



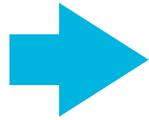
Habitat
for Humanity®
of Coastal Fairfield County



2021

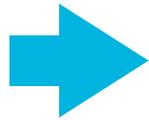
ANNUAL REPORT

Habitat 101



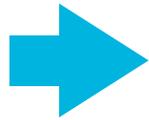
What we do

Building 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—3 main criteria

- 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
- Donors and family foundations
- Government grants
- Fundraising events



Habitat CFC has dedicated 277 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!



“This opportunity will change my entire family’s lives. It will give my wife and I peace of mind knowing that our children will have a safe home to come home to. Our children will be able to experience things that my wife and I never did- living in a home owned by their parents.”

- Ariel & Suleyka,
Habitat CFC Homeowners

Hello Friends!

Thank you for taking the time to read our 2021 Annual Report. I hope it will give you an overview of last year's accomplishments. 2021 was a time of uncertainty and challenges but we continued our journey of providing homeownership opportunities for low-income, hard-working families in Coastal Fairfield County.

The ongoing COVID-19 pandemic has continued to change our way of doing business. In 2021, we had to continue to limit the number of in-person volunteer opportunities which meant it took longer to build our homes. The cost of building materials increased considerably last year making it more expensive for us to build. While our staff returned to the administrative office, we still held workshops and trainings virtually.

But we persevere. We could not have done it without our volunteers, donors, supporters, Board of Directors, staff and you. It truly takes a village to build our Habitat homes. Volunteers such as members of our Women Build, Youth United and YouthBuild programs, Corporate Build Day groups and individuals, helped make homeownership a reality for our families who deserve a decent and affordable place to call home, a place where their children can grow and dream. Our future homeowner families also worked alongside volunteers and staff to build their homes. Despite the pandemic, we dedicated 9 homes last year. At Habitat for Humanity of Coastal Fairfield County (Habitat CFC), we do not just build homes, we build families and communities.

As we continue on our Habitat CFC journey, we celebrate the progress of the past and the possibilities of the future. I joined our organization as CEO in August of last year. The dedicated staff made it a smooth transition. We are committed to our mission of building communities to improve lives by partnering with low-income families, volunteers and donors to build decent and affordable homes in stable and welcoming neighborhoods. We collaborate with many organizations. It is this level of collaboration that strengthens us as an organization. The impact that affordable homeownership has on our families is immeasurable.

I am thankful for all of our village members!

Yours in partnership,

Carolyn Vermont

Carolyn Vermont
Chief Executive Officer
Habitat for Humanity of Coastal Fairfield County



building resilience

2021 was a year that showed us the importance of resilience. As we worked to overcome unprecedented challenges, we were also struck by the resilience demonstrated by our Habitat community.

When construction costs skyrocketed, our donors stepped up and enabled us to continue building. Our volunteers showed up to build each week - helping us to rebuild our momentum after the obstacles faced the previous year.

New relationships were formed with organizations that were willing to help financially, as well as with their volunteer labor.

The volunteer program showed resilience with the help of the great Core volunteers who continued to work during uncertain times in order to help our Habitat families.

The ever-changing mandates and guidelines made it difficult for our staff to adapt to each instance of change. We were able to keep everyone working and eventually welcomed staff back to the main office. At our Habitat CFC ReStore, the entire store had to be reorganized to keep the staff and customers safe.

The Habitat homeowner families showed tremendous resilience by continuing to work and provide for their families, while at the same time completing all their requirements to purchase a home. They displayed amazing patience throughout the process, knowing that parts of the home-buying process were going to be delayed. They were able to adapt to the changes while staying in good spirits throughout.

We are grateful to the entire Habitat CFC community for showing us their resilience and determination to continue working towards our mission.

