Kevin Moore Larry and Patricia Hartshorn Capossela, Cohen, LLC Sanath Nallainathan Sarah Hecht Burke and Ann Cheney Nichols United Methodist Church Michael and Karen Cheney **HMTX** Industries **PDC Brands** Nathaniel Christian Sybren Hoekstra John Holmgren Katherine Roberts Mark and Susan Christoffersen Rowayton United Methodist Church Robert and Gwyn Claiborne Housatonic Community College Bruce Jackson and Lisa Croce Jackson Justin Jones Ryan Smith Foundation Sacred Heart University Joe Csire Andrea Kawakami Kelly and Craig Saltzgaber Meghan Curran George and Catherine Keith Santa Energy Corporation DeLibro Realty Group LLC Samantha Kelley Klaus and Valerie Schuermann Frank Denton Robert and Pat Kilton George Sherwin Desanite Tire Golf Fundraiser Phebe and Donald Kirkham Lynn Sistruck Deborah Desir Stephane Kirven Erik Sorensen Laura and Hans Dijs Knights of Columbus, St. Pius St. John's Protestant Episcopal Church Carol Ann Doherty Douglas and Laura Koch Lorrie and George Stapleton Patrick Doherty Marc and Cathleen Kosak Harlan and Sabina Stone Chris Dzwonkowski Courtney Kudey David and Eleanor Sylvestro Christina Eng Jim and Carrie Luciano Ken and Barbara Essex The L Suzio York Hill Companies Marc G Andre Architects, LLC Tiffany & Co. Laura Fiorella Lowry Joseph and Fran McCusker Irene and William McCutchen Tzedakah House LLC First Church of Christ Congregational of **UBS Wealth Management** Redding Center Bruce and Martha Mc Guirk First Presbyterian Church of Greenwich Patricia White Mary Ellen McMahon White Rose Home Healthcare Agency Fitch Group Laura Milord Roger and Paula Williams Melissa Fitter Daniel Nagel Wilton Congregational Church For All Humankind, LLC Newtown Savings Bank Dorothy and Jonathan Fox Kristin and Henry Zisson Robert and Amy Primorac David Raymond Deborah Fried **Russell Fuchs** Kevin Reed \$500 - \$999 Jennifer Runnette Gartner. Inc. 3 Anonymous GBAPP, Inc. Saint Michael Roman Catholic Church Eric and Kathleen Appellof Michael Goldman Corporation Bangkok Room **Christopher Grabe** Savers James and Janice Bottiglieri Herb and Rita Schaeffer **Bridgeport Landing Development** Donald and Kathleen Gustafson H.R. Candee Construction Co. John Schettino **Anthony Britton** 

Anne Klein Joseph Scordato and Karen Michael and Kathleen Carius Wendell Jeff Carlson Beniamin Klein Michael and Annabelle Shepherd Lavla Cerverizzo Janet Lenhart Karen Ann Simmons Julianna and William Chandler LifeBridge Community Services Lauren Stoerger Jacques and Lilliam Charles Henry and Margo Lopez-Cepero The Rocco Family Foundation, Inc. **Daniel Christian** Joe Martino Norman and Mary Thetford Citizens Charitable Foundation Kelly McDermott United Methodist Church of Ann Marie Meehan Margaret Cleveland Westport and Weston Congregation B'nai Israel Avni Mittal William and Laura Walbert Connex Credit Union Robert and Margaret Moore Shea Wallon John Corsano New Country Toyota of Westport Thomas and Catherine Watson D. A. Davidson Co. Aric Niemiera Edward Weaving and Joan Robert Decosimo Julie and Joseph Okon Jonathan DeRosa Blackman Weaving Sean Otterspoor and Patricia Zachary Wendler Margaret DiMasi Kurowski Tim and Margot West Leo Donovan Jr Davie and Christopher Peck David Whitney and Soo Young Lee Tom Dougherty Liz Perez Suzanne and Frank Pertusiello Winston Preparatory School **Drenkard Family Foundation** Peter and Michelle Ebstein Donald and Norma Peterson Michael Wolpensinger Ralph Wyman **Empower Retirement LLC** Pfizer Foundation Matching Gifts Kathleen Ferrall Program \$250-\$499 First County Bank Helen and Alex Phillips Patricia Ford Elizabeth and John Rafferty 2 Anonymous **Bruce Fox** Colleen Adams Noreen Reilly-Lunstead David Reisfeld David and Katherine Allen Justine Freitas Carol and Tom Gagliardi Paul Retter and Lauri Goins James Bakal Richard Barber Kim and Sead Ganic Bruce and Katie Riznyk

Ken and Kristin Barclay

Kent Bernard and Pegi Brent

Karin Bombard Edith Boyle

Bridgeport Field of Dreams

Foundation, Inc. Sandra Brown Suzanne Brown Robert and Stacy Giglietti Julie Rodriguez
Christopher Given Susan Rothwell
Valencia Goodridge Amy Sanders and

