

2015 ANNUAL REPORT



Bob Harding, everyone's favorite nonagerian, working with teens.



Bob Spence working on a new home.



The view inside a Habitat home.



Our 2014 - 2015 Annual Report

As we look back on our fiscal year 2014-2015 we acknowledge the outstanding and generous support HHCC received in so many ways – from individuals, businesses, foundations, organizations and the faith community. This support has enabled us to accomplish much and grow in our capacity and ability to help hard working families build and purchase their own affordable homes.

All that was achieved is directly attributable to the shared mission and vision of our staff, board, volunteers, and community partners.

Hundreds of individuals donate to our Last Gasp riders, Roll the Rock bowlers, and purchase Spectacle of Trees and Kayak tickets. We don't have your names, but you know who you are – congratulate yourself for helping put families in safe, decent, affordable homes right here on Cape Cod.

ANNUAL REPORT 2015

OUR MISSION

HABITAT FOR HUMANITY OF CAPE COD WORKS IN PARTNERSHIP WITH FAMILIES IN NEED TO BUILD HOMES, HOPE, LIVES AND COMMUNITY.

Donations from July 1, 2014 through June 30, 2015

\$50,000+

Charlesbank Homes
Mr. Gerard Loftus

\$25,000 - \$49,999

Bennett Charitable Foundation
Mr. Kenneth Foreman and
Ms. Anne Giblin
The Willett Foundation Fund
of The Cape Cod Foundation

\$10,000 - \$24,999

Barnstable County Mutual
Insurance Company
Mr. and Mrs. Lynn Mormann
Real Estate Associates

\$5,000 - \$9,999

Brewster Baptist Church
Mr. and Mrs. Darryl Buckingham
Christ Church Episcopal
Clifford Foundation
Cotuit Federated Church First
Congregational Church of Harwich
Harwich United Methodist Church
Holy Trinity Church Housing
Ministries of New England
The Ken & Judith Joy Family
Foundation
Malin Family Foundation Pilgrim
Congregational Church
Pine Acres Realty
St. Mary's Episcopal Church

\$2,500 - \$4,999

Mr. and Mrs. Scott Barron
Cape Cod Synagogue
Christ the King –
Knights of Columbus
Church of the Holy Spirit Huber
Engineered Woods LLC
St. James the Fisherman
St. John's Episcopal Church
St. Peter's Lutheran Church -
Harwich
St. Mary of Magdala Church
Ms. Nancy F. Smith
Unitarian Church of Barnstable
Mr. and Mrs. Christopher White



Richard Carroll, David Hegner and Howard Taubner

\$1,000 - \$2,499

Anonymous
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Barnstable Association of UCC
Mr. John Barr
Ms. Joanne Broderick
Mr. and Mrs. Warren H. Brodie
Mr. and Mrs. John Brouillard
Brzezicki Family Foundation
Cape Cod Five Charitable
Foundation
Cataldo Custom Builders, Inc.
Ms. Linda Cebula and
Mr. Robert MacCready
Mr. and Mrs. John F. Cleary
The Community of Jesus, Inc.
Mr. and Mrs. Bernard Cornwell
Covenant Community Church
Mr. Charles W. Deaton
Dennis Union Church
Mr. and Mrs. Louis DiMeo
Ms. Susan Ernst
First Church of Christ Sandwich
First Congregational Church of
Yarmouth Port

First Congregational Church -
Wellfleet

First Parish Brewster Unitarian
Universalist

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Friendship Fund Inc.

Joan Bentinck-Smith Charitable
Foundation

John Wesley United Methodist
Church

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Mr. and Mrs. Bruce Langsen

Mr. and Mrs. Raymond Magliozzi

Ms. Sara Morner

Reverend and Mrs. Charles Morris

Ms. Barbara Mulligan-Rado and

Mr. Edward Rak

Mr. and Mrs. Fred J. Naddaff

Mrs. Marianne Pfau

St. Thomas the Apostle School

Mr. and Mrs. Pieter J. Schiller

Short 'N' Sweet

South Congregational Church

Mrs. Maureen Sullivan

Mrs. Janet Taylor

Unitarian Universalist Fellowship
of Falmouth

West Parish of Barnstable

Mr. and Mrs. Perry White

\$500 - \$999

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Mr. and Mrs. Levi C. Adams

Mr. and Mrs. Frank Almeida

Mr. James Barnett

Mr. Kenneth T. Bowman

Mr. and Mrs. Stephen Brocklebank

Ms. Marilyn M. Bruneau

Mr. and Mrs. Jeffrey Burton

Mr. and Mrs. David Bushy

Cape Cod Church

Mr. William G. Carpenter

Ms. Jane H. Corlette

Mr. and Mrs. Robert Cunningham

Ms. Ellen E. Curley

Ms. Betsy Lynne David

Falmouth Track Club

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Ms. Theresa O'Brien
Mr. David B. Greenman
Mr. and Mrs. Gerard Hannon
Mr. Robert J. Hickey
Mr. Frank J. Hoenemeyer
Mr. and Mrs. John Holman
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Mr. and Mrs. David B. King
Mrs. Judith Lothrop
Mr. John T. Lynch and
Ms. Eleanor O'Sullivan
Mr. James Magerman and
Ms. Abbe Will
Ms. Brigid A. Makes
Mr. Scott McGraw
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Gift Program
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Ms. Liza Solomon
Mr. and Mrs. William F. Page
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Ms. Sara Phillips
Mr. and Mrs. Ronald H. Reif
Mr. and Mrs. Robert D. Renn
Rabbi and Mrs. Harold Robinson
Ms. Dorothy Rogers
Ms. Mary M. Scanlan
St. Andrews by the Sea
St. Joan of Arc Church
Ms. Dilys J. Smith
Sunderland Printing
Ms. Joanne Taylor
Mr. and Mrs. Bruce Torrey
Unity on Cape Cod
Mr. and Mrs. John Vellone
Verizon Foundation
Ms. Suzanne Walton
West Falmouth United
Methodist Church
Mr. and Mrs. Bruce M. Zeller

\$250 - \$499

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Amica Companies Foundation
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Mr. and Mrs. Wade Barstow
Ms. Susan Bodde
Mr. and Mrs. Jonathan S. Bookman
Mr. and Mrs. Dana S. Briggs
Mr. and Mrs. Arthur S. Brisbane
Mr. and Mrs. Joseph Buteau
Cape Cod Cooperative Bank
Mr. Frederick E. Coe
Mr. and Mrs. Harold E. Cromwell
Dennis-Yarmouth Regional
High School
Mr. Steven Dougherty