28 & 30 Hastings Street, Bridgeport, CT



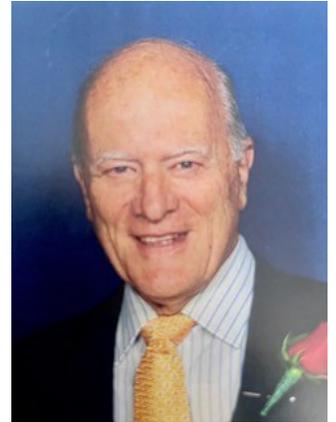
donor profile

Rick & Hetty Nerod

In 2021 Habitat received a gift from the estate of Richard C. Nerod designated to support Habitat International programs in Latin America, the Global Impact Fund and Habitat CFC. The designation was directed by his son and daughter-in-law, Rick and Hetty Nerod, who were already supporters of Habitat CFC and had volunteered on site through our Women Build program. The allocation of the gift was driven

by the many years that both Richard and Rick have worked internationally, primarily in Latin America, and a desire to help on a local level.

We are very grateful for the generous gifts they have donated to our organization over the past year, which will help us partner with more low-income families in need of decent, affordable housing. Best of all, we have gotten to know Rick and Hetty better and are looking forward to them becoming more involved with our organization. Thank you so much!



Alan and Jessica are one of seven families who will be calling Granfield Avenue, Bridgeport, CT, home (pictured below). Despite the setbacks of the pandemic, the last of these homes was dedicated in 2021!

a launching pad

Alan and Jessica's daughter wants to be an astronaut and go to the moon. Their son wants to become a police officer. Those big dreams need a launching pad - which is why their parents decided to apply for Habitat's homeownership program.

“Buying a house with Habitat is an important opportunity for our family. We want our kids to have a decent home to live in and a good education. Having an affordable mortgage will allow us to save for that. This home is for the future of our kids.”

“Where we live now is not very good. There are a lot of issues that haven't been fixed,” said Jessica.

Alan and Jessica were thrilled to be accepted into Habitat CFC's homeownership program. They have found the homeowner education classes to be very helpful, and say that the finance classes have helped them to plan and achieve their family's financial goals. The couple also enjoyed working side-by-side with volunteers while completing their sweat equity hours.

“It was a very beautiful experience. We really liked working with the volunteers - they kept us feeling motivated!”

The thing Alan and Jessica are most looking forward to is the stability and security of having a place they can call their own.



“For our family, this home will bring tranquility, stability, and happiness for many years to come.”

- Alan & Jessica, Habitat CFC Homeowners





“Habitat can seem very daunting because you are working on houses, but it’s an organization where everyone can find their place and be involved in some way. It is a great community to be a part of because you are interacting with people from all walks of life and it’s an experience that you can’t get with any other organization.

- Jordyn Yee, Secretary of Youth United

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 2021, we welcomed back Youth United members to 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.

Youth United members took the initiative in 2021, creating their own fundraisers to benefit our mission. From car washes to bake sales, the students were able to raise over \$7,000 in 2021. 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.

Empowering 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 building days, advocate for affordable housing, and fundraise to help build the next Women Build home.

In 2021, Habitat CFC brought together women from all around our area for Women Build Meet-Ups and social events. We held a wine and chocolate tasting fundraiser, as well as a meet-up at Brewport in Bridgeport.

Women Build participated in advocacy sessions specifically about advocating for women's rights in housing. Through the *Habitat CFC Lunch & Learn* series,

we were joined by wonderful female guest speakers who presented topics important to women, including housing, taking care of kids and older parents, and socially responsible investing.

