



Structured *for* Success

How The Habitat Model Builds
Foundations for Strong Futures

2019 ANNUAL REPORT



Habitat
for Humanity[®]
of Coastal Fairfield County

“For a community to be whole and healthy, it must be based on people’s love and concern for each other. What Habitat does is much more than just sheltering people. It’s what it does for people on the inside.”

Millard Fuller

Dear Habitat Family,

I joined Habitat for Humanity of Coastal Fairfield County in the fall of 2019 no stranger to the Habitat model. I began my career with Habitat in the fall of 2010. From that moment to now, my faith in and respect for how Habitat undertakes its work has only deepened and strengthened. With a doctorate in Human and Organizational Systems, I do not make that statement lightly.

During my new leaders orientation in Atlanta, Jonathan Reckford, CEO of Habitat International shared that “Habitat is deceptively complex.” It is that complexity that makes it successful. We don’t just build houses, we help build the lives of families in partnership with volunteers and donors who, like Jimmy Carter, realize our connectedness to our shared humanity as we build side by side. The things that so often separate us fall away as we work together toward our common purpose of providing families the opportunity to purchase affordable homes and to experience the transformation that comes from that stability.

I often say lots of people know about Habitat, but don’t know Habitat. Even people who have volunteered or donated for years are often surprised to learn about different aspects of what Habitat does. I invite you to learn more about our model as we look back over 2019. This model is what will get us through the COVID-19 pandemic and allow us to ensure our strong legacy of home continues.

While my short tenure at Habitat CFC hasn’t been commonplace, it nevertheless has embodied the beautiful spirit of family and changing people on the inside that is the hallmark of Habitat. I look forward to a long tenure and the days when we can once again gather in each other’s presence.

Yours in partnership,



Dr. Cathy Collins



HABITAT IS...

a construction company

Construction of houses is the part of the Habitat model that is most visible and therefore the most well-known aspect of our work. The way we build is unique and is amazing to witness, or better yet, be a part of! We build not only new homes, but also recycle homes from Habitat homeowners who have sold houses back to us when their life circumstances change.

While we have a professional construction staff and pay licensed contractors (plumbers, electricians, sheetrockers, excavators and foundation builders), the majority of our building is undertaken with skilled and unskilled volunteers.

*“We shape our buildings;
thereafter they shape us.”*

Winston Churchill

In 2019,
we had
14 new homes
& **2** recycled
homes under
construction...



...including
2 new
accessible
homes...



...and completed
construction on
8 new homes &
1 recycled home.



Asst. Project Manager
Anthony Christie

Project Manager
Fred Hartley



P/T Project Mgr. (YouthBuild)
Chris Frattarola

Project Manager
John Poppa

Director of Construction
Kevin Moore



Project Manager
Jacques Charles

Our Construction Team
Our hard-working construction team works year-round to ensure that homes are completed on schedule and that volunteers have an engaging and rewarding experience.



The Panel Shop

All of our wall panels are assembled with the help of volunteers in our panel shop before being raised and installed on-site. This means that we have plenty of work to keep volunteers active and building in any weather!





HABITAT IS...

a volunteer experience

Volunteering is at the heart of the Habitat model. It's not just a means for accomplishing the necessary tasks of our work; it's also about:

- Raising the consciousness of the need for affordable housing and in particular affordable homeownership.
- Transforming our conceptions about the type of family that needs affordable housing.

Volunteering with homeowners makes one realize that we would all be blessed to call a Habitat homeowner our neighbor.

“Volunteering with Habitat is the most gratifying thing that I’ve ever experienced. To see people from all different backgrounds and experiences working together and everyone is there to help, it’s proof of what our community and our nation need.”

Bob Lindquist, Volunteer for over 25 years

Who Builds with Habitat?

They say that many hands make light work – each and every Habitat home is built with love thanks to a diverse group of volunteers who put love into action and help build a home.

Core Volunteers

These skilled volunteers are at the core of Habitat's work! Each core volunteer commits to volunteering regularly and is a huge help to our construction staff.



Corporate Groups

A team-building day that also builds community is a win-win! Corporate groups make a financial contribution and give a day of service as volunteers. Their contributions keep Habitat building and help change lives.

Education & Youth

Habitat CFC's Youth United offers opportunities for youth to volunteer and fundraise to help build homes.

