

ANNUAL REPORT

January 2022 -December 2022

Habitat for Humanity of Coastal Fairfield County habitatcfc.org







message from our ceo Carolyn Vermont

Dear Friends.

As we reflect on the accomplishments of the past year, I am filled with gratitude and pride in what we, as a community, have achieved together. It is my privilege to share with you the impact of our collective efforts and the transformative power of building homes, communities, and hope.

In the face of unprecedented challenges, our Habitat for Humanity team and our dedicated supporters have shown resilience, determination, and compassion. Together, we have continued to uphold our mission of providing safe and affordable housing to families in need. The challenges we faced only strengthened our commitment to creating a world where everyone has a decent place to call home.

One of our greatest accomplishments this year was dedicating our 279th Habitat CFC home on Granfield Avenue in Bridgeport, CT! Over the years, we've witnessed the tangible results of our work, as families once burdened by inadequate housing now thrive in the security and stability of their new homes. The smiles on their faces and the stories of renewed hope are testaments to the positive change we bring to individuals, families, and the entire community.

Our volunteers and partners donate their time, talent, and treasures to provide more affordable housing opportunities for low income, working families. By volunteering on a Build Day, shopping at the ReStore, donating to the ReStore, and in so many other ways, you've helped our Habitat homeowners to achieve the opportunity to build strength, stability, and self-reliance. I am thankful that we have so much to celebrate! Together, we are not just building houses; we are building futures, breaking the cycle of poverty, and fostering a sense of belonging for those who have longed for a place to call home.

Looking ahead, the road to ensuring housing for all is still long, but our commitment is stronger than ever. With your continued support, we will persist in our mission, working towards a world where every family has the opportunity for a brighter future.

At Habitat CFC, we put God's love into action by bringing people together to build homes, communities, and hope. Thank you for continuing the journey with us into 2023! Your belief in our vision and your actions have made a lasting impact, and together, we will continue to build homes, communities, and hope.

In patnership,

Carolyn Vermont
Chief Executive Officer

arolyn Vermont



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.











What we do:

We build strength, stability, and self-reliance through affordable homeownership.

Why we build:

Families in our community need a decent and affordable place to call home.

How we build:

Volunteers, staff and future homeowners build side-by-side.

How we select homeowners:

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

How we're funded:

- Sponsorships and grants
- Payments of mortgages
- Donors and family foundations
- · Government grants
- Fundraising events
- Payments made by current Habitat CFC homeowners on their 0% interest, zero down-payment mortgages

Habitat CFC has dedicated 279 homes and counting! Here's how you can help:

- Donate: from a full house sponsorship to a bucket of nails, every donation helps us build!
- Volunteer: Swinging a hammer or at our ReStore
- 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!

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



ReStore

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



board of directors

Board Chairman

George Keith

Janney Montgomery Scott, LLC

Board Vice Chairwoman

Elizabeth A. Massoud

Mitchells Family of Stores

Treasurer

Brian H. Cook

Northern Trust

Secretary

Beth Rafferty

Ward Advocacy

Habitat CFC Youth United

Hassan S. Butt

KPMG, LLP

Cameron Connelly

Sacred Heart University Student Chapter, Habitat for Humanity

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Demattia Companies, Inc.

Robert Giglietti

General Electric Company

Marc Kosak

Greenwich Hospital

T. David Short

Santander Bank, N.A.

Dwayne Smith, Ph.D.