Mr. and Mrs. David J.C. Farquhar
Federated Church of Orleans
First Baptist Church of Hyannis
First Lutheran Church
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Ms. Rachael S. Freeman
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Mr. Vince Ollivier
Mr. and Mrs. Frank Giso
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Mr. and Mrs. James Goddard
Ms. Diane J. Goldsmith and
Ms. Linda M. Doran
Mr. and Mrs. David L. Hegner
Mr. and Mrs. Robert Helms, Jr.
Mr. Kenneth Heritage
Reverend and Mrs. William Heuss
Mr. Fredrick Holt
Heroes in Transition Inc.
John G. Latham, Inc.
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and Mrs. John F. Kaar
Mr. and Mrs. Jack C. Kadzik
Lawrence Lynch Corporation
Mr. and Mrs. Terry Lichty
Colonel and Mrs. Donald Lynde
Mr. and Reverend James F.
Mangan, II
Marvin Windows and Doors
Ms. Alice W. McDonald
McPhee Associates of Cape Cod
Merck Matching Gift Program
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Ms. Sharon L. Myerson
Reverend and Mrs. Robert Naylor
Mrs. Marilyn A. Nouri
Mr. and Mrs. Lawrence M. Novak
Ms. Nancy F. Partridge
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Mr. and Mrs. William A. Rangnow
Mr. and Mrs. James F. Rappolt
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Mr. Raymond Rota
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St. Francis Xavier
Preparatory School
Mr. and Mrs. Michael Sarcione
Mr. Thomas M. Scanlan
Ms. Georgia Schneider
Ms. Patricia Schoeffel
and Mr. James Bampos
Sitkin Family Foundation
Mr. and Mrs. Larry Smith
Mr. and Mrs. David
Twichell, Jr.
Mr. and Mrs. Thomas
Vautin
Mr. and Mrs. Donald D.
Wick
Reverend and Mrs.
Charles Wildman

Ms. Deborah Winograd
Ms. Sandra Wonders

\$100 - \$249

@designREMODEL
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Ms. Beverly Morrison
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Ms. Elizabeth M. Arnold
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Mr. James Audibert
Mr. and Mrs. James J. Aylward
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Mr. and Mrs. Clayton Beless
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Ms. Jodee P. Bishop
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Mr. and Mrs. George Botelho
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Mr. John Brennan
Mr. and Mrs. Cornelius J. Bretz
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Mr. and Mrs. John W. Bryant
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Ms. Paula Schnepf
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Doctor Bart L. Main
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Ms. Janice E. Campbell
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Mr. and Mrs. Lewis D. Carrington
Mr. and Mrs. Richard D. Carroll
Mr. and Mrs. James H. Carroll
Mr. Gerald J. Carroll
Mr. and Mrs. Richard E. Casey
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Ms. Marjorie L. Devault
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Mr. Tor Clark
Mr. and Mrs. Barry S. Clickstein
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Mr. Todd Coe
Mr. Scott Coe
Mr. David Coe, Jr.
Ms. Laura Coe
Mr. David S. Cohen
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Mr. and Mrs. Harold I. Cole
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Mr. and Mrs. John B. Conners
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Mr. Roger Deromedi
Mr. and Mrs. Dennis M. Devine
Mr. and Mrs. Thomas Dewing
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Mrs. Suzanne Dickinson
Mr. and Mrs. Arthur F. Dickinson
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Dinsmore
Mr. and Mrs. Jimmy G. Dishner
Mr. Neil F. Doherty
Mr. and Mrs. Joseph Doolin
The Dover Police Association
The Dram Shoppe Consultant
Mr. and Mrs. Richard Draper
Mr. and Mrs. James R. Driscoll
Mrs. Virginia Duquet

**On September 14, 2014,
20 HHCC Last Gasp Riders
raised over \$30,000 in our
second Last Gasp Bike Ride.**



Volunteers raise a wall on Oak Street in Harwich

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 Ms. Catherine Dwyer
 E2 Solar
 Eastham Discount Oil
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 Mr. and Mrs. Peter Eisenbarth
 Mr. and Mrs. Don G. Ellicott
 Ms. Jaime Emerson
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 Mr. James L. Dellasala
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 Ms. Elizabeth A. Giles
 Mr. and Mrs. Harold L. Gilmore

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 Ms. Patricia Pagano
 Ms. Victoria Goldsmith
 Mr. Paul D. Goodhue
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 Ms. Elizabeth B. Hall
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 Ms. Joyce Haun
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 Ms. Kathleen M. Henry and
 Ms. Kim V. Marrkand
 Ms. Mary D. Herberich
 Mr. and Mrs. Herb Hess
 Ms. Jane G. Hinckley
 Mr. and Mrs. John H. Hoagland, III
 Ms. Shirley E. Holland
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 Mr. and Mrs. Durant A. Hunter
 Mr. John Hurley and
 Ms. Anne Goggin
 Mr. and Mrs. Thomas Hutchinson,
 D.M.D.
 Mr. and Mrs. Raymond Jasinski
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 Johnson
 Mr. and Mrs. Robert R. Johnson
 Mr. and Mrs. P.T. Calvin Johnson
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 Ms. Judith Keller
 Ms. Marion L. Kennedy
 Ms. Elizabeth King
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 Ms. Maureen O. Klett
 Mr. Roger Kligler
 Mr. and Mrs. Dan Kliska
 Knights of Columbus -
 Provincetown
 Mr. and Mrs. Mark G. Knowland
 Mr. Tom Kosman and
 Ms. Ruth Weil
 Mr. and Mrs. Dick Kraycir
 Ms. Marisha E. Krupkin and
 Mr. Dennis S. Neier
 Mr. and Mrs. Joseph Leary
 Ms. Irene Lehan
 Mr. and Mrs. James J. Lehane
 Mr. and Mrs. Ernest Lehman
 Mr. and Mrs. Paul W. Leofanti
 Mr. Michael Levy
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 Ms. Martha McDonald
 Ms. Kathleen McGuire
 Reverend Ellen B. McKinley
 Ms. Deborah A. McLister
 Ms. C. Page McMahan
 Ms. Rebecca J. Mendible
 Mr. and Mrs. Gilbert Merritt
 Ms. M. Eleanor Meyer
 Mr. and Mrs. Leon D. Michelove
 Ms. Linda Miller
 Mr. Peter L. Miller and
 Ms. Mary Cassesso
 Mr. and Mrs. J. Stanley Miller
 Mr. and Mrs. William J. Mills
 Mr. and Mrs. Joseph J. Mistretta
 Ms. Kate Mitchell and
 Ms. Patricia Toalson
 Ms. Tara Mitchell
 Ms. Elizabeth K. Moser
 Ms. Annetta L. Murphy
 Mr. and Mrs. James J. Murphy
 Mr. and Mrs. Daniel Murray
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 Ms. Elizabeth A. Nilsson and
 Ms. Jane Snow
 Mr. and Mrs. Robert B. Nolan
 Mr. Warren J. Norris
 Ms. Leonora M. O'Brien
 Ms. Barbara O'Connor
 Mr. and Mrs. James O'Leary
 Mr. and Mrs. Joel Olsen
 Mr. and Mrs. Robert J. Olson
 Mr. Shane T. O'Neill and
 Ms. Jana P. Kelly
 Mr. and Mrs. William Opel
 Mr. and Mrs. William A. Pacunas
 Doctor and Mrs. Robert C. Parke
 Mr. and Mrs. James D. Parmelee
 Mr. Carl A. Pearson
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 Mr. and Mrs. Dan Rabold
 Mr. and Mrs. Abid Raoof
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 Ms. Desiree L. Revoir
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 Mr. Henry Bert O. Jackson
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 Mr. and Mrs. W. R. Riley
 Mr. and Mrs. Mark Riley
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 St. Peter's Episcopal
 Church-on-the-Canal