We also partner with local and visiting high schools and colleges through designated chapters and collegiate challenges.





Faith Groups

Habitat for Humanity is an organization that was founded in faith, and our partnerships with local faith communities who put God's love into action through volunteering and sponsorship are a crucial part of our mission.

Future Homeowners

When you volunteer with Habitat CFC, you work side-by-side with hard-working local families putting in hundreds of hours of sweat equity building their home and their neighbors' homes before purchasing their Habitat home.



YouthBuild

Young people participating in this workforce development program take classes in our warehouse and learn construction skills two days per week on Habitat CFC sites.



THANK YOU, AmeriCorps VISTA Amanda Wolfe!

In her year of service in 2019 as VISTA national service member at Habitat CFC, Amanda was a wonderful asset to our team and went above and beyond to help create systems and procedures within the volunteer program.

A hard worker who was always willing to pitch in wherever needed, everyone who worked alongside her knows that her passion for the mission of Habitat and her professionalism and character are unparalleled.

HABITAT IS...

 **a family
services
agency**

The thing that separates us from so many developers is our Homeownership Program. While construction may be the most visible part of our work, our selection, preparation, and continued engagement with homeowner families is the part that makes us successful.

We do not leave to chance that a homeowner will thrive by the purchase of an affordable house alone. Instead, we help ensure that flourishing with a partnership that provides education on being a successful homeowner, builds confidence through working with people from all walks of life, and upholds and strengthens dignity through a process that is not a hand out but a hand up.



25

Families Served

in 2019

INCLUDING

61 children
&
51 adults

5,350

**Hours of
Sweat Equity
Completed**

in 2019

6

**Families
Selected**

in 2019

122

**People attended
a pre-application
session**

in 2019





sweat equity

Once accepted into the homeownership program, families complete hundreds of hours of sweat equity, building their home and their neighbors' homes, helping out at the ReStore, working at events, and more!



Turning Dreams Into Reality

Our Family Services staff and volunteers are the first point of contact for the families who partner with us to build a place to call home. The process begins with doing outreach and guiding families through the application process. Once a family is accepted into the program, the family services team gets them started on their sweat equity hours and makes sure they fulfill their obligation of attending the educational workshops to better prepare them for owning their own home. The final step in the journey towards homeownership is the closing.

Homeownership Education

Before purchasing their home, every future homeowner completes a curriculum of classes designed to ensure that they have all of the tools, resources, and information that they need to be successful homeowners. Many homeowners have shared that this education has been one of the most valuable steps in their Habitat homeownership journey.

Classes cover a range of topics, including:

- Financial Literacy
- Conflict Resolution
- Home & Neighborhood Security
- Pre-Closing
- Post-Closing



“It’s exciting to know that we can start building a home together! I will work on the Habitat construction sites, as I am good with construction and can also learn new skills.”

Marcia Morris-Bryan
Habitat CFC Homeowner

HABITAT IS...



a nonprofit financial institution

Not only does Habitat CFC build the homes and find homeowners, it holds the mortgages for the purchased homes. Families who successfully complete the Homeownership Program requirements begin the closing process. Income and credit scores are again checked to ensure compliance and on a regular basis until closing. We offer an affordable 30 year mortgage, representing no more than 30% of a family's household income at a zero percent interest rate.

The Homeownership Program Coordinator and the Closing and Mortgage Agent undertake an annual certification to be a Qualified Loan Originator to be in compliance with all federal and state banking regulations. Our Homeowner Compliance Coordinator works with families who have fallen behind on their mortgages to find a pathway to get caught up and to prevent foreclosure. Habitat CFC contracts out with Capital for Change to service our mortgage portfolio.

In 2019, eleven homeowners closed on their homes.

“Everyone who gets sleepy at night should have a simple decent place to lay their heads, on terms they can afford to pay.”

Millard Fuller, Founder of Habitat for Humanity

Maintaining Relationships & Building Community

Our connection with Habitat homeowners doesn't end with the purchase of their home. Twice a year we gather to connect with homeowners at our annual Family Picnic and Holiday Party.

This year we added Rock the Block, an event that brought together Youth United members, the Nature Conservancy and homeowner families to plant trees in the communities they call home.





