





DEAR HABITAT SUPPORTER,

Thank you for your continuous support of Hartford Area Habitat for Humanity. In this newsletter, you will find information about our affiliate's achievements and upcoming events as we continue our 30th Anniversary Celebration. We are looking forward to this year and beyond. Please consider joining us this year at one of our builds, ReStore, new volunteer trainings and at one of our dedications!

With your help we will continue building houses until every hardworking family in Greater Hartford has a safe, affordable, decent place to live. We are grateful for all you have given, and we ask that you keep Hartford Area Habitat for Humanity in your prayers.

In Partnership,

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Strengthening Communities Through Homeownership!

THROUGH PARTNERSHIP... WE EMPOWER

Did You Know?

- Habitat has served 300 families
- Over 4,000 volunteers are hosted annually
- \$8 million+ has been added to the Greater Hartford Region's tax base
- 82% of our homeowners' children graduate from high school

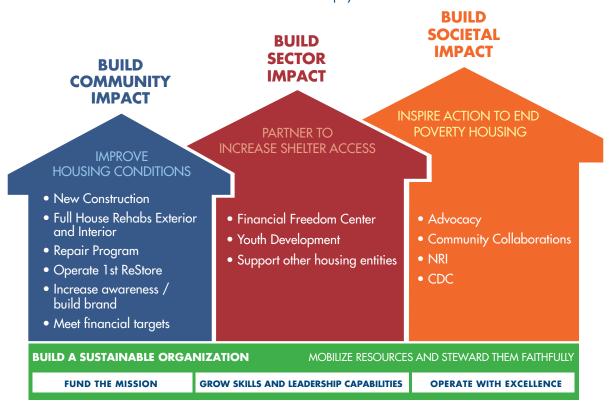


Habitat Volunteers

A Brush with Kindness

150 hours of sweat equity = homeowners!

ReStore Home Improvement and Donation Center



SUPPORTING EVEN MORE FAMILIES!



RON MASTERS: SAINT AND VOLUNTEER

Ron Masters has shown up on a Habitat build site wearing his tool belt every week for the past 20 years. He's what Hartford Habitat calls a Saint – a regular volunteer committed to the mission of building affordable homes for working families.

He's framed houses in 90 degree weather and worked in houses so cold the crew had to thaw out over lunch in their cars. He's seen several hundred families obtain the houses they have earned by putting in 150 hours of sweat equity.

Ron was an engineer at United Technologies fuel cell division until he retired in July 1998.

The following month, he started working weekly with pediatrician Bud Moyers and a Habitat group East of the Connecticut River. His own construction experience was limited to home repairs and a garden room he'd built at his home in East Windsor. Now, he's considered an expert at the many tasks involved in building a house: framing, sheet rocking, installing siding, windows and stairs. Less skilled volunteers look up to him for instruction, leavened by his whimsical sense of humor. When he is not wearing his Saint's cap, you can find him golfing, volunteering at Food Share, the town youth center, or flying a Cessna... But Habitat's a favorite.



"It's a great bunch of people," said Ron, who is now 80.
"I agree 100 % with the mission – building simple decent housing."

To get involved with Hartford Habitat please contact Ryan Gorecki, volunteer@hartfordhabitat.org.

GLOBAL VILLAGE TRIP - VIETNAM BIG BUILD 2018



The Global Village Trip program is a way volunteers can travel to communities around the world and help build safe and stable housing for families in need. The journey is not only uplifting a family and local community, but it's a humbling and life changing experience for the volunteers.

This past November two Hartford Habitat staff members and three local volunteers participated in a Global Village Trip to Vietnam. These 5 Hartford Habitat Ambassadors traveled more than 30 hours by car, airplane, and bus to reach their destination for a week long build outside the city of Cao Lanh in Dong Thap Province of Vietnam. In collaboration with 250 other volunteers from 7 countries, they built 21 new homes for families living in the Mekong Delta.

An area prone to excessive flooding and high winds, especially during the monsoon season, can

leave local families homeless and struggling to repair the fragile shelters they called home. Often consisting of only bamboo, tarps, and aluminum sheets, these structures do not last and expose families to the elements. Habitat Vietnam works with the government to help local families in need and provide the material and labor to build sustainable housing. During this build volunteers mixed mortar, hauled brick, and assembled both to construct homes that would provide safe shelter from the storms and elevate the living spaces above the flood level. These modest structures have a lasting impact improving health, providing security, and disaster resilience.