Housatonic Community College

staff members

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Director of Development

Leonila Ayala

Homeownership Program Coordinator

Andrea Bien

Events Coordinator

Jacques Charles

Site Supervisor

Rich Desautels

ReStore Manager

Alexis Dominquez

Floor Manager

Ken Essex

Director of Finance & Administration

Ron Glover

Site Supervisor

Valencia Goodridge

Director of Family Services

Brandon Jordan

Site Supervisor

Josue Jorge

Director of Communications and Volunteer Services

Liz Kemp

Donor Operations Coordinator

Ada Lopez

Sales Manager

Melissa Matyasovszky

Assistant Sales Manager

Kevin Moore

Chief Operating Officer

Angie Nista

Administrative Assistant/Office Manager

Anthony Orfino

Volunteer Services Coordinator

Sarah Petro

Financial Assistant

John Poppa

Site Supervisor

Mike Rigby

Part-time Site Supervisor

Jack Robertson

Donation Manager

Maribel Sanabria

Mortgage and Closing Agent

Vincent Testone

Merchandise Manager

Ben Velishka

Site Supervisor

Carolyn Vermont

CEO





"I'll be the first in my family to own a home on my own. We will finally be able to create so many memories in a place that will truly feel like home!"

- Cindy George

"I am looking forward to being able to say my husband and I worked hard, it was challenging, but we accomplished it together."

-Sandalee Sotomayor

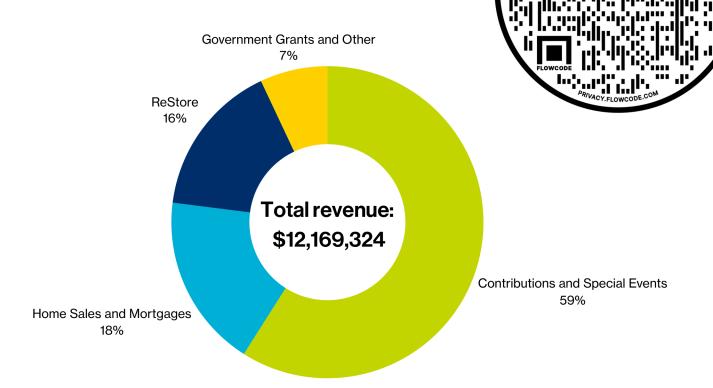


"Having my daughter in a home that is OURS would just give us the stability I never had, that she never had."

-Candice Stanford

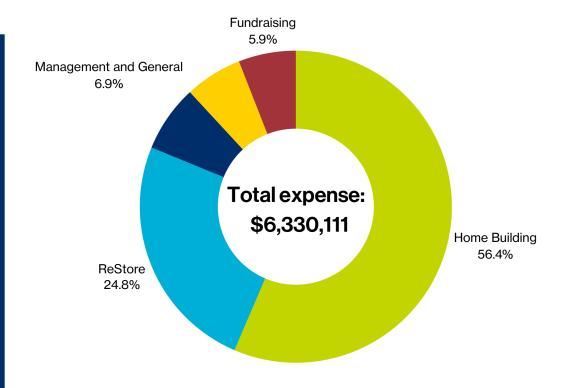


financial snapshot:



Habitat CFC's annual financial statement and IRS Form 990 are compiled and audited by Whittlesey P.C.

The numbers presented here are summarized from the 2022 statements. Full reports are available at habitatcfc.org or upon request from our office.