Homeownership
Program
Coordinator

**Leonila
Ayala**

Mortgage &
Closing Agent

**Maribel
Sanabria**

Director of
Family Services

**Iris Cordero
Taylor**

Homeownership
Compliance
Coordinator

**Nereida
De Lopez**

Our Family Services Team

From application to closing and beyond, the Family Services staff walks beside each family that goes through our program.



HABITAT IS...

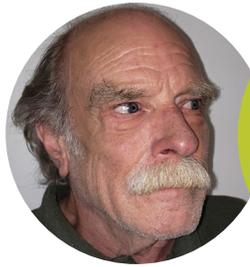
**a retail
store**

Since 2004, Habitat CFC has operated a ReStore. The ReStore accepts donations of new and gently used furniture, appliances, home decor, and building materials and sells it back to the public at a discounted price. The net proceeds help us build more houses.





ReStore
Assistant
Manager
Ada Lopez



ReStore
Donations
Coordinator
**Jack
Robertson**



ReStore
Manager
**Rich
Desautels**



ReStore
Assistant
Manager
**Alexis
Dominguez**



ReStore
Assistant
Manager
**Vincent
Testone**



ReStore
Associate
**Melissa
Matyasovszky**



Our ReStore Team

The ReStore raises crucial funding that keeps Habitat CFC building, and it wouldn't happen without the great team who always strive for excellence and who ensure that customers and donors have a positive experience.

In 2019, the ReStore...



Sold **\$1,639,078**
in product



Raised funds to fully
sponsor **2 Habitat
homes**



Diverted **2,065,800**
pounds of material
from landfills!

We appreciate the partnership with HS Moving for contracting with us to pick-up donations for the ReStore.

HABITAT IS...



a nonprofit organization

Our entire operation is structured as a nonprofit organization. It is the only way we can build a house and sell it at a loss and receive the money for that sale over the course of 30 years. We rely on philanthropic dollars to make our sustainable transformational model work. Every dollar given supports a family from the day they enter into the Homeownership Program through the purchase of their home and all the days and years they live in their home.

To garner a true impact of our mission, we should count daily the number of family members we have served. In 2019 that impact would be 112 family members multiplied by 365 days, which would total 40,088 individuals.



“Systems are the essential building blocks of every successful business.”

Ron Carroll

a lasting impact

It's more than a house. Building and purchasing a Habitat home changes families' trajectories for generations and has impacts that ripple out through the community.



Homeownership leads to better health.

A new home reduces the chance of asthma flare-ups and eliminates the presence of lead poisoning. Children of homeowners make fewer visits to the emergency room for routine health problems. Having the stability of an affordable home also increases peace of mind and mental wellness.



Homeownership leads to greater educational achievements.

Children of Habitat homeowners are more likely to graduate from high school and college. Children raised in a Habitat home are twice as likely to go to college and nationally over 50% percent of adults in Habitat households report furthering their education.



Homeownership leads to better financial security.

Homeownership is the primary way that families build wealth. When families are able to buy an affordable home, that equity allows them to invest in their future. With lower monthly costs, families spend more on education, health, and enrichment activities.





restructuring

Our new CEO wasted no time in restructuring the organization. Recognizing that no one person was focused on development, communications or volunteers, Dr. Cathy Collins separated communications work from development positions.

Within the Development department, more focused job descriptions will allow staff to concentrate on building relationships with donors and organizing events, while the newly created Communications & Outreach department will focus on telling our story and the volunteer experience. Regrettably, the Director of Corporate Engagement position had to be eliminated with these changes. We are grateful to Eileen Bakos for her years of dedicated service.

Hiring a New CEO

In 2019 the Board of Directors hired a new CEO. After a nationwide search that yielded 200 applicants and a rigorous selection process, Dr. Cathy Collins was selected.

Dr. Collins' extraordinary career has included leading innovative nonprofit organizations dedicated to addressing social justice and transformative social change. In addition to leading another Habitat affiliate recognized as an Affiliate of Distinction under her leadership, she was the first Executive Director for the Racial & Cultural Diversity Commission for the City of Little Rock (AR) and was at the helm of Positive Atmosphere Reaches Kids (LR, AR) and the Eleanor Roosevelt Center (Hyde Park, NY).