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 Ms. Christina D. Shand
 Mr. Greg F. Shaw
 Doctor Anne Sigsbee
 Mr. Marc Silverstein and
 Ms. Cynthia King
 Mr. and Mrs. Paul Simmons
 Mr. and Mrs. Richard Simmons
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 Mr. and Mrs. Kevin J. Sullivan
 Mr. and Mrs. Peter J. Tarrant
 Mr. and Mrs. Howard E. Taubner
 Ms. Linda Taylor
 Mr. Barry Thomas and
 Reverend Judith Thomas
 Ms. Suzanne Thomas
 Mr. Travis Thompson
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 West Yarmouth Congregational
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 Ms. Judith M. Yorio Ed.D.
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 Ms. Susan M. Verner
 W. Vernon Whiteley, Inc.
 Mr. and Mrs. William D. Wade
 Reverend and Mrs. Edward Walker
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 Ms. Rebecca C. Richardson
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 Ms. Sandra H. Cole
 Mr. and Mrs. John M. Collins
 Mr. and Mrs. William P. Comis
 Mr. and Mrs. Barry Conant
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 Mr. and Mrs. Edward J. Connell
 Ms. Arline L. Consiglio
 Consigning Women
 Ms. Nancy N. Cook
 Mr. Charles B. Cooper and
 Ms. Sara E. Bysshe
 Doctor and Mrs. Richard Crawford
 Ms. Laura Crocco
 Ms. Carolyn Crowell
 Ms. Wendy Cullinan
 Ms. Margaret B. Cummings
 Mr. and Mrs. Leonard Cuneo
 Mr. and Mrs. Stephen F. Curley
 Ms. Susan T. Curtis
 Ms. Zelta Curtiss
 Ms. Susan Daly
 Ms. Karen J. Datlowe
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 Ms. Anne De Carlo
 Mr. and Mrs. Robert F. Dececco
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 Ms. Linda DeLorey
 Mr. Frank DeMaio
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 Mr. and Mrs. Leonard Duchesney, Jr.
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 Ms. Lucy M. Fabbo
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 Ms. Merriel A. Gillan
 Mr. and Mrs. Bruce Gilmore
 Mr. and Mrs. Anthony Giovannone
 Ms. Joan F.W. Gironda
 Mr. and Mrs. Gerald H. Giusti
 Mr. and Mrs. Asa B. Goddard

**We completed 6 homes
 (already in construction),
 impacting the lives of 6
 adults and 9 children.**

Glenwood Avenue, Falmouth & Bevan Way, Orleans

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 Ms. Caroline W. Diprospero
 Mr. and Mrs. Michael DiRuzza, Sr.
 Mr. and Mrs. John Dolen
 Ms. Linda L. Doll and
 Mr. Neil Tanger
 Ms. Carol C. Dooley
 Ms. Anita Dranetz

Ms. Judith Godin
 Mr. and Mrs. John O. Gooch
 Mr. and Mrs. Larry S. Gordon
 Reverend Dorothy Greene
 Mr. Robert Grogan
 Ms. Donna Grout
 Mr. and Mrs. Michael Grugnale
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Mr. and Mrs. Robert Haff
Mr. and Mrs. John P. Hagon
Mr. and Mrs. John A. Hague, IV
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Mr. and Mrs. Edward N. Henry
Ms. Joan Hensler
Mr. and Mrs. Roger R. Henson
Mr. and Mrs. Timothy Herrick
Mrs. Cynthia A. Hickey
Mr. and Mrs. Francis A. Hoffman
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Ms. Kirby Holmes
Mr. and Mrs. John W. Holmes
Mr. and Mrs. Walter K. Horn
Ms. Doreen Hughes
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Ms. Kathleen Johnson
Ms. Elsie H. Johnson
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Ms. Gayle Simundza
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Mr. and Mrs. William E. Lightfoot
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Ms. Joan S. Llewelyn
Ms. Muriel Locklin
Ms. Susan J. Loftus
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Ms. Rosemary G. McLaughlin
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Mr. and Mrs. Jacob B. Miller
Mr. Christopher J. Miller
Ms. Linda Milliken
Ms. Josephine Mines
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Ms. Shirley D. Montgomery
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Ms. Priscilla Morrison and
D. L. Rodriguez
Mr. Ryan Mortimer
Mr. and Mrs. Robert A. Morton
Mr. Michael Moynihan
Mr. and Mrs. John Mulkeen
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Ms. Judith Fenner
Ms. Ann Murray
Mr. and Mrs. John F. Myers
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Reverend Sally Norris
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Mr. Andrew Allen
Mr. Michael F. O'Brien

Ms. Ellen O'Connell
Mrs. Ann B. O'Connell
Ms. Mary E. O'Connell and
Ms. Kathleen O'Connell
Mr. and Mrs. Jerry Ogden
Mr. David G. Olson
The Ottmar Foundation
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Ms. Pamela G. Nickerson
Mr. and Mrs. Paul B. Phinney, III
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Ms. Connie L. Pina
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Mr. Peter M. Prygocki
Mr. and Mrs. Angelo M. Puzo
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Association
Ms. Carol A. Queenan
Ms. Cheryl N. Quinn
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Mr. Ronald M. Remondino
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Mr. Steven L. Roberts
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Mr. and Mrs. Edouard Rocher
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Ms. Margaret M. Ruggeri
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Mr. and Mrs. Robert Ryley
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Ms. Cathy Sabatt
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Mr. Morton Schlesinger and
Ms. Joan Goldsmith
Mr. and Mrs. Marion Scholes
Mr. and Mrs. Alan Schwartz
Mr. and Mrs. John Scott
Mr. William C. Secor
Ms. Lois I. Shaw
Mr. and Mrs. Jerry R. Shepardson