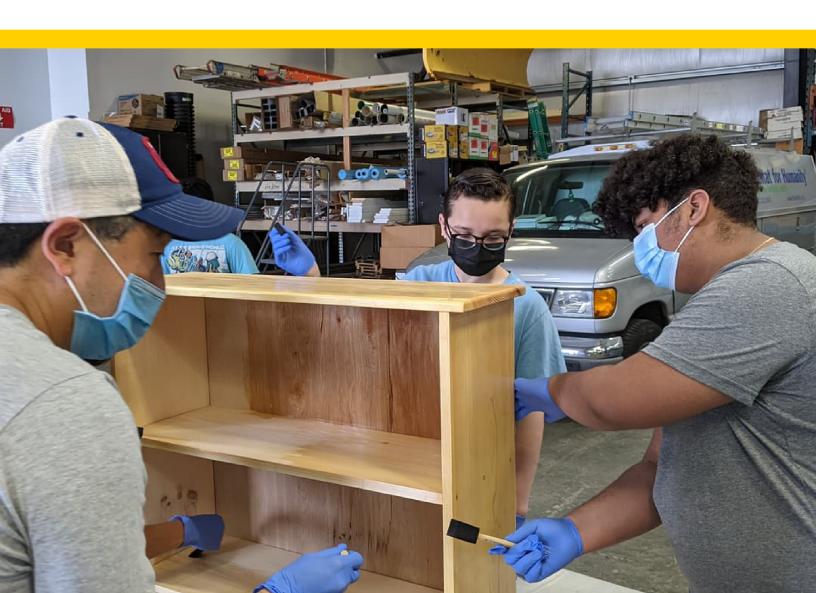
engaging youth

Youth United is the youth division of Habitat CFC. Students ages 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 2005, Youth United has sponsored six Habitat CFC homes for local families.

In 2022, Youth United members contributed on our build sites and the Habitat CFC ReStore. Youth United held bookcase and birdhouse building projects as well as participating in various fundraisers throughout the year. From car washes to bake sales, the students were able to raise over \$10,000 in 2022. Youth United members came together to participate in advocacy sessions to learn more about the Habitat mission and how they can influence housing policies in this area.



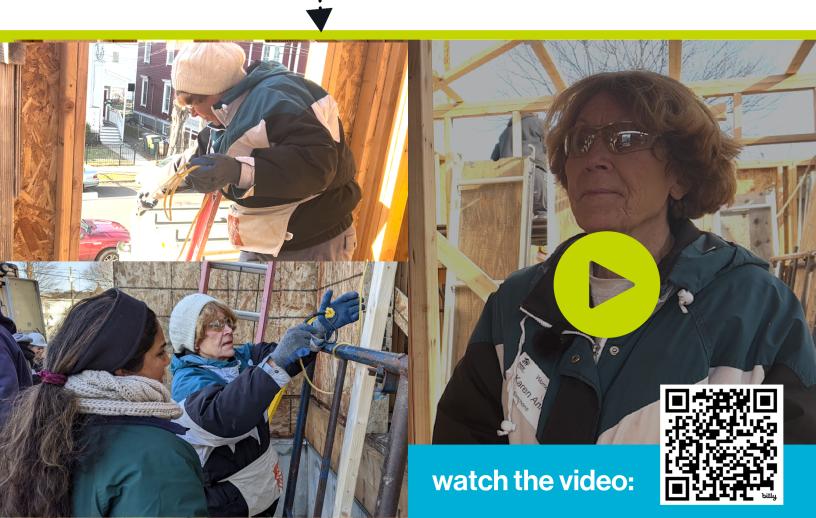
engaging women

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

Women Build volunteers participate in Build Days, advocate for affordable housing, and fundraise to help build the next Women Build home.

I just think good housing and good education is key for families and their children to improve themselves."

volunteer spotlight
Karen Ann Simmons





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 is in 70 countries worldwide, and through its work, more than 39 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 1,100 families by building and rehabbing 279 homes. Habitat has provided them with the strength, stability, and self-reliance required to build a better life for them and their families.

We build strength, stability, and self reliance through new, affordable, and energy-efficient homes.





donor spotlight:

MacKenzie Scott Donates \$5 million to Habitat CFC

This year, Habitat for Humanity of Coastal Fairfield County, along with Habitat for Humanity International, and 83 U.S. Habitat affiliate organizations, received \$436 million in unrestricted giving from American author and philanthropist MacKenzie Scott. Of that, Habitat CFC received a very generous gift of \$5 million. This "transformational" grant is the largest one-time gift Habitat CFC has ever received.

"Habitat for Humanity of Coastal Fairfield County is thrilled to receive this truly unprecedented gift from MacKenzie Scott," said George Keith, Habitat CFC Board Chair. "The affordable housing crisis is affecting many families in Coastal Fairfield County. With this gift we will be able to offer more low-income families the opportunity to become homeowners."