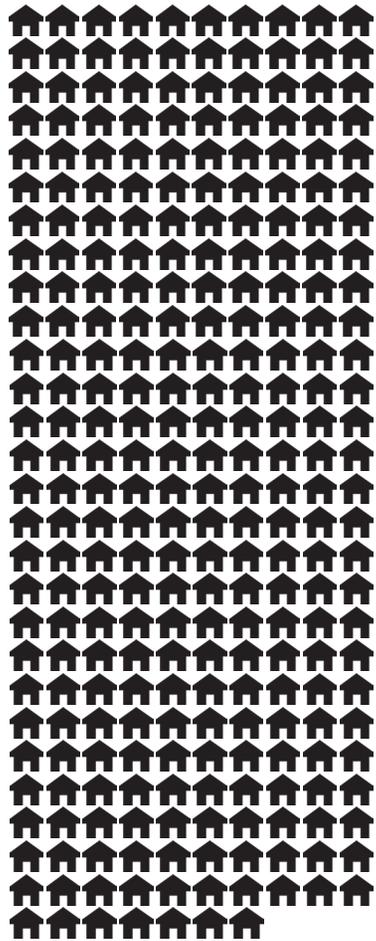
We also welcomed back Women Build volunteers to our construction sites, hosting build days every month, which we are excited to continue in 2022.

“When you get to hear the family express their gratitude you more fully understand the scope of the Habitat mission. When you see a single mother that has worked so hard and accomplished so much, you understand that you are a part of the greatest side of humanity.”

- Amy Nagy, Women Build Volunteer



2021 by the numbers

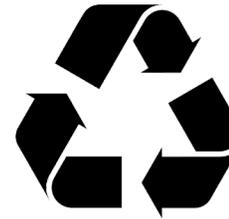


277
total homes dedicated

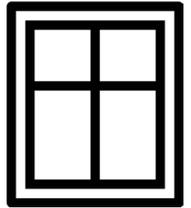
9 homes dedicated in 2021



1,170 tons of waste diverted in 2021 by our ReStore



81 windows installed



29 bedrooms built



3,298 hours of sweat equity contributed by future homeowners



150 hours of financial education for homeowners

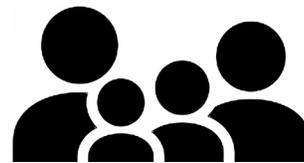


12,000+ volunteer hours



9 new families accepted into the program in 2021

\$744,865 paid in city and school taxes by Habitat CFC homeowners in 2021



665 children have grown up in or are growing up in a Habitat CFC home



200 Youth
300 Corporate & Faith
450 Individual

volunteers engaged in 2021

450 gallons of paint used

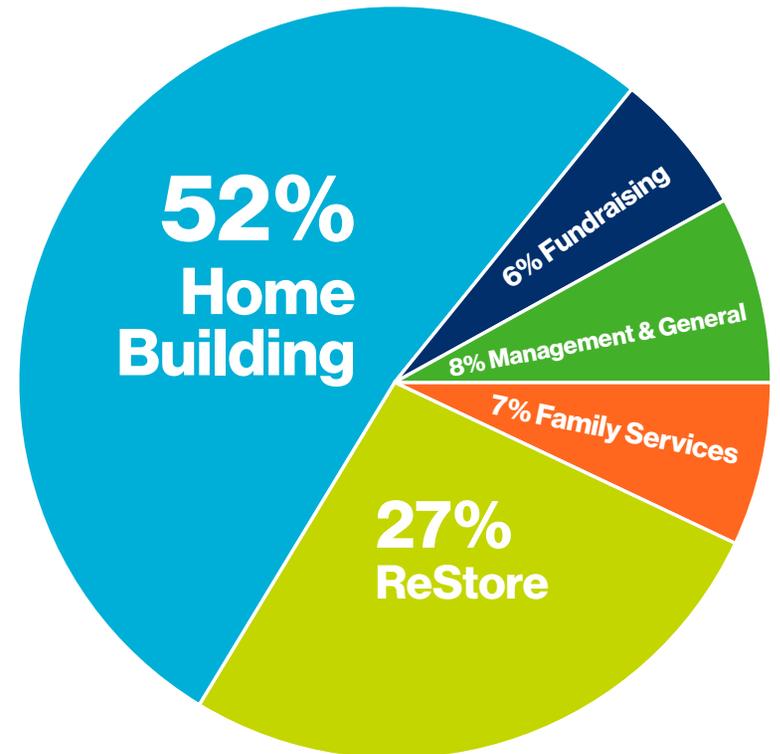


2021 FINANCIALS

revenue



expenses



our donors

Thank You!