We started and completed
**2 homes, impacting the lives of
3 adults and 4 children.**

Sesame Street, West Barnstable

Mr. and Mrs. Robert A. Silk
 Mr. and Mrs. Brian Skea
 Mr. Thomas Slack
 Mr. and Mrs. Alan B. Smith
 Mr. and Mrs. Ronald S. Smith
 Ms. Marjorie J. Smith
 Ms. Janet I. Southworth
 Mr. Winthrop M. Southworth, III
 Mr. and Mrs. Ralph L. Specht, Jr.
 Mr. and Mrs. Christopher W. Stamas
 Mr. and Mrs. Richard Stewart
 Mrs. Anne Stillwell*
 Mr. and Mrs. Robert R. Stolte
 Ms. Nan Stone
 Mr. Richard Stoughton, Jr.
 Ms. Lindsey Straus
 Mr. Howard Streifford
 Ms. Joanne M. Stubbins
 Mr. David Sutherland and
 Ms. Nancy Benben
 Mr. and Mrs. Peter O. Swanson
 Mrs. Anne M. Swanson
 Ms. Nancy Sweeney
 Mr. and Mrs. James H. Swindler
 Ms. Betty H. Szeberenyi
 Ms. C. Ann Taber
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 Mr. and Mrs. Henry L. Tafe, III
 Ms. Sally Tarbell
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 Terris Hair Affair LLC
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 Ms. Diane L. Thibault
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 Mr. and Mrs. David F. Thompson
 Ms. Shirley Todd
 Ms. Roberta W. Trainor
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 Mr. and Mrs. David Tribuzio
 Ms. Catherine P. Twomey
 Ms. Katherine H. Udall
 Mr. and Mrs. Charles E. Verkade
 Mr. and Mrs. Ted Wahl
 Ms. Lynnette Walker
 Ms. Dawn Walnut
 Mr. and Mrs. Dennis Walsh
 Mr. and Mrs. Ernest L. Walsh
 Ms. Maggie Walsh
 Mr. and Mrs. Donald F. Ward
 Ms. Ann R. Warren
 Mr. Brian Wasser
 Ms. Gertrude P. Waters
 Mr. Mel Waxler
 Mr. William Weil
 Ms. Carolyn A. Weimar
 Mr. and Mrs. Arthur Weiner
 Mr. and Mrs. Kenneth R. Welch
 Mr. and Mrs. Peter R. Wells
 Ms. Cynthia West
 Colonel Charles T. Westcott
 Mrs. Noel White
 Mr. and Mrs. Bruce R. White
 Ms. Linda S. Wiest
 Ms. Paula Wilbert



Bevan Way, Orleans

Mr. and Mrs. John D. Woodley
 Mr. and Mrs. Harry C. Yates
 Ms. Natalie Young

Carpenter's Club

Levi C. Adams
 Robert Cabezas *
 William G. Carpenter
 Lois M. Farmer
 Marian P. Gmeiner
 Dot L. Hannon
 Philip H. Mitchell
 Regina M. Mullen
 Kathryn B. Olsen
 William F. Page
 Robert C. Parke
 W. R. Riley
 Larry L. Smith

Gifts in Kind

Adventure Bound Camping
 Atria Woodbriar
 BizChecks
 The Black Cat Food & Spirits
 Blueboard Specialists Plastering, LLC
 Bracken Engineering, Inc.
 Mrs. Judith Brainerd
 Mr. and Mrs. David Bushy
 Cape & Islands Shredding Services
 Cape Cod Five Cents Savings Bank
 Cape Cod Maritime Museum
 Cape Cod Sportswear
 Cape Cod Wholesale Nursery
 Centerville-Osterville-Marstons Mills
 Fire Department
 Colombo's Cafe & Pastries Cotuit
 Federated Church
 Dow Products
 East Cape Engineering, Inc.

Eastern Bank
 Eastham Windmill Weekend
 Four Seasons Landscaping
 Fraser Construction
 The Furies
 Gerardi's Cafe
 Glynn Electric
 Mr. and Mrs. Nat Goddard
 The Great Provincetown
 Schooner Regatta
 Grouper Design and Prepress
 Hart Farm Nursery
 Harwich Chamber of Commerce
 Hole in One Donut Shop
 Hunter Douglas
 Mr. and Mrs. James A. Jenkins
 Jen's Plumbing & Heating
 Kate Mitchell & Associates
 Nauset Disposal
 Provincetown Harbor
 Mr. Brian Ridgeway
 The Roadhouse Cafe
 Todd Soares
 Simple Signs of Cape Cod, Inc.
 Square D
 Studio 815 Landscape Architecture
 Sun Engineering HVAC Designs
 TLT Painting
 Town of Eastham
 Town of Wellfleet
 Town of Yarmouth
 Uno's Chicago Grill
 Valspar Paint
 The Valle Group
 Mr. and Mrs. Douglas Velie
 W. Vernon Whiteley, Inc.
 Waquoit Congregational Church
 Whirlpool Corporation
 World Telecom, Inc
 Yarmouth Seaside Festival Committee

Deceased Donors*

Robert Cabezas
 Anne Stillwell

Gifts Given in Memory of...

Stuart Anson
 Rose Arena
 Charlie Ayer
 Arthur Baker
 Mary Baker
 Barclay
 Jan Bowman
 Kathleen Lynn Bowman Eynon
 Jane Charette
 Richard Clark
 Elba Collado
 Sidney Collins
 William Cook
 Mary Coon
 Edward Cummings
 Donald Dickinson
 Ernest Duquet
 Thomas Fallon
 John Forbes
 Joan Green
 Sam Hall
 Ernie Haun
 Walden Howard
 Jean Jones
 David Knight
 Fred Lamson
 Betty and John Latham
 Virginia Light
 A.J. Linnell
 Barbara Loftus
 George Lothrop
 Paul Meadows
 Lyman Mix
 James Mulligan
 Bev Muto
 Jean Nickerson

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 Karolyn McClelland, Co-Chair
 Betsy Giles
 Joan Ratliff-Burton
 Jill Scalise
 Mary Scanlan
 Robin Trainor