Habitat CFC will use the \$5 million donation to fund our mission of bringing affordable homeownership into reach for hardworking, low-income families in the community. With a national shortage of affordable homes, housing prices locally and nationally have skyrocketed since the beginning of the pandemic. As the price of acquiring land in our area keeps going up, the Habitat CFC Board has determined that we will utilize the funds to aquire property so that we can continue to offer affordable housing homeownership options to more families in Coastal Fairfield County.

"When I received the call about this gift, I was overwhelmed with emotion and cried tears of joy," said Carolyn Vermont, Habitat CFC CEO. "This gift will make a huge impact on the lives of the underserved and marginalized communities in Coastal Fairfield County, especially our Bridgeport, CT community. Thank you, MacKenzie Scott!"



The store that builds homes and hope.

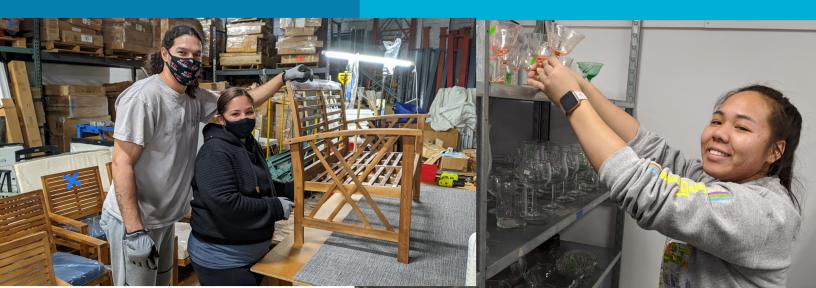
ReStore is a division of Habitat CFC that accepts donations of new or nearly new building supplies, furniture and appliances from individuals, contractors and businesses.

Schedule free pick-up of your donation!

email us: donate@restorecfc.org

SHOP | DONATE | VOLUNTEER





2022 by the numbers







1,275 tons of waste diverted by our ReStore in 2022



648 gallons of paint used



93 windows installed



\$800,000+
paid in City taxes by
current Habitat CFC
homeowners



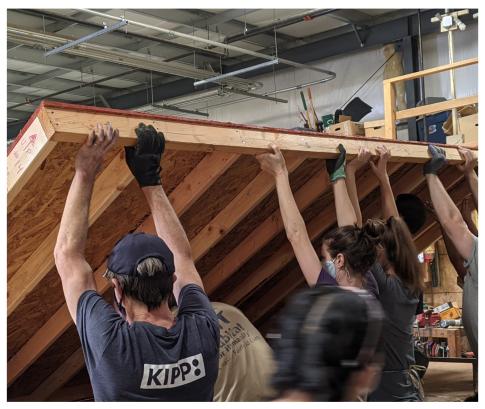
12

new families accepted into the homeownership program



homes sold in 2022







854 volunteers contributed 11,486 hours

Thank you!



our donors

Thank you!

Between January 1st and December 31, 2022, the following generous individuals donated \$100 or more to help Habitat CFC support local, low-income, hard-working families by building simple and decent homes and selling them below cost with affordable mortgages. We could not be more grateful!

\$500,000-\$5,000,000

Mackenzie Scott The Bauer Foundation

\$100,000-\$499,999

City of Bridgeport Eversource MBIA Training RM Trading LLC

Wadsworth Family Foundation Wheels in the Woods Foundation

\$50,000-\$99,999

Berkley Insurance Company
DeMattia Charitable Foundation
Habitat for Humanity International
Larson Manufacturing Company
M&T Charitable Foundation

\$25,000-\$49,999

Anholt Services (USA), Inc.

\$10,000-\$24,999

Bank of America

Barrett Outdoor Communications, Inc.

George and Carol Bauer Naomi and Stanley Bleifeld

Citi Foundation

Anthony and Michelle DeMartino
Elizabeth and Joseph Massoud Family

Foundation

Fairfield University Genworth Financial

George L. Shields Foundation, Inc.

