PANDEMIC
SAFETY
QUARANTINE
resilience
equity
strength
UNCERTAINTY
ACTIVISM
SACRIFICE
ESSENTIAL WORK
DISTANCE

Habitat for Humanity
East Bay/Silicon Valley
2020 annual report
LETTER FROM THE LEADERSHIP

It would be an understatement to say this year has been a challenge. As people, as a society, and as a community organization—we have faced pressures this year unlike any we have encountered before. But we’ve held firm to Habitat’s mission, our ability to innovate, and the community that makes us strong and resilient. As a result, we’ve not only survived this year—Habitat has grown under the pressure to serve more people than ever.

Habitat has been tested before. We have faced recessions, the dissolution of critical funding structures, and other trials in our 35-year history. So when we came across the toughest challenge we’ve ever faced as an organization, we did what we always do. We dug into our tenacity and creativity and entrepreneurial spirit, and we kept our eye on the goal—serving our community—and as we’ve always done, we are coming through this struggle stronger.

While so many businesses and organizations have cut back or closed during the pandemic, Habitat East Bay/Silicon Valley has expanded our services. With each heightened challenge, we became more nimble to innovate and to improve. We’ve done so because we believe in the talent and strength of this team, the compassion and generosity of our community, and most of all—the necessity of our work, now more than ever.

This health crisis has laid bare how foundational housing is to health, safety, stability, and opportunity. While our society at large faces a newfound fear for safety and health, the people Habitat serves have long faced it day in and day out, and they are hit hardest now. While sheltering in place is our best defense, we serve those who struggle with housing insecurity, unsafe conditions, or simply no place to shelter. While many of us face a tough financial crunch, we serve those for whom this economic crisis is calamitous. While our society reckons with an ingrained racial legacy we cannot ignore, we serve to foster social and economic justice through housing.

The pressures of this year have not stopped us from serving our community. In fact, we’re serving more people—whether it’s by making homeownership a reality, keeping people safe and healthy in their homes, offering financial guidance, or helping to put our unhoused neighbors into safe shelter. And it’s possible because we are powered by people.

This year has been a testament to the extraordinary people who make Habitat strong. We asked our team to be agile, resourceful, and flexible—and they stepped up, modifying their processes or even shifting to different programs as needed.

We asked our volunteers to adjust to changing norms and safety protocols—so handmade masks poured into our mailboxes and people eagerly filled our limited volunteer capacity to hammer at a distance. We asked our supporters for the investment to keep us building in this time of crisis—and the community continues to answer that call with incredible generosity. Never have we been so inspired by this community of people.

As long as we keep working together and focusing on a clear vision and mission, we know Habitat will endure pressure not just with grace—but with growth.

Jonas Moe
Board Chair
Janice Jensen
President & CEO
WHERE WE STAND
In the midst of all of this year’s uncertainties, one thing has been made very clear: our culture is grappling with a long history of racial injustice that needs to be redressed and cannot be ignored.

Of course this is not new, but one of the oldest issues we face as a society, an original sin in this country that has created such incredible harm and continues to do so today. We must recognize that this is a daily reality in the lives of so many, particularly our Black neighbors, and not only when the most egregious examples are caught on camera. Racial, social, and economic injustice permeates our lives on so many levels.

It saddens us that such a fact needs affirmation, but it does.

But we also take heart, and hope, in our work at Habitat. We work to foster equity through housing, because housing is a bedrock of opportunity. And one of the most insidious forms that racial injustice has taken in our history is unequal access to housing—particularly homeownership.

Through explicit policies like redlining, as well as implicit bias ingrained throughout our system, people of color have not had equal access to homeownership and all the benefits and opportunities that come with it. Homeownership gives stability to families and entire communities—the ability to invest in your own family’s future and the opportunity to build wealth that can be a foundation for the next generation and each generation thereafter. Studies show incredibly positive outcomes in health, finances, and education that come with homeownership. So, when you have unequal access to homeownership, it’s more than being denied four walls to call your own. It goes so far beyond that.