Family Partners

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 Linda Bodin
 Joan Burton
 Betsy Giles
 Christian Holleck
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 David King
 Virginia LaPorte
 Karolyn McClelland
 Patricia Monahan
 Lyanne Monteiro
 Marilyn Nouri
 Stan Samuelson
 Jeannine Shapleigh
 Bill Stoeckert
 Robin Trainor
 Doug Wheeler
 Carol Wilkins

Home Applicant Selection

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 Marilyn Nouri, Co-Chair

Home Application Office Team

Sherry Lang, Co-Chair
 Kathy Low, Co-Chair
 Bev Witkoski, Co-Chair
 Judy Garvey
 Barbara Mulligan-Rado
 Anita Parker
 Judy Sullivan

Home Application Credit**Review Team**

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 Deb Anderson
 Liam Cahill
 Ellen Covell
 Karl Jennings
 Mary Miller
 Elizabeth Stevens
 Donna Zayatz

Home Application Interviewers

Debbie Abbott
 Pam Chase
 Lauren Elliott-Grunes
 Nancy Emerson
 Lois Farmer
 Julie Jones
 Joe Leary
 Sue Leary
 Barbara Lussier
 Mary Maraggio
 Karolyn McClelland
 Jeanne McCullagh

Jody Mines
 Patty Monahan
 Marilyn Nouri
 Grace Pedersen
 Robin Trainor
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 Paul Garganigo

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 Berkeley Johnson
 Kate Mitchell
 Charles Orr

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 Tom Benoit
 Jimmy Dishner
 Joe McParland
 Reverend Doctor John Terry
 Ron Winner

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 Deacon Dave Akin
 Luke Furey
 Reverend Phil Jackson
 Bill Matyskiel
 Debra Miller
 Bev Parke
 Rob Parke
 Reverend Chuck Soule
 Mimi Whitney

Glenwood Avenue, Falmouth Walls**Raised: October 5, 2013****Dedication: October 28, 2014****Bob Leary, House Leader**

Ivan Abrams
 Frank Almeida
 Atria Woodbrier
 Sally Baer
 Purth Balect
 Barbara Barron
 Tyler Barron
 Belle Weather
 Marc Beroz
 Stephen Bogiages
 Jean Boundy
 Susan Brooks
 Carol Burgess
 Joe Carignan
 Steve Carignan
 Richard Carroll
 Barry Clickstein
 Chris Cook
 Judy Coppola
 Joycelyn Costa
 Linda Dalton
 Wesley Dancause
 Kevin Dauphinas
 Ashley Dellane
 Michael Dennen
 Catherine Dodge
 Paul Donahue
 Rev. Paul Dreyer
 Jonathan Drury
 Cynthia Dyer
 Maureen Ellis
 Steven Ellis
 Sue Ernst
 Falmouth Builds Together
 Falmouth Jewish Congregation
 Falmouth Junior Girl Scout Troop
 Falmouth Service Center
 Reverend Nell Fields
 JoAnne Fishbein
 Michael Fishbein
 Jonathan Fox
 Dave Frank
 Elizabeth Fuller
 Ruth Fuller
 Susan Gallagher
 Bruce Gendler
 Betsy Giles
 Bob Glover
 Theresa H.
 Maureen Harrington
 Paul Harrington

Mark Hutker
 Dave Hegner
 Ralph Herbst
 Hutker Architects
 Donald Inglis
 Peter Iodice
 Lars Ivarson
 Dave Kaczmarczyk
 Ilene Karnow
 Kathy Keelan
 Cliff Ketcham
 Ed Kozak
 Don Lans
 Benjamin Lapp
 Joan Lapp
 George Leach
 Bob Leary
 Jennifer Leger
 Megan Leith
 Laurie Leitner
 Alec Lengyel
 Alison Leschen
 Elias Lieberman
 Cliff Long
 Alex Longinidis
 Tim Lynch
 Ed Mahan
 Kevin Maloney
 Shane Mario
 Bill Masterson
 Mashpee Junior Girl Scout Troop
 Jan McDermott
 Emily McDonald
 Patrick McDonald
 Marguerite McElroy
 Jane McLaughlin
 John McLaughlin
 Jason Merryman
 Peter Miller
 James Moudy
 Laurie Murphy
 Sarah Murphy
 Todd Nash
 Eric Nelson
 Jada Norman
 Fred Newman
 Charles Orr
 Justin Orr
 Marge Overholtz
 Kristy Owen
 Bill Page
 Stephen Panzone
 Bev Parke
 Alex Parulis
 Paul Phinney

Habitat has **21 different committees or task force groups** that meet regularly to support our work.



A solar home, soaking up the sun.

Dick Pooley
 Alan Poretti
 Tammy Rausch
 Nicholas Reagan
 Kim Reinhard
 Steven Riley
 Suzanne Robbins
 Cameron Robertson
 Julia Robertson
 Scott Robinson
 Lynette Robinson
 Rachel Robohm
 Pamela Rothstein
 Lynn Rozsa
 Jim Sardella
 Geralyn Schad
 Cathy Schmidt
 Craig Schmidt
 Dottie Shiebler
 Pete Silva
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 Summer of Service
 Youth Group
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 Barbara Sylvia
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 Doc Taylor
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 Cynthia Thibideau

Kurt Uetz
 Unitarian Universalist
 Meeting House of Falmouth
 Karen Verco
 Adin Weatherley
 Laura Wendt
 Taylor White
 Heidi Wilson
 Joyce Wilson
 Mark Wilson
 Erik Zettler

Bevan Way, Orleans
#16 and #19 Walls Raised:
April 5, 2014
Dedication: June 28, 2015
#10 Walls Raised:
September 20, 2014
Dedication: August 30, 2015
Joanne Broderick,
Volunteer Coordinator
Judy Parmelee,
Registration Coordinator

Phil Mitchell,
Devotions Coordinator
 Debbie Abbott
 Joseph Affanato
 David Akin
 Steven Albahari
 Shelley Alden
 Al Alfano
 Frank Almeida
 Gary Anderson
 Jennifer Anderson
 Karl J Anderson
 Jennifer Andrews
 Trish Angelle
 Ellen Anthony
 Dianne Ashley
 Todd Avery
 Adam Baird
 Reverend Bob Baker
 Reverend Sue Baker
 Christopher Bangert
 Chris Barry
 Lily Barter

Tyann Bassett
 Amy Bates
 Sandy Bayne
 Bruce Beane
 Marcia Bechtold
 Chip Bechtold
 Art Behrens
 Reverend JD Benson
 Lisa Bergeron
 Daniel Bermingham
 Melvin Bishop
 Rebecca Blanchette
 Arthur Bodin
 Stephen Bogiages
 Molly Booth
 Bridget Booth
 Brett Bornemann
 Robbie Bouchey
 Robert Bouchey
 Claire Bransfield
 Mike Brink
 Joanne Broderick
 Warren Brodie