In November 2019 Hartford Habitat will be going to Homa Bay, Kenya to complete a Global Village Build. To donate to this build, contact April Hansley for details and/or visit www.hartfordhabitat.org/support.





am a **Habitat Homeowner.** Robin is a big believer in Habitat, and she continues to help anyway she can. For Robin, "Life is all about helping out." Having a safe, affordable home stabilized her life. It gave her time to focus on raising her family. She eventually earned her GED, and now works for Companions & Homemakers serving people in need. It's a natural fit and a job she loves. In two years her mortgage will be paid off, and then she can say, "This house is my house." **BUILDING SUSTAINABLE COMMUNITIES WITH HOPE**

PRIVATE CAPITAL GROUP: OUR TWENTY YEAR PARTNERSHIP WITH HABITAT

Written by Anne Hamilton



At Private Capital Group LLC, a financial planning and wealth management firm in West Hartford, a day at a Habitat build, backed up by donations from dozens of clients, is a yearly event.

"From Day One, we jumped on it, because we like the whole idea," said Bill Rabbitt, co-founder of the company along with Ben Kille.

Their involvement with Habitat began even earlier, when the two partners worked at CIGNA. This year, Private Capital Group was a gold corporate sponsor at the 30th Anniversary Celebration in October and has donated over \$130,000 over the past 20 years.



Every year, Rabbitt reminds his clients of Habitat's role in providing simple, decent affordable housing – and gets a great response. Many people send checks; some volunteer along with Rabbitt and some of his staff members to spend a day on a building site wielding a hammer or a screw gun. "We send out an appeal: join us or make a donation."

"For our kids and our people, it gives them an opportunity to see the world outside in a different way," he said. "We are out there helping people, and it's a day of learning," Rabbitt said. "Most of all, we believe in the mission. We believe in a hand up, not a hand out. I want to give you the tools to catch a fish."

While he grew up learning from a dad who did carpentry, plumbing and electricity to supplement his income as a firefighter, Rabbitt enjoys improving his own skills.

This year, he's considering asking his female staff members if they want to sign up for Women Build in May – and is going to investigate teaching classes at the Financial Freedom Center. "We are going to continue with the mission," he said.







Bob Mayo Rev. Bill Trench Anita Nardone Bill Wieder Mike Baldwin Shawn Downing Mick Groshart Loralee Huston Marion Mayo Grace Morgan Rob Rodney Bob Smeitana Rev. Evan Spencer Rev. Bill Watson

(Our Founding Board)

990 The affiliate is

grounded by the support of faith communities

First Build on **Barbour Street** in Hartford closes

Hartford partnered with 20 families in the Northeast neighborhood



First Build in Farmington



1996

First Build in Rockville



First Build in Manchester

10[™] Anniversary Millard Fuller celebrated with Hartford Habitat



finalized strategic plan to build in scale to make the biggest community impact

2001

First Build in Bloomfield

First Carter Project in South Africa





Builders Blitz in New Britain-built six homes in seven days in our trade, corporate and foundation partners

partnership with

Completed Swift Village in Northeast neighborhood of Hartford

Large scale development of 30 homes



First Build in South Glastonbury in collaboration with Established Home Developer

2012

Established ReStore in Bloomfield, CT and dedicated six new homes on Packard and Marguerite of Bloomfield



First build in Granby

Become a Neighborhood Revitalization affiliate

Financial Freedom Center established

Named a Best Place to Work by Hartford Business Journal

First Global Village trip to Dominican Republic

Completed 22 home development on South Marshall Street

2017

Served over **300** families between 1989 and 2018

Goal to serve **50 families** per year with our multi-tier programs of new construction, rehabs, repairs and financial freedom center

CLOSE-UP: KARRAINE MOODY OF HARTFORD HABITAT FOR HUMANITY

by Donna Larcen, Hartford Magazine



Since taking over the top job at Habitat in January 2014, Moody has been tweaking the mission, which has guided more than 300 families to home ownership in Greater Hartford. Habitat has locations in all 50 states and 73 countries. In 2017 Habitat worldwide built or repaired 196,000 houses.

"We now talk about how many families we can serve, not only how many we move into houses," says Moody, who began her relationship with Habitat in 2005 as family services director. She previously worked in community relations at Hamilton Sunstrand and as a work-life coordinator at United Technologies. At Trinity College she designed her own major in community development.

Moody says her Habitat goal is to serve 50 families a year; about 15 of them will get houses. The rest get financial counseling, construction assistance and classes. Habitat takes a holistic approach to shepherding people to home ownership, many for the first time.