Paige Gillies H&R Block

Tom and Barbara Hamilton

Janney Montgomery Scott LLC

Timothy and Susan Jensen

James Mecca and Vae Champagne

David and Marian Nissen Sexton Family Foundation

T. David and Lissa Short

The Ernest & Joan Trefz Foundation

The Harvey Hubbell Foundation

Wells Fargo

\$5,000-\$9,999

3 Anonymous

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Avangrid Foundation

Ann Condon

Connecticare, Inc.

Estate of Mary Kathryn Frost

Dan Finnegan Elaine Forsyth GE Capital

GE Capital

Greenwich Hospital

ITT, Inc.

Scott James and Mary Machnicki

JPMorgan Chase & Co.

Katherine Lane

Stephen and Carol Martino
Near & Far Aid Association, Inc.
Oliver North and Celeste Cobb
PricewaterhouseCoopers, LLP

R.C. Bigelow Inc.

Shelter Growth Capital Partners

Southern Connecticut Gas Company

Craig B. Tate Foundation

The DiNardo - Aiello Family Fund Richard and Catherine Townsend

United Methodist Church of New Canaan

Michael Volpe

Zia Charitable Foundation

\$2.500-\$4.999

2 Anonymous

Aircastle

Aimee and Larry Becker

William and Deborah Brewster

Bridgeport Braces, LLC

Robert Cacchione

Compass Group Management, LLC

Connecticut Bar Association

Dermatologic Cosmetic Laboratories

Enterprise Holdings

Paul and Virginia Ferrarese

First County Bank Timothy Fording Franklin Templeton

Gallagher Re Gartner, Inc.

Robert and Stacy Giglietti

Hartford Healthcare Rehabilitation Network

HealthPlanOne LLC

George and Catherine Keith

KPMGLLP

Kurtz Family Foundation

Marta Jo Lawrence

Marcus Partners, Inc.

Sandy Marks

Theodore Marohn

Elizabeth and Joseph Massoud

Newtown Savings Bank

Marria Pooya

Kevin and Sarah Richardson Sacred Heart University Safelite AutoGlass Foundation Santander Holdings USA Saxe Doernberger & Vita, P.C. Spinnaker Real Estate Partners Patrick and Megan Stanley Harlan and Sabina Stone The Bridgeport Rotary Club

Foundation, Inc.

Rov and Laura Turner United Methodist Church of Westport and Weston

Wear SPF

Tim and Margot West

Westport Rotary Club Foundation Wilton Congregational Church Win Waste Innovations

\$1,000-\$2,499

7 Anonymous

Ted and Susan Aldrich Eric and Kathleen Appellof William and Katherine Aron Anthony and Valarie Battaglia Tim and Susan Benthall

Arthur and Susan Blanchard Ryan and Amanda Brennan **BLD Landing Development**

Barbara Burger Hassan Butt

Gregory and Immacula Cann John and Sharyn Cannon

Christ & Holy Trinity Episcopal Church

Mary Beth Clayton

Colleen Connor and Brian Kelahan

James and Christine Cook

Cooperative Educational Services

Michael Curran

Eric and Peggy Dannemann

Donna Dean

Denese Deeds and David Gioiello

Michael DeMattia Laura and Hans Dijs Oliver and Julia Dizon Laurence Donnelly

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Lorrie and George Stapleton David and Eleanor Sylvestro The L. Suzio York Hill Companies

Samuel Tingley

White Rose Home Healthcare Agency

Christopher Wilkinson Roger and Paula Williams Winston Prep School

George Zaki

Kristin and Henry Zisson

\$500-\$999

5 Anonymous Sandra Acerra

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Jane and Joseph Bart

Anthony Britton Tom Burger

Capossela, Cohen, LLC

Chelsea Piers CT

Michael and Karen Cheney

Chevron Humankind Matching Gift Program

Rachelle Cinque

Robert and Gwyn Claiborne

Dawn Cofini

Connecticut Community Bank, N.A.