Adam Brown
 Judith Bruce
 Barbara Brule
 Jason Bryant
 Jennifer Bryant
 Sean Burns
 Lisa Bushy
 Shari Buteau
 Steve Butler
 Darnell Caffoni
 Patrick Callahan
 Brooke Canada
 Charlotte Caputo
 Evan Carlson
 Pat Carroll
 Bob Caruthers
 Carolyn Castiglione
 Linda Cebula
 Sandy Chernick
 Jason Chilson
 Gift Chimwaza
 Christ Church Episcopal
 Charles Christie
 Shelby Chubb
 Church of the Holy Spirit
 Taylor Cirillo
 Michael Cirincione
 Peter Clark
 Dick Clayton
 Katie Cleary
 Kathy Coady
 Jeffrey Colby
 Ike Cole

**About 175 volunteers
 put in over 16,000 hours
 in non-construction positions**



We can always count on the Coast Guard.

- | | | | |
|-----------------------|--------------------|----------------------------|-----------------------|
| Jean Collins | Mike DiRuzza | Mari Gewandter | William Johnson, Jr. |
| Robert Collins | Jimmy Dishner | Lindley Gifford | Deb Journalist |
| Community of Jesus | Paul Dodson | Amy Gillilan | Susan Judge |
| Erin Condon | Martha Duffy | Catie Glynn | Charles Judge |
| Kylie Condosta | Janice S Dulemba | Nat Goddard | John Kaar |
| Brendan Conroy | Katherine Dunham | Kathy Goddard | David Kaczmarczyk |
| Marcel Consiglio | Christine Duren | Rob Goley | Nikki Karamanos |
| Marie Corcoran | Christina Dwyer | Reverend Bonnie Goodwin | Echo Karras |
| Gordon Correia | Edward Ebert | Bruce Gordon | Cathy Kautz |
| Peter Covell | Ellen Ehrhart | Katerina Govedarova | James Kearing |
| Ellen Covell | Mary Ellen Eichman | Danielle Greeley | Gregory Keating |
| Joseph Crisafulli | Samuel Elliott | Paul Gregg | Rev. Sarah Kelb |
| Cathy Lee Cristofolo | Jaime Emerson | Fred Guidi | Judy Keller |
| Kelly Crosbie | Nancy Emerson | Joshua Gunn | Sharon Keniston |
| Tia Cross | Jeremy Engelbrecht | Michael Guzowski | Carolyn Kennedy |
| Bryan Crowley | Julia Enroth | Larry Hake | Frederick Kennedy |
| Tom Crowley | Christine Erikson | Joan Hall | Marion Kennedy |
| Dianne Cullen | Kurt Erikson | John Hall | Ryan Kilduff |
| Reverend Paul Cullity | Sue Ernst | Wylton Hampton | Peter Kimball |
| Margie Cummings | Nancy Erskine | Mary Ann Hannon | Mitch Kimber |
| Meghan Dailey | Matthew Eveland | Keely A. Hansen | Dave King |
| Christopher Dalton | Ronda Fairbanks | Bob Harding | Holly Klamm |
| Kelly Daly | Lois Farmer | John Harker | Herman Klapproth |
| Susan Daly | Katharine Farnham | Lucia Hart-Miller | John Krug |
| Alexis Darling | Sophia Felicetti | Keegan Hardwick | Connie Larrabee |
| Reverend Jim David | Kathy Felt | Jay Haun | George Leach |
| Reverend Marie David | Bob Filliman | Reverend Brenda Haywood | Colton Leach |
| Reverend Judith Davis | Darla Fincham | Reverend Susan Heafield | Ernest Lehman |
| Philip Davis | Susan Fleming | Kathy Herrick | Rob Leiden |
| Steve Day | Kathy Fogle | Linda Hill | Barb Leiden |
| Terry Dayian | Carole Forbes | Reverend Tiffany | Jordan Leighton |
| Fred Dempsey | Jeff Foster | Nicely Holleck | Reverend Tom Leinbach |
| Eddie Denney | Jan Fox | Reverend Christian Holleck | Janet Lemoine |
| Angelique DePaolo | Elli Freihofer | Lori Holmes | Kathy Lennox |
| Zackery Dery | Kathleen Fulginiti | Albert Hottelmann | Tim Letourneau |
| Ann DeSandis | Holly Funston | Nancy Howes | Enroy Lewis |
| Louis DeVesto | Betsy Furtney | Robert Howes | James H. Lilley |
| Ian Devine | Ave Gaffney | Kathy Hurlburt | Deb London |
| Paul Devries | Julia Gagnon | Sadie Hutchings | Jacob Lowey |
| Dwayne Dewitt | Stephen Galanis | Adrian Hutson | Kevin Lowey |
| Shayne Dewitt | Steve Gallien | Kathy Imler | John Lowery |
| Logan Dibble | Lynn Ganss | Charles Johnson | Bob MacDonald |
| Zoe Dibble | Marilyn George | William Johnson | Emily MacDonald |

- Robert MacDonald
- Reverend Rod MacDonald
- Christina Macort
- Jeffrey Machado
- Chuck Madansky
- Becky Manikas
- Connor Mangelson
- Matthew Manning
- Wyatt Maskell
- Ginny McCabe
- Nancy McCarthy
- Joan McCarty
- Karolyn McClelland
- Jack McCrea
- Michelle McCrea
- Richard McDonough
- Tara McElhinney
- Beth McEntee
- Jim McGinnis
- Karen McLaughlin
- Tess McMahan
- Robert Menhard
- Elizabeth Merritt
- Gilbert Merritt
- Michael Merritt
- Thomas Merritt
- Anita Mewherter
- Nathan Michalski
- Laura Mikaite
- William Miller
- Pat Mills
- Reverend Phil Mitchell
- Erica Mitchell
- Patricia Mormann
- Thomas Morone
- Martha Moynihan
- James Moynihan
- Winnie Moynihan
- Caroline Murphy
- Chris Murphy
- Bill Murray
- Ariel Nadeau
- Gale Nathanson
- Sabrina Nelson
- Reverend Thomas Nelson
- Kathy Nemes
- Molly Nemes
- Benjamin T. Nickerson
- Reverend Sally Norris
- Marilyn Nouri
- Paula Novak
- Donald Nuendel
- David O'Brien
- Johanna O'Day
- Susan O'Donnell
- Patrick O'Halloran
- Kathy Olsen
- Thomas Oram
- Patricia O'Reilly
- Orleans United Methodist Church
- Gail O'Rourke
- Charles Orr
- Ryan Parent
- Judy Parmelee
- Jim Parmelee