“Cathy is an amazing individual with so much knowledge of Habitat for Humanity and a track record of creating positive organizational change as well as transforming communities.”

-Rev. Eric Fjeldal, Habitat CFC Board Chair at time of her hire.



Director of
Communications
& Outreach
**Caitlin
Dalton**

Volunteer
Services
Coordinator

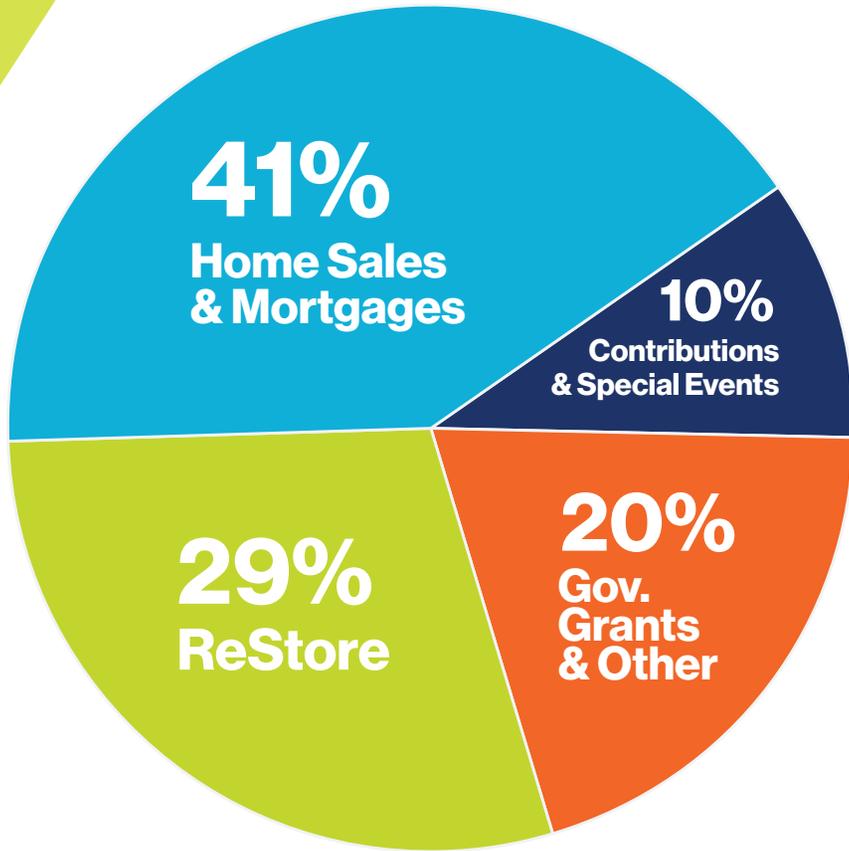
**Anthony
Orfino**



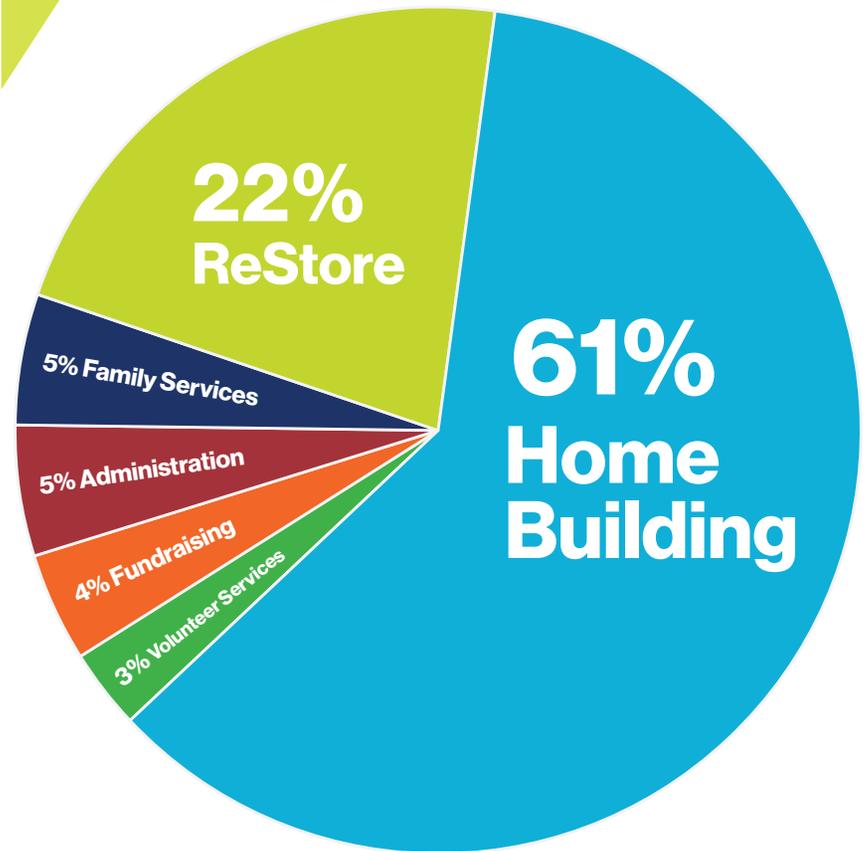
New Department! Communications & Outreach