Between January 1 and December 31, 2021, 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!

\$100,000 - \$999,999

Elizabeth and Joseph Massoud
Family Foundation
Habitat for Humanity International
Wadsworth Family Foundation
Wheels in the Woods Foundation

\$50,000 - \$99,999

Hetty and Rick Nerod

\$25,000 - \$49,999

Berkley National Insurance Company
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GE Capital
GE Capital Aviation Services LLC
John and Kathleen Gontero
Timothy and Susan Jensen
Tri State Insurance Co., of Minnesota
MBIA Foundation
Orange County Community
Foundation

\$10,000 - \$24,999

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Oak Street Apartments LLC
People's United Community
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R.C. Bigelow Inc.
T. David and Elizabeth Short



United Methodist Church of New
Canaan
Wilton Congregational Church

\$2,500 - \$4,999

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\$500 - \$999

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Every effort is made to appropriately recognize our contributors. We apologize for any errors and/or omissions. For an up to date 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 Doris Anderson

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Cain

Estate of George Ehinger

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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 with 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 2021:

In Memory of

Alan Blauner

Rosemarie Caputo

Craig Cronce

Christopher Fabry

Millard Fuller

Brian Gomes

Jim Lyle

Anna Pereira Santana

Jack R. Stevens

Craig B. Tate

William Wadsworth, Sr.

In Honor of

Alan Chalk

Connie DeMattia

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Daniel Z. Flynn

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Oliver North

Kristin Pereira

Donald Peterson

Dale Janoski, Marianne Arszyla
and Karina Rodriguez

Patricia Seubert

Rory Sheehy

T. David Short

Bob Stephan

Linda Strohmeier

Jeffrey Thompson

Carolyn Vermont

Yvonne Wilkins

Team Build Days



A Team Build Day that also builds community is a win-win! Each year many local companies, both large and small, book build days with Habitat CFC. Corporate groups make a financial contribution and give a day of service as volunteers. Their contributions keep Habitat building and help change lives.

As you can all imagine, since the pandemic began, we have had fewer corporate volunteers on site building houses, and last year many companies were unable to hold build days. Fortunately, we've seen that shifting in a positive direction.

In 2021, one new company went above and beyond for us. HealthPlanOne, located in Trumbull, stepped in and scheduled three build days over the course of the summer and fall bringing over twenty-five volunteers on site. HealthPlanOne and its employees are truly committed to volunteering their skills and time to help make a positive impact on society. Thank you HealthPlanOne!

ReStore

Our Stratford ReStore is a retail store that accepts donations of furniture, appliances and building materials, both new and gently used. 100% of the net proceeds of our ReStore's sales are used to build more Habitat CFC homes.

After having to close for several months in 2020, The ReStore rebounded in 2021, raising enough funding to sponsor 3 homes!

Thank you to the shoppers, donors, and volunteers who make the ReStore a successful fundraising operation that supports Habitat CFC's work of building affordable housing in partnership with local, hard-working, low-income families. When you shop at the Stratford Habitat ReStore, you never know what treasure you might find. The best part of all? Every purchase helps a local family build a place to call home!



Habitat CFC ReStore
1785 Stratford Avenue
Stratford, CT 06615

(203) 383-4358
fairfieldcountystore.org

Business Hours
Tuesday to Friday
10:00 AM - 5:30 PM

Saturday
10:00 AM - 4:00 PM

Closed every Sunday and Monday

**donate to
the ReStore!**

Schedule a Pick Up

Send an email with your name, address, phone number and items to be donated to donate@restorecfc.org or call (203) 383-4358

Drop Off Donations

Donations are gratefully accepted at our store **Tuesday – Saturday 10:00 AM – 3:30 PM**
1785 Stratford Avenue
Stratford, CT 06615



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