About **600** volunteers put in over **21,700** hours of **construction work.**

Rachel Perras
Chris Perry
Sara Phillips
Cody Pittsley
Tara Polli
Adam Porter
Jennie Porter
Casey Powell
Father Robert Powell
Reverend David Pranga
Alicia Raymond
Emily Reardon
Griffin Regan
Ryan Regan
Thomas Reilly
Brian Renard
Bob Renn
Nancy Renn
William Rhymer
David Richards
Scott Richards
Maryanne Richards
Michael Richards
Reverend Bob Richardson
Jim Richardson
Jan Roberts
Nancy Roberts
Fran Robertson
Cameron Robertson
Treavor Robidoux
Christopher Rockermann
Sam Ruskin
Saint Mary Magdalene
Elizabeth Salome
Kathy Sarcione
Danielle Sargent
Jack Sasso
Susan Sasso
Reverend Doug Scalise
Lisa Scapellati
Heather Scheer
Peter Scheffer
James Schermerhorn
Susan Schieb
Christopher Schoener
Neil Schoener
Ellen Schour
Jeff Schwartz
James Sears
Susan Sellitto
Sydney Sheehan
Colleen Shields
Gene Sink
Tom Slack
Bill Smith
David Smith
Sam Smith
Nancy Smith
Ralph Specht
Bob Spence
Thomas Spence
Lori St Cyr
Chris Stamas
Kevin Stewart
Russ Stockwell

Ryan Stockwell
Bill Stoeckert
Cooper Sullivan
Donna Sullivan
Barbara Sykes
Adrienne Tanashian
Scot Tata
Reverend Doctor John Terry
Joseph Theroux
Diane Thibault
Kalpna Thuraisamy
Mark Thurrott
Teresa Tirone
Father Joe Towle
Gerald Trantina
Susan Trask
William R Trumper
Natalie Tudor
Tim Tudor
Brittaney Turner
Emily Walker
Carol Wall
James Weaver
Rich Weeks
Bill Weil
Peter Wells
Reverend Don Wick
Jane Wick
Chris Wilde
Reverend Kate Wilkinson
Nancy Wilson
David Winther
Erika Woods
Robert Wright
Patrick Wueth
Steve Young
Jennifer Zacharia
Kelly Zimmerman

**#28 & 29 Sesame Street,
Barnstable
Wall Raised:
September 27, 2014
Dedication: June 23, 2015
Barry Clickstein,
House Leader
Iris Clickstein,
Co-Volunteer Coordinator
Dot Hannon,
Co-Volunteer Coordinator
Mary Maraggio,
Registration Coordinator
Kathy Trelegan,
Food Coordinator
Tristan Abrahamson
Ivan Abrams
Dylan Ackerman
Joseph Affanato
Reverend Jonathan Ahnquist
Frank Almeida
Julianna Almonte
Catherine Anderson
Reverend Pete Axelson
Reverend Reed Baer
Linda Baker**

Reverend Angela Menke-Ballou
Elon Banks
Lucy Banner
Michael Barnes
Thom Barrett
Bruce Benwood
Marc Beroz
Erik Bratland
Matt Brown
Trevor Burrage
Carol Campbell
Joseph Carignon
Richard Carroll
Barry Clickstein
Iris Clickstein
Jane Conboy
Carolyn Crowell
Reverend Anne Cabbage
Gwen Curly
Justin Davis
Phillip Demenezes
Fred Dempsey
Ryan Dennis
Kassandra Denum
Justin DeSouza
Louis DeVesto
Alex Dines
Dianne Duffy
Reverend Doctor Bruce Epperly
Lois Farmer
Henry Farnham
John Farrington
Michael Firmin
Dave Frank
Caitlin Fraser
Rabbi David Freelund
David Gable
Craig Garling
Craig Gaudase
Kasey Gibb
Reverend Libby Gibson
Mari Gewandter
Lindley Gifford
Kathy Goddard
Gerald Giusti
Bob Glover
Tracy Goldberg
Bruce Gordon
Chris Hammond
Dot Hannon
Reverend Doctor Kristen Harper
Dave Hegner
Molly Heinlein

Steve Henderson
Todd Herrmann
Gregory Hiller
Amanda Hingston
Jim Huffman
Gaines Huneyatt
Sara Hunter
Mike Irish
Steve James
Julie Jones
David Kaczmarczyk
Christos Karplus
Amanda Kirchner
Diane Kraus
Dan Ladas
John Lannon
Jennifer Lannon
Ryan Lannon
Patrick LaPointe
George Leach
Joe Leary
Sue Leary
Alec Lengyel
Clifford Long
Barbara Lussier
Tim Lynch
Robert Macallister
Jeff Macfawn
Kayla MacGregor
Ed Mahan
Kevin Maloney
Marie Manfredi
Mary Maraggio
Bill Masterson
Will Matthews
John Mayer
Jeanne McCullaugh
John McQuade
Matthew Miller
Phil Mitchell
Magen Monty
Cindy Nickerson
Brian O'Donnell
Colin O'Donnell
Maureen O'Donnell
Nicholas O'Sadcia
Bill Page
Randolph Parker
Grace Pederson
Bob Penney
Meagan Perry
Debbie Pierce
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John Range
Joshua Richards
Jim Richardson
Daniel Riedl
Dick Roberts
Rabbi Harold Robinson Jack
Sample
Sam Samuelson
Reverend Chuck Schleich
Diane Scott
Peter Silva
Linda Smith
Bob Spence
Chris Stamas
Rebecca Stanley
Kevin Stewart
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Howard Taubner
Reverend Doctor John Terry
Robin Trainor
Kathy Trelegan
Catherine Twomey
Michael Twomey
Rena Wade
Mark Walcott
Roberta Walcutt
Hanna Walther
Stanley Warren
James Weaver
Geoff Wheeler
Perry White
David Wilbur
Chuck Wildman
Carol Wilkins
George Wing
Aurora Winters
Sean Wisse
Thomas Wittig
Charlie Worrick
Donna Wudyka
Patrick Wyeth
Andrea Zukowski

**Oak Street, Harwich
Walls Raised: June 27, 2015
Joanne Broderick,
Volunteer Coordinator
Susan Lauber,
Registration Coordinator
Joan McCarty,
Food Coordinator
Reverend Judith Davis,
Devotions Coordinator**