Habitat is here to combat that injustice. We work to ensure that more people and families are put on the path to stable housing. That more people are empowered with the tools to achieve financial wellness and better housing opportunities. That more of our neighbors can afford a home of their own. That housing policies serve to shape a more just and equitable society. Our work may not be a cure-all for the vast damage done by systemic racism, but it’s a foundation for a more level playing field, and we are committed to creating more equity through housing.

That’s where Habitat stands. Thank you for standing with us in this work to build more opportunity for all.
a year of critical response and expansion

Our history is one of outside-the-box thinking to meet the challenges before us. This year tested that ethos like no other.

When COVID-19 changed our reality, Habitat’s work was called upon as an essential service.

Our office staff scattered to work from home around the Bay Area, and our construction sites scaled back to skeleton crews.

We connected with clients and community leaders to assess and triage the most urgent shelter priorities.

And we modified our programs and services so that we could safely respond in the midst of a growing and ever-changing emergency.

But most of all, we got to work.

1. emergency housing
   answering the dire need for safe shelter during this health crisis for our unhoused neighbors

2. mortgage forbearance
   easing financial pressure for our homeowner partners with the gift of time

3. counseling in a crisis
   empowering families to weather the economic crisis and thrive

4. safe shelter
   ensuring vulnerable homeowners maintain safe and stable housing during this crisis

5. building for the future
   bringing the stability of home ownership to more families
We knew some of our homeowner partners would be hard hit by a pandemic—and the ensuing economic crisis—with many facing loss of income, childcare challenges, and the need to stretch their budgets. So we offered the gift of time: payment deferral plans to homeowners struggling to make their mortgage. By alleviating some of the financial pressure, homeowners can regain their footing and emerge stronger in the years to come.

Habitat’s Housing Counseling Program offers HUD-approved services that provide the tools, guidance, and education people need to achieve their financial goals and prepare for homeownership. With both a health AND financial crisis, we knew those services would be critical.

Pivoting quickly to a virtual model, in-person counseling sessions became phone calls and video conferences. Financial education workshops became online webinars. Our community needed a partner to weather this economic challenge and build financial strength that would benefit them for years to come—and we wasted no time answering the call.

Secure housing is a critical factor for health and safety, and never more so than in a time like this. Even before this crisis, many of our neighbors faced the threat of displacement or unsafe living conditions, as their homes aged and critical maintenance needs mounted beyond their financial reach. Our Home Preservation Program keeps these neighbors in their homes with repairs and improvements that are instrumental to their health and safety.

The pandemic heightened the urgency of this work. We serve many whose age and health put them at high risk of complications from COVID-19, making our work pivotal to ensuring them a safe, healthy home during this health crisis. For these neighbors, this is the strength to endure through adversity and the hope for many more years being healthy and housed.
Building for the Future

bringing the stability of home ownership to more families

The outset of the pandemic put us all on shifting sand. Uncertainty dogged us as we saw a need for housing in our communities that only grew more desperate as the virus raged. Meanwhile, our 30-home Central Commons development in Fremont stood just a few months from completion, with homes nearly ready for families who now needed them more than ever.

And the state agreed. Affordable housing was deemed essential, so we pressed on. The site grew quieter without our large volunteer groups and major building events—just a lean construction crew, masked and distanced. Eventually, with rigorous health and safety protocols, we were able to bring back limited numbers of volunteers. With their help and the generosity of sponsors and donors, we completed Central Commons, and celebrated (virtually) in September.

Homeownership is the foundation for opportunity, and in an equitable society that opportunity is available to everyone. We are committed to giving more families the chance to build stronger futures through homeownership. We look forward to breaking ground on Esperanza Place in Walnut Creek in 2021, where 42 families will start their next chapter. And behind the scenes, we are working in earnest—before shovels ever dig into dirt—to keep our construction pipeline full so that more families can follow in their footsteps.
The crisis of shelter is a human crisis, not just one of dismal data. It impacts our neighbors—real people and real families.

And Habitat’s work is more than numbers, too. It is the stories of true human impact and profound change in the lives of real people in our communities.

Our vision—a world where everyone has a decent place to live—is manifested person by person, family by family.