Greater Bridgeport Symphony Ralph and Carolyn Sanna

Society, Inc. Ruth Schlosser

David Grove Severud Associates Consulting

Maria Horga Engineers PC
Josue Jorge George Shulick

Nina Burnett Dr. Dwayne Smith Joshua and Carrie Friend Veronica Staplefield and Jack Kriskey Anne Campbell FTI Consulting Amar and Pritee Gada Grea Strub Joseph Carlucci The Zieff Family Fund, Inc. Frika Carter Louis and Huong Garbarini Barbara and Judson Thumm Michael and Joanne Gaughan Jose Casarrubias Adame **UBS Matching Gift Program** Lenny Catalino Andrew and Diane Geisert Marc Cesaratto Lou Vacca Richard Gellman Sid Vaidva Gezahegne Chegano and Lailla Osman Vincent Goodson Carolyn Vermont Maria Cherniske Michael and Lori Gorman Eugenie Verrilli Geraldine and David Cirella Phillip and Deborah Grabfield Donald Vidoli Andrew and Peggy Clark Herbert and Helen Gratrix Philip Watson Karen and Mark Clarke Leslie Grattan Donahue Kenneth and Rita Weinstein **Jerry Collins Bob Gressler** Yesenia Zucco-Perez Marilyn Collis Charles and Susan Griggs Charles and Mary Zwecker Mike Connolly Ronald and Mary Grosso Keith Cook and Nancy Husted Cook David and Wendy Guda Andrew and Christine Harris \$100-\$249 Stephen Cooper Gregory and Maura Coyne Donald and Mary Lou Hastings 7 Anonymous Lincoln Craighead Aces Education Association Brian Hauptman Crosspoint Federal Credit Union Luke Havden **Grace Alcott** Patricia Heather-Lea and John Lea Kristen Alvanson and Reza Negarestani Juan and Vivian Cruz **Amazon Smiles** Richard and Sally Cummings Pamela Hoffman HPI Matthew Curry Michael Anderson Anthony Diperri Ion Bank Susan and Raymond Bagdasarian John and Cori Distler Carl Josephson Laura Baie Frank and Eileen Bakos John Karpowich Kurt Fichhorn Frances Baldwin Eliminate Pest Control Services Brian and Stephanie Kelly Shirley and Lee Kerr Janet Epstein Patricia Beauchemin Mary and Bret Factora Kimberly Kispert Sarah Berfond **Ronald Fazekas** Lilly and Chris Knight Daniel Berman Glenn and Deborah Koennecke Dean Fenton Naomi and Stanley Bleifeld Connie and Mark Figgie Renata Koga John Bogdanchik

Ann Flanagan

Lynn Fowler

Annemarie Fortuna

Daniel and Diane Krenicki

Andrew Lawson

Hittie and Donald Lee

30

Joe Brittain

Maria Brown

Alayne and Martin Burger

Peter Lesser Premier Custom-Built, Inc. Phillip Weiner Christopher Lisee Michael Prutting Rita and Kenneth Weinstein Nancy Lomazzo Elaine Ranciato Gordon Whelpley Cathleen Rauterkus Gail and Steven Wolff **Guy Love** Laura Lowry Carlo and Roger Raymond Karen Yancev Jay Ludy and Eileen Hart Peter Reville Stephanie Zeigler Jack and Doris Majesky Raymond and Linda Rizio Lisa Mangini John Robertson **Under \$100** Jeanine Martin Owen Robinson 12 Anonymous Mariana Martins Franco **Rock Climb Fairfield Dolores Abbagliato** Stephen Masloski Vinicius Rossetti Avangrid, Inc. Matthew and Stephanie Matarese John Rossi Alexander Azero Melissa Matyasovszky Michael and Andrea Rudolph Vasanthi Balaji Sean McDonnell William and Marie Ryan Greg and Sue Bambach Sally McMahon Maribel Sanabria and Rick Kolodziei **Lucy Beers** Nancy and Dennis Meany Claudia Schellenberg Charles Bellingrath Medtronic Foundation Mark Schuster Andrew Bernstein Marilyn and James Meisner James and Marizze Seeth Andrea Bien Janned Serrano Michael and Susan Meyers Loretta Blauner Colin Sheldon Daniel and Patricia Braccio Greg Milano Anat Shiloach and Charles Berezin Joseph and Linda Milano Brass Ring Renovators LLC Linda Ming Mark and Heidi Silverstein Evan Breed Stephen Sobolewski Stacy Mirmina **Bright Funds** Michael Sohon Barbara Morris John Buckley Nicole and Rob Morris John Soltis Robert Burdick Randy Nagel Ellvn Stone Lisa and Joav Burger Shawn Nagpal Michael and Carolyn Sweeney Ralph and Eleanor Burke Carolyn and Fred Nelson Nancy Torres Cherie Calabrese Antoinette Nista United Church of Christ Jason Calla Suzanne O'Brien United Health Group/MG Michael Cannata Lorraine and Chip Valandra Wesley Oler Laura Chadbourne One River School of Arts & Design Denise Van Hise Debnam Chappell Morgan and Regina Pape Corinne and Aram Variabedian Chevron Humankind Matching Gift

Balaji Veeraraghavan

Robert and Joan Wallace

Program

Aziza Chigatayeva

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

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We invite you to speak to your financial advisor to learn how easy it is to remember Habitat CFC in your will. If you have included Habitat CFC in your estate already, please contact our office at (203) 333-2642, so we can properly thank you!

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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 2023:

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