As a part of the restructuring, a new Communications & Outreach Department was created in 2019. This shift will allow our communications to better serve the needs of the whole organization, increase our presence in the community, and increase collaboration between Development and Volunteer Services.

revenue



expenses



Our Finance & Administration Team

This hard-working team keeps everything running! Their expertise keeps our organization's financial health and transparency strong.



Director of Finance & Operations
Dan Flynn



Admin. Assistant/
Office Manager
Angie Nista



Financial Assistant
Ron Glover

board of directors

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George Keith

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Vice Chair

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Beth Rafferty

Ward Advocacy

Co-Advisor, Habitat CFC Youth United

Erin T. Rederscheid

Sacred Heart University Student

Chapter, Habitat for Humanity

T. David Short

SunTrust Robinson Humphrey



Thank You, Carolyn Vermont!

A special thank you to Carolyn Vermont for her service as Interim CEO during our search for a CEO in 2019.

“When we give cheerfully and accept gratefully, everyone is blessed.”

Maya Angelou

Thank You, Donors!

At face value, Habitat’s mission can seem somewhat improbable. We seek homeowners that don’t qualify for a traditional mortgage, have them help build their house in partnership with volunteers, then sell them that house at a discount so that they are paying an affordable mortgage over 30 years back to us. It’s an expensive undertaking. We are grateful for the number of individuals, churches, corporations, foundations, educational entities, and local and state governments willing to generously give what they can to make our mission possible. Your gift changes the lives of individuals and families, and transforms communities. Thank You.

Our Development Team

Elizabeth Kemp

Donor Operations Coordinator
(far left)

Kristen Alvanson

Director of Development
(second from right)

Suzanne Francis

Events Coordinator
(far right)



Donor Spotlight: The Wadsworth Family

When Bill and Sandra Wadsworth heard that Habitat CFC was having a 2-for-1 challenge to be matched by George and Carol Bauer's Foundation in 2018, they knew their family needed to offer support. The Wadsworths, based in Wallingford, CT and Florida, were already supporters of other Habitats and knew the impact a major gift towards a 2-for-1 match would have on building more homes for families in need of decent, affordable homes in Coastal Fairfield County.