Through their stories, it’s easy to see how Habitat’s work supports the ideals of resilience, equity, and strength—and how you showing up for your neighbors means that those principles show up in their lives in very tangible ways.
Before purchasing a home through Habitat, Eligio and his wife, Liliana, saw their rent steadily climb on the cramped apartment where they were raising their two young boys. They worried constantly about providing a stable home where the boys were free to play and they were free from the worry of being priced out of the area.

Since moving into their Habitat home in Fremont in early 2019, that worry has been lifted. And now, in the midst of a pandemic, the relief is multiplied. Eligio’s work with the postal service and Liliana’s work as a cashier provide the essential services we all rely on, and they rest easy with a safe home that they and their sons can count on. Their stable, affordable mortgage means that they have the resilience to weather lean economic times like this, and to look forward with confidence.

After seven years of homelessness, Sandy is housed at one of the five emergency interim housing communities Habitat has built in partnership with the City of San Jose. A survivor of addiction and assault, Sandy struggled to find peace and hope for a path forward. Now securely sheltered with supportive services from our partners at HomeFirst, Sandy not only feels protected from the pandemic, but safer, more respected, and optimistic about her future. “I know from here, I will find a place to really go home.”

Emergency transitional housing is about shelter, but it’s also about regarding people with dignity, offering opportunity, and recognizing the common humanity in all of us. It’s through that recognition—as Sandy says, treating all our neighbors “like real people”—that we cultivate a more equitable society.

SANDY

ELIGIO

if we were in our old apartment i don’t know how we would do it

now i have stable shelter for my kids and i don’t have to worry

we’re being treated like people not a statistic but like real people

SANDY

ELIGIO

“we’re being treated like people not a statistic but like real people”

“if we were in our old apartment i don’t know how we would do it”

“now i have stable shelter for my kids and i don’t have to worry”

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Sandy

Eligio

“Sandy”

“Eligio”
Leanne has owned her home for 25 years, and she has no intention of changing her address. But two years ago, repair needs piled up, threatening her safety and her husband’s fragile health, and she turned to Habitat’s Home Preservation Program for help.

“Habitat made it possible for us to be able to stay here, in our safe and comfortable little home.”

Though her husband, Joe, sadly passed away last year, she is grateful for the comfort and peace of mind he was able to gain in his final months as a result of the improvements Habitat made on their home.

One of Joe’s last wishes was that Leanne stay right where she was. And in their home—standing strong because of Habitat—she intends to do just that.

In our first 30 years, we served 7,000 people. In the following 5 years—by the end of 2021—we will have doubled that to 14,000 people served. And if this year has taught us anything, it’s that now is not a time for backing down or resting on our accomplishments. It’s a time for doubling down—on our mission, our work, and our vision for what’s possible.

HELP US MEET THIS MOMENT.

When our community stands with us, we can rise to meet the challenges before us. You are the community from which we draw strength to meet the critical need of the moment.

Through volunteering, giving, advocating for affordable housing, and fostering a more just society—your support helps build a world where everyone has a decent place to live. Thank you for building the future with us.
STATEMENT OF FUNDING
Fiscal Year 2020
July 1, 2019 to June 30, 2020

$25,771,052
community support 32%
government support 48%
sale of homes 2%
mortgage income 3%
Restore 1%
other 4%

SOURCES $25,771,052

USES $20,656,215
program 85%
administrative 9%
fundraising 6%

FISCAL RESPONSIBILITY
At Habitat East Bay/Silicon Valley, we care about being responsible and effective stewards of our donors’ generosity. This means we invest donor dollars intelligently, allocating only a small percentage to overhead expenses, and leveraging those gifts for maximum impact through our housing programs. We’re proud to consistently earn high ratings on Charity Navigator and GuideStar and we are recognized as a Habitat for Humanity Affiliate of Distinction.