Thomas Connelly

DeLibro Realty Group LLC

Frank Denton **Edward Jones** Stephen Finnegan

First Presbyterian Church of Fairfield,

Connecticut, Inc.

Robert and Linda Fiscus John and Kathleen Gontero

Christopher Grabe Hoffman Auto Group

Housatonic Community College Huntington Congregational Church

John Knox

Rosemary and William Krivoshik

Bruce Kueffner Kate Liba LPL Financial

Douglas and Tracy Lynn William and Irene McCutchen

Joseph Milana **Judith Moist**

Mono-Crete Step Co., LLC

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Patricia Padden Badger People's United Bank

Courtney and Dave Petroski

Pfizer Foundation Matching Gifts Program

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COdyssey Reinsurance Corporation

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UBS Matching Gift Program Stefan and Mary Underhill United Church of Christ United Health Group/MG Lorraine and Chip Valandra

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Shelly and Richard Visinski

Alpana Waldron Cutco Micalizzi's Italian Ice Cycleology Bike & Ski Robert and Joan Wallace Mitchells Family of Stores T. David and Lissa Short Lynn and Robert Webster Mohegan Sun Gordon Whelpley DeMane Golf, Inc. Monroe Social David and Laura Wilk Discovery Science Center and Planetarium Laura Maged Colleen Wilson-Horstmann and **Donut Crazy** Mr. Red Rose **Daniel Horstmann** Dos Buenos Muriel Stockdale Art Mystic Aquarium Karen Yancey **Downtown Cabaret Theatre** Martha Yohe Dream Spa & Salon - In Crate & Barrel Mystic Seaport Museum Edward Dillon & Sons Florist New England Patriots Charitable Stephanie Zeigler Geraldine Zimmerman Foundation, Inc. Equinox Darien Yesenia Zucco-Perez F.F.I.T. Life, LLC New York Football Giants Fairfield Performing Arts Studio New York Yankees **In-Kind Donors** Next Step Education Fairfield University Atletics Adam Broderick Salon & Spa No. 299 Fearless Fallon Adventures From Scratch One Chance Media Feldkamp Dynamics Al Hirschfield Theatre Fifth Street Distillery Palmer's Flowers Allen J. Marx Flower Basket Park City Music Hall Alpha-Lit Ridgefield Flowers and Flowers Patricia and Michael Gallo Aquila's Nest Vineyard Frank Pepe's Development Co. Pedal Cruise Baked & Sauced Fruits & Flowers Pedro and Lourdes Espada Barcelona Wine Bar Ganim's Garden Center & Florist, LLC Pez Candy, Inc. **Barrett Bookstore Garden Catering** Phyl's Flowers & Fruits **Benton Street Studios** Garelick and Herb **PriceRite** Beth Bee Art Primo Pizza Gouveia Vineyards **Bloodroot** Quick Center for the Greg & Tony Ouidad Salon Blossoms + Stems Floral Design Helene Dworski Arts-Fairfield University Blossoms at Dailey's Flower Shop Island Current Fleet R.C. Bigelow Inc. Blue Ox Axe Throwing J&J Events and Décor Redefine Staging + Design Board & Brush Creative Studio Robert Giglietti Jersey Mike's Subs Bonnie Edelman Photography Rock Climb Fairfield Jim Spinnato - Comedy **Boston Red Sox** Rudy's Flower Shop Hypnotist and Magician **Bradford Portraits** John Edelman Sam Edelman **Bronca Apparel Connecting** Sergio Dorcarmo Services Jordan's Furniture Humanity Joyride Cycling & Fitness Studio Shane Sarty Bruce Jackson and Lisa Croce Jackson Klein Memorial Auditorium Shore Line Trolley Museum Captain Lawrence Brewing Co Shubert Theatre Lake Compounce Family Catamount Ski Resort Theme Park Silvermine Golf Club Center Ring Production, LLC Law Office of Daniel S. Nagel, PLLC Simonize USA Charmed Life Nark Law Office of Michael C. Sohon, LLC Sipstirs Fine Wines Artisanal Spirits Chartwells Dining Services, SHU Leader Bank Pavilion Ski Mount Southington Chelsea Piers CT Let's Roam Soby Cam Christian Miller Artwork Licari Custom Floral Designs by J.P. SoundWaters Classic Kids Photography LionWise Videographer Southport Chiropractic Club Champion Literakid, LLC Sports Center of Connecticut