"We're holding hands with them and giving them the skills," says Moody, who gained skills of her own when she ran her own consulting firm, contracting with MDC to explain to residents how the agency's Clean Water project would upgrade sewer and water systems.

"It was good training. I helped people understand how to have a voice in the process. There were a lot of people in older houses that needed work done and our role was to educate the property owners on the process."

Habitat's path also takes effort on the part of the prospective homeowners, who must deal with contractors, financial planners, banks, city government, counseling classes and paperwork, and put in 150 hours of sweat equity.

"We have to address the myth that we're giving people a free home," Moody says. "Habitat acts as the general contractor and gets the mortgage. But it's no free ride."

Candidates must have yearly income of \$30,000 to \$60,000 to qualify. But beyond the money, Moody and company watch them on the job. Are they physically able to help build a house? Do they take too many breaks? Do they show up on time? Are they a good bet?

Once they get through the program and into the house, they have a one-year warranty and are encouraged can reach out to Habitat for help.

Habitat has expanded to serve Hartford County and is juggling projects in Enfield, East Hartford, Bloomfield, Bristol, New Britain and Hartford. It works with financial institutions to get bank-owned properties up to code. Some houses need rehab, and others are new builds.

"The rehab is a new direction,"
Moody says. "We are working on
our fifth project since 2015."

Moody also is proud of the **ReStore** location in Bloomfield, which opened in 2014. ReStore offers deals on building supplies and provides funding for the nonprofit. The store accepts donations from retailers, contractors and individuals, and puts volunteers to work.

Moody says Habitat is interested in success at all levels for its clients. To qualify for a zero percent mortgage, clients must have the financial resources to pay the mortgage and the ongoing expenses of owning a house. Habitat puts them through 20 classes, learning building skills, budgeting practices and how to handle problems.

"We put them in a group, so they learn together the basics of plumbing, electrical and landscaping," Moody says. "We also run workshops such as how to save for your child's college education or how to plan for your retirement."

Habitat's Financial Freedom Center on Windsor Street was created to help families make the next jumps. Moody wants it to be a place where people without access to the Internet can take advantage of Habitat's computers, get references to literacy classes and improve their lives. The building displays its slogan in huge letters above the door, "Building Hope."

"We did a survey of all our homeowners and found that 82 percent of their children are graduating high school and doing college or vocational courses. We noticed that 40 percent of our adults were looking to improve their work situations by going for more training or going back to college," Moody says. "Owning a house encourages aspirational behavior."

The journey to Habitat ownership includes hearing success stories from previous clients. "It's an emotional journey," Moody says. "We don't have to recruit the existing homeowners to share their stories. They are proud and want to share."

Habitat often get hundreds of people coming to hear about its builds. That can result in 70 applications, which gets winnowed to about 30 finalists for the 15 houses.

"Not everyone gets through their first time," Moody says. "But we give them detailed feedback on what they need to do to reapply. We say no, but not goodbye."

Moody says the Windsor street location was upgraded and reopened in 2017 and is where the meat and potatoes of service to homeowners is based. Community classes, recruitment and training of homeowners, contracting and financial services are run there.

In 2015, some administrative and development services were moved to the Hartford Nonprofit Center on Charter Oak Avenue, a location that houses about 20 nonprofits, including Operation Fuel, the Institute for Community Research and the Corporation for Supportive Housing.

If a company, church or affinity group wants to do a team-building exercise by working on a Habitat project for a day, that is coordinated at the Nonprofit Center.

Moody says that the greatest endorsement for Habitat is the continuing publicity that former President and First Lady Jimmy and Rosalyn Carter provide when they show up to work on a project, as they have done for 30 years.

Support us as we strive to serve 50 families!

HOW LOW CAN WE GO?



Hartford Area Habitat for Humanity (HAHFH) has been building Energy Star Certified housing for years, but for the 30th Anniversary it was time to set a new goal; build a Zero Energy Ready Home. Following guidelines set by the Department of Energy, Habitat is building a single family home at 153 Roosevelt Street in the South End that will meet Energy Star Certification, EPA Indoor AirPLUS, and Zero Energy Ready Home (ZERH) requirements.