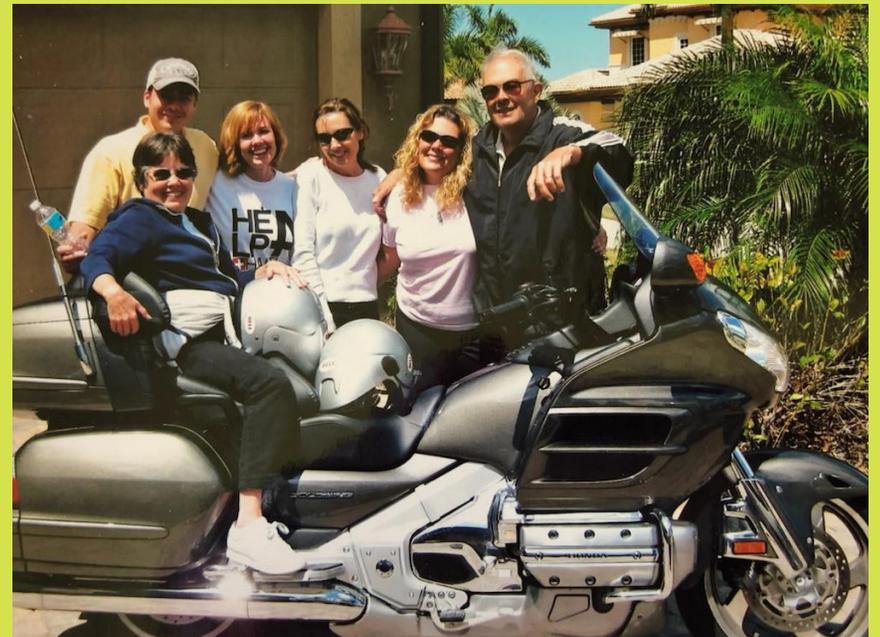
Fifteen years earlier, Bill first helped support a Habitat near his home in Wallingford. "Working with our CPA, we found out there was an opportunity for us to purchase two 2-family properties in the area. After negotiating, we were able to make it happen and donate the properties to Habitat. I wanted to do something significant that would make a real impact for the organization," Bill said. Since that time, the family has continued supporting Habitat including sponsoring a number of homes in South Florida where they live part of the year.

At Habitat CFC, the Wadsworth family

has been instrumental in helping fund our Granfield Avenue neighborhood. They supported the Bauer Match in 2018 by sponsoring a home and in 2019 Bill and Sandra's children (Bill Wadsworth, Jr., Beth Wadsworth Crew, Kathy Wadsworth Kmietek and Kim Wadsworth Ruidiaz) each became a sponsor of their own Granfield Avenue house. "We are delighted our children and grandchildren will be involved with Habitat by volunteering and helping the families build their new homes," said Sandra.

The Wadsworths interaction with the families does not end at the home dedication ceremonies. While in Florida during the COVID-19 pandemic, Bill was concerned about the homeowners that his family has supported over the years, so he got on his motorcycle and rode to each Habitat home. He wanted to check in with the families and

see if they needed any help or support during this difficult time. "I was greeted by each family and welcomed into their homes. I was happy they were all doing fine and did not need any help," Bill said. **"It goes to show that the Habitat model of sweat equity and education makes a family strong and ready to handle difficult situations that come their way. Seeing these families standing strong is a blessing. It is proof that Habitat works."**



our donors

\$150,000 +

The Bauer Foundation
Charter Communications
Wadsworth Family Foundation

\$25,000 - \$49,000

Gartner, Inc.
General Electric Company
Paige Gillies
Habitat for Humanity International -
Americus-Cars for Homes
MBIA Foundation

\$10,000 - \$24,999

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\$5,000 - \$9,999

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The Greenwich Medical Skincare & Laser Spa

The Harvey Hubbell Foundation

Wilton Congregational Church

\$2,500 - \$4,999

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\$1,000 - \$2,499

1 Anonymous

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Kenneth G. Bartels and Jane F. Condon

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James and Christine Cook

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Weston
Viking Construction, Inc.
William and Laura Walbert
Tim and Margot West
Yale New Haven Health System
Henry and Kristin Zisson

\$500 - \$999

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\$250 - \$499

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Elizabeth and Vincent Aitoro
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Aquarion Water Company
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Joseph and Jane Bart
Larry and Aimee Becker
Kent and Pegi Brent
Jared Bloxsom
Karin Bombard
Eugene Brink
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Martin and Donna Spellman
Gerard Spiegel
State Farm Insurance
Iris Cordero Taylor and Robert B. Taylor
The Window People/Home LLC Company
Total Look of Southport
Tzedakah House LLC
Raymond and Dianne E. Zelin
Mark and Ardene Zimmerman

\$100 - \$249

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John K. Adams
Amazon Smiles
Rachel D. Ambrosio
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Henry and Amy Bubel
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Alayne and Martin Burger
Alice M. Burkinshaw
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CellMark Paper, Inc.
Ty Cerminiaro
Gezahegne Chegano and Laila Osman
Mike Chun and Karen Kyunglim Chun
Christine Cochrane
Jerry Collins
John M. Collins
Lissette Colon
Robert Como



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Edward Crespo
Richard and Sally Cummings
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Josephine Deignan
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DeLeo Construction Services, LLC
Vincent F. DeSimone
Richard Donovan

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