Ralph Anderson
 Bruce Beane
 Arthur Bodin
 Dave Callaghan
 Linda Cebula
 Mike DiRuzza
 Edward Ebert
 Dave Frank
 Frank Giso
 Fred Guidi
 John Hall
 Bob Harding
 Gregory Hiller
 John Kaar
 Cathy Kautz
 Erin Kline
 Danny Lahav
 Thomas McLean
 Gilbert Merritt
 Jim Parmelee
 Bob Renn
 Marc Sitkin
 Bill Smith
 Ralph Specht
 Bob Spence
 Chris Stamas
 Joe Towle
 Natalie Tudor
 Douglas Wheeler
 James Wordsworth

ReStore

David Akin
 Andrea Anad
 Emily Andrews
 Elaine Armour
 Devan Atanian
 Dan Birmingham
 David Bernstein
 Jessica Blake
 Javitza Ciriaco
 Caleb Cobb
 Annie Cook
 Caitlyn Crosby
 Michael Cruz
 Cathy Curtis
 Judy Dacey
 Ellen Davies
 Darleny De La Rosa
 Sherwood Duane
 Sam Dupree
 Tyler Farre
 Tyler Ferron
 Kay Friend
 Chris Goodale
 Kevin Goodwin
 Kate Gulden
 Larry Hake
 Chris Hammond
 Cyndy Hassell
 Hank Henderson
 Karen Henderson
 Sean Henderson
 Rachel Humphrey
 Dawn Jackson

Emily Jathas
 Bill Jones
 Maria Juliani
 Barbara Leiden
 Robert Leiden
 Margy Mahrtd
 Kendra Maler
 Stephanie Marques
 Joan McCarty
 Madelyn McGuire
 Michael McNulty
 Nicole Miranda
 Julian Molina
 Chris Montcalm
 Kathy Moran
 Ken Murray
 Bob Naylor
 Gretchen Naylor
 John Newlon
 Lois O'Brien
 Bill Olivier
 John Oliver
 Brian Ortega
 Joe O'Toole
 Claribel Perez
 Edward Pfeifer
 Pamela Pfeifer
 Kevin Ray
 Deborah Reade-Kochka
 Bethany Riviera
 Cameron Robertson
 Oliver Roycroft
 Courtney Saggese
 Nan Schleich
 Amanda Sela
 Jill Sutcliffe
 Rose Taylor
 Gina Tonelli
 CJ Turner
 Bill Varner
 Patrick Wyeth

Kayak Raffle

Pat Taylor, Co-Chair
Bill Witmer, Co-Chair
 Jeanne Adams
 Marie Becker
 Bob Becker
 Art Bodin
 Parker Chick
 Priscilla Chick
 Charles Christie
 Heather Davis
 Nancy Erskine
 Larry Hake
 Dave Hegner
 Alison Kaar
 John Kaar
 Jake Ketchum
 Simone Ketchum
 Barbara Leiden
 Rob Leiden
 Jim Lilley
 Anne Mahon
 George Mahon



Glenwood Avenue, Falmouth

Lynn McDermott
 Joe Mistretta
 Bill Page
 Judith Page
 Paulette Pfehlig
 Gina Ramos
 Joe Towle
 Christine Twombly
 Irene Van Duyn

We participated in
Roll the Rock
 for the first time,
 where **8 teams**
 raised over **\$14,000.**

Office, PR, and Other

Jennifer Avery
 Diane Barstow
 Cheryl Cerbone
 Merrily Crowley
 Carol Dickerson
 Lois Farmer
 Kathy Herrick
 Jane Miceli
 Mary Scanlan
 Christine Schott
 Nancy Smith
 Sally Tarbell
 Kathy Trelegan

Habitat For Humanity of Cape Cod

Annual Report 2015

FINANCIAL SNAPSHOT

Fiscal Year: July 1, 2014 – June 30, 2015

CONTRIBUTIONS

Individuals	\$270,945
Businesses	\$37,741
Faith Partners	\$100,765
Fund Raising Events	\$91,545
Non-government Grants	\$179,655
Government Grants	\$1,340,659
FHLBB (bank funds) – grants	\$58,548
TOTAL CONTRIBUTIONS	\$2,079,858

OTHER INCOME

Mortgage Payments	\$227,957
Home Sales	\$866,425
ReStore	\$195,885
Other	\$4,746
TOTAL OTHER INCOME	\$1,295,013
TOTAL CASH RESOURCES	\$3,374,871

UTILIZATION OF FUNDS

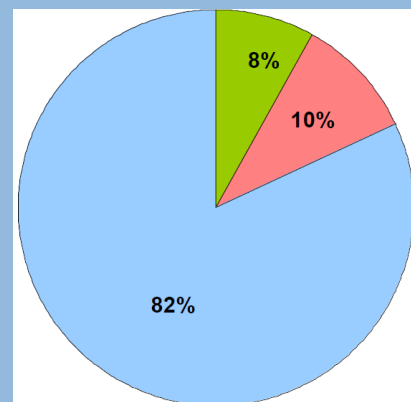
By generally accepted accounting principles, the costs related to the construction of a home (Habitat's largest expense category) are recorded for the fiscal year that the home is sold. Therefore, our activity portrayed in an audit can be severely skewed, depending on when we deed the home.

Because of this, we report functional expenses showing the last three audited years, including a summary showing an average of three years. The average of three years will give the most accurate picture of our activity.

Year	Program Services	Fundraising	Management	Total
2012	\$696,144	\$109,732	\$157,457	\$963,332
2013	\$1,238,550	\$133,325	\$136,104	\$1,507,979
2014	\$2,021,817	\$158,524	\$167,797	\$2,348,138

3 YEAR SUMMARY

\$3,956,511	Program Services	82%
\$401,581	Fundraising	8%
\$461,358	Management and General	10%



Program Services includes all costs relating to the construction of homes (e.g., materials, contracts, permits, fees, supervision and insurance). Also included are costs related to land acquisition and costs associated with family selection and partnership.

Habitat for Humanity of Cape Cod relies heavily upon land donations to which we assign a \$25,000 per house value for our accounting purposes. Because each house is sold with an affordable deed rider, Habitat homeowners can never realize the market value of their land. While Habitat Cape Cod continues to receive some percentage of its buildable land as donations, both from public and private sources, more recently we have garnered government grants to fund the purchase of land. The larger percentage of "government grants" listed above has been dedicated to land purchase and infrastructure.

Typically we receive between \$12-20,000 of 'gifts in kind' for each home we build. Volunteer labor: the priceless value of our volunteers is not assigned a cash value for accounting purposes.