Several years ago, HAHFH formed a committee to develop a plan to build a ZERH. Its members include regular Habitat Volunteer and Eversource Energy Efficiency



Consultant, Nicolas Jones who helped encourage and inspire Habitat staff to explore this build model. Longtime subcontractor Home Energy Technologies, Peter Harding and David Hiscocks, helped educate and guide Habitat Staff through the exact requirements to reach this goal. Once details of the build were finalized Habitat reached out to neighborhood partners in search of affordable services to make this build possible. Posigen, a local solar provider, stepped up and offered discounted services for a photovoltaic system designed specifically for the build. Spray-Tech Insulation, a local spray foam insulation company, was eager to assist and provided discounted product and labor on the build.

Once these details were arranged the build moved forward like all other Habitat builds. Volunteers from across the local community have come out to help build the home. Minor differences in the products used made big changes in the homes ability to meet Zero Energy requirements. Using an insulated R6 Zipwall sheathing prevents cold air from transferring into the home. Triple glazed windows appear normal to the naked eye, but their insulation value is nearly triple that of a standard window. All light fixtures and appliances are energy star rated and use LED bulbs, a generous donation from Eversource. Extremely well insulated homes can use smaller and more efficient heat systems.



This home will use 2 heat pump minisplits. There will also be a Heat Recovery Ventilator (HRV) which brings in fresh air to bedrooms and living room, while exhausting air from the kitchen and bathrooms. The HRV exchanges air without causing significant temperature change to the air entering the home. Finally to meet Zero Energy goals the modest amount of electricity required to keep lights on, run appliances, and heat the home must be offset by a renewable source. This is where the solar panels come into play. The array will produce up to 9.3 kilowatts of power which is more than sufficient to power this home.

The advantage of a Zero Energy Home is not only good for the environment, but financially beneficial to Habitat Homeowners who can see significant savings on their utility bills.

THE Habitat for Humanity®

ReStore

500 Cottage Grove Road, Bloomfield, CT 06002

SHOP DONATE

Store Hours

Tuesday: 9-5 Wednesday: 9-5 Thursday: 10-7

Friday: 9-5 Saturday: 9-5

Donation Hours

Tuesday: 9-4

Wednesday: 9-4

Thursday: 10-6

Friday: 9-4

Saturday: 9-4

Closed Sunday and Monday

We sell and accept gently used:

VOLUNTEER

Appliances • Lighting & Plumbling Fixtures Kitchen & Batch Cabinets • Counters • Doors • Windows Furniture (Home/Office) • Tools • and more!

BEFORE







AFTER







To make a donation:

Please email pictures to ReStore@HartfordHabitat.org

or Call 860-519-0828 for more information

This past October, the ReStore celebrated 4 years of service. We thank you for supporting the mission!

2019 EVENTS

JANUARY 20TH
BELOVED COMMUNITY CONCERT

JANUARY 21ST
MARTIN LUTHER KING JR
In-Service Build Day

FEBRUARY 21ST
WOMEN BUILD INFORMATION NIGHT at Manchester Community College
6:00 - 7:30PM

FEBRUARY 23RD
FAITH BREAKFAST at Asylum Hill Church
APPLICANT INFORMATION MEETING (AIM)

MARCH 7[™]
AMBASSADOR TRAINING

APRIL YOUTH ENGAGEMENT MONTH

MAY WOMEN BUILD 2019

JUNE 6TH
AMBASSADOR TRAINING

JUNE 6TH - 9TH
SHALLOWBROOK HORSE AND
CHARITY HORSE SHOW
(Hartford Habitat is the Charity of Choice)

AUGUST 26[™] STICKS AND BRICKS GOLF TOURNAMENT

SEPTEMBER
BUILD A THON & MAIN STREET
DEDICATION (ROCK THE BLOCK)

OCTOBER 3RD
AMBASSADOR TRAINING and
HABITAT NEIGHBORHOOD TOUR



YOUTH ADVOCACY & ENGAGEMENT













ADMINISTRATION AND VOLUNTEER CENTER

Karraine Moody, Executive Director Michael DeRoy, Director of Finance April Hansley, Rose Vigdal, Christina D'Amato, Ryan Gorecki, Lauren Escott

FINANCIAL FREEDOM CENTER

Tracy Thomas, Director of Family Services Kris McKelvie, Director of Construction Maria Giarrantana, Len Turpin, Tom McGowen

RESTORE

Matt Boyne, *Director of ReStore Operations*Barbara Blanchfield, Brendan Hyland, Sean Issac, Anne Mittelmann,
Wilfredo Reyes, Jahaira Rivera, Kyle Schadler



JOIN OUR TEAM... WE ARE LOOKING FOR AMBASSADORS!

- 1. Crew Leaders
- 2. ReStore Volunteers
- 3. Office Angels
- 4. Family Partners