Habitat East Bay/Silicon Valley’s EIN number is 94-3053687. We are an active 501(c)(3) nonprofit in full compliance and in good standing with the IRS. Our funders include individuals, corporations, foundations, and faith organizations, and we receive grants and no-interest loans from government agencies. For more information, including our audited financial statements and our IRS Form 990, visit habitatEBV.org/FiscalResponsibility.

thank you TO OUR DONORS
Fiscal Year 2020
July 1, 2019 to June 30, 2020

COMPANIES & ORGANIZATIONS

$1,500,000+
The Sandwiches
Properties Foundation and IndiDwell

$1,000,000-
$1,499,999
Adobe Systems and
Samuel Goldwyn
Foundation

$500,000-
$999,999
Texecom

$250,000-
$499,999
Prometheus

$200,000-
$249,999
Accenture LLP

$150,000-
$199,999
Premier Nutrition

$100,000-
$149,999
First Presbyterian

$50,000-
$99,999
Amazon

$25,000-$49,999
Asian American
Charitable Foundation

$20,000-$24,999
Gilead Sciences

$15,000-$19,999
First Republic Bank

$10,000-$14,999
Netflix

$5,000-$9,999
Sage

$2,500-$4,999
Veritas

$2,000-$2,499
SolarCity

$1,000-$1,999
Sodexo

$500-$999
Avid

$200-$499
First Republic Bank

$100-$199
Sage

$50-$99
Sage

$25-$49
Sage

$10-$24
Sage

$5-$9
Sage

INDIVIDUALS

$500,000-
$999,999
Steve and Sandy
Martinez

$100,000-
$499,999
Donna and Matthew
Leacock

$50,000-
$99,999
Mary and John
Ackerman

$25,000-$49,999
Gary and Lynn
Goldall

$20,000-$24,999
Mary and Jay Aaslie

$15,000-$19,999
Rick and Dawn
Hunt

$10,000-$14,999
Judy and Matt
Beggan

$5,000-$9,999
Max and Elizabeth
Schrader

$2,500-$4,999
Steve and Veronica
Hunter

$2,000-$2,499
Randy and Mary
Myers

$1,000-$1,999
Steve and Tonya
Hoffman

$500-$999
Randy and Mary
Myers

$250-$499
Randy and Mary
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$10-$24
Randy and Mary
Myers

$5-$9
Randy and Mary
Myers

$2-$4
Randy and Mary
Myers

$1-$2
Randy and Mary
Myers

$0.50-$1
Randy and Mary
Myers

$0.25-$0.50
Randy and Mary
Myers

FALL 2020
Thank you to the 6,957 donors who round out our giving community, with annual gifts totaling nearly a million dollars each year. Every donation counts, and this year’s total is impressive: $372,169!
thank you to our top volunteers

Carmen Ramirrez
Jennifer Simone
200–300 hours
Debra Cassidy
Bruce Farley
Allan Grimm
William Harms
Eric Larsen
John Rallston
Carlos Brice
Contra Costa County
San Carlos City
Kelly Traylor
January De la Garza
William Glaub
100–200 hours
Paul Anderson
Robert Bolles
Loretta Brown
Delma Byrd
Sanne Day
Miguel Garcia
Jason Garcia
William Glaub
Kathleen Glynn
Randi Hackthorn
Miss Haler
Ellen Hill
Steve Johnson
Bradford Kennedy
Rebecca Lui
Craig Martin
Maude Medina
Lourdes Moreno
Gary Morris
Mary O’Hara
Gary Traylor
Daniel Valet
Brad Warwick
Dennis Rothrauff
George Sadler
Mark Schoenrodt
Donald Shaffer
Sarah Shiller
Robert Shiller
Shari Taplin
Gaham Wairan
Richard Thiven
Theresa Trivison
Gary Traylor
Daniel Valet

COMPANIES & ORGANIZATIONS

$100,000–
$99,999

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Deltal Magni
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rofessional Services, Inc.
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Glenwood
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HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY

We believe that everyone deserves a decent place to live. By creating, preserving, and expanding access to affordable housing, we provide families with the opportunity to transform their lives, gaining the strength, stability, and self-reliance they need to build a better future.

Our innovative model builds partnerships with families who contribute sweat equity, volunteers who give their time, and donors who contribute financially. We reinvest mortgage payments and leverage donor dollars to maximize our impact. Families gain economic stability and build a foundation for the future—for themselves, their children, and generations to come.