Little Pub of Wilton

Luminous Event Decor

Maione's Pizza Kitchen

Stamford Symphony

Stanley Black & Decker

Steffano's Restaurant

Stop 'n Shop #0670

C-Town

Marc and Cathleen Kosak

Massage Envy

Colony Grill

Compo Farm Flowers

Connecticut's Beardsley Zoo

Coreen's Bridge Floral Shop

Sunflower Farms

Tap Strength

Ten Twenty Post Oyster Bar

The Adventure Park at the

Discovery Museum

The CT Medium

The Restaurant at Rowayton Seafood

The Two Oh Three

The Valley Railroad Company

Thomas S. Kreitler

Three Roses Studio

Trumbull Racquet Club

Two Roads Brewing Company

Vinnie Brand's Stress Factory Comedy

Club

W Hair + Color

Wag Central

Wear SPF

Weekapaug Inn

Westport Community Theatre

Westport Country Playhouse

Wholefoods Market

William H. Brewster

Matching Gift Donors

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ADP Foundation

Avangrid, Inc.

Bank of America Charitable Foundation, Inc.

Chevron Humankind Matching Gift

Program

Citizens Charitable Foundation

Colgate-Palmolive Company

Empower Retirement LLC

Fitch Group

FTI Consulting

Gartner-The Matching Gift Center

GE Foundation

General Atlantic Foundation

Guardian

Hearst

LPL Financial

McKinsey and Company

Microsoft Matching Gifts Program

Odyssey Reinsurance Corporation

Pfizer Foundation Matching Gifts Program

Pitney Bowes Inc.

Prudential Foundation Matching Gifts

Santander Holdings USA

The Harvey Hubbell Foundation

UBS Matching Gift Program







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 Doris Anderson
- Trust Estate of Francis Mackie Cain
- Estate of George Ehinger
- Estate of Mary Kathryn Frost
- Martha Merrill Hattuck Charitable Lead Annuity Trust
- Estate of Nancy E. Hugo
- M. Geraldine Maher Estate

- Estate of Lucille Marottoli
- Estate of Jean E. Meeker
- Joanna Moody
- Estate of Richard C. Nerod
- Estate of Rose Marie Pace Barone
- Estate of Ernest Puglise
- Estate of Agnes Y. Reutter
- Paul R. Yoder Jr. Estate Tax Shelter Trust

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!

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 2022:

in memory of:

Kurt Brackert
Howard G. Collis
John Connell
Chris Fabry
Katie Foley
Brian Gomes
Jim Lyle
Doris Majesky
Paul McMillan
Fred Mcquire
Fred Miller
Rev. John Olson
James C. Stevens
Norman Stone
Craig B. Tate

in honor of:

Marianne Arszvla Aimee and Larry Becker Sandy Blanchard Ron Denny Vincent F. DeSimone Linda Giannini Don & Mary Lou Hastings Sarah and Nick Hathaway William W. Hedden Colleen Horstmann Nikki Marshall P. Matchen Maria Milazzo Oliver North Kristen Pereira **Donald Peterson** Elizabeth Rafferty Donna Spigarolo Sally Steele Linda Strohmeyer

Greg Strub

each family

deserves the opportunity to build a better future

@HabitatCFC





