

PANDEMIC

SAFETY

QUARANTINE

resilience

equity

strength

UNCERTAINTY

ACTIVISM

SACRIFICE

ESSENTIAL WORK

DISTANCE



Habitat for Humanity®

East Bay/Silicon Valley

2020 annual report



growth under pressure

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

impact BY THE NUMBERS

GLOBAL

35M+ **5.9M**
PEOPLE SERVED SINCE 1976 PEOPLE SERVED IN FY2020

LOCAL

11K+ **1,101**
PEOPLE SERVED SINCE 1986 PEOPLE SERVED IN FY2020

- new home building
- home preservation
- transitional housing
- housing counseling
- homes built abroad

equity & justice through housing

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.

LET US AFFIRM THIS CONCRETELY:

Black Lives Matter.

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.

2020 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.

emergency housing

answering the dire need for safe shelter during this health crisis for our unhoused neighbors

1.

mortgage forbearance

easing financial pressure for our homeowner partners with the gift of time

2.

counseling in a crisis

empowering families to weather the economic crisis and thrive

3.

safe shelter

ensuring vulnerable homeowners maintain safe and stable housing during this crisis

4.

building for the future

bringing the stability of home ownership to more families

5.

EMERGENCY HOUSING

Housing is critical in even the best of times. In a crisis like the COVID-19 pandemic, it's life and death.

In the wake of a shelter-in-place order, our unhoused neighbors were at especially high risk of contracting and spreading the virus. With no home in which to self-isolate—and often limited access to sanitation and the option to physically distance—those experiencing homelessness found their health and safety in even greater jeopardy.

We needed decisive action to help mitigate the spread of the virus among these vulnerable residents in our community. The City of San Jose asked Habitat to build 276 units of emergency interim housing, with the goal of serving 10,000 people over the next five years.

This transitional housing is keeping people sheltered and distanced during the health crisis. These communities offer secure housing; amenities for safety, sanitation, and comfort; and the support to move on to permanent housing. With the average participant “graduating” in less than 60 days, it's clear how powerful a hand up can be in building more opportunity for all.

**answering the need
for safe shelter for our
unhoused neighbors**

MORTGAGE FORBEARANCE

easing financial pressure for our homeowner partners

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.

**COUNSELING
IN
A
CRISIS**
**empowering
families to weather
the economic crisis**

SAFE SHELTER

**ensuring vulnerable homeowners
maintain safe and stable housing
in crisis and beyond**

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.



5^{year} CONSTRUCTION PIPELINE



stories of resilience, equity, & strength through shelter

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.

*we're being
treated like
people
not a
statistic
but like
real people*



SANDY

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.



*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*

ELIGIO

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.

“as long as
i can keep
my four walls
standing
i will
always be
right here



LEANNE

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.

MEETING THE MOMENT & building forward

+7,000 more
in the next 5 years
(2016–2021)

**7,000
people served**
in our first 30 years
(1986–2016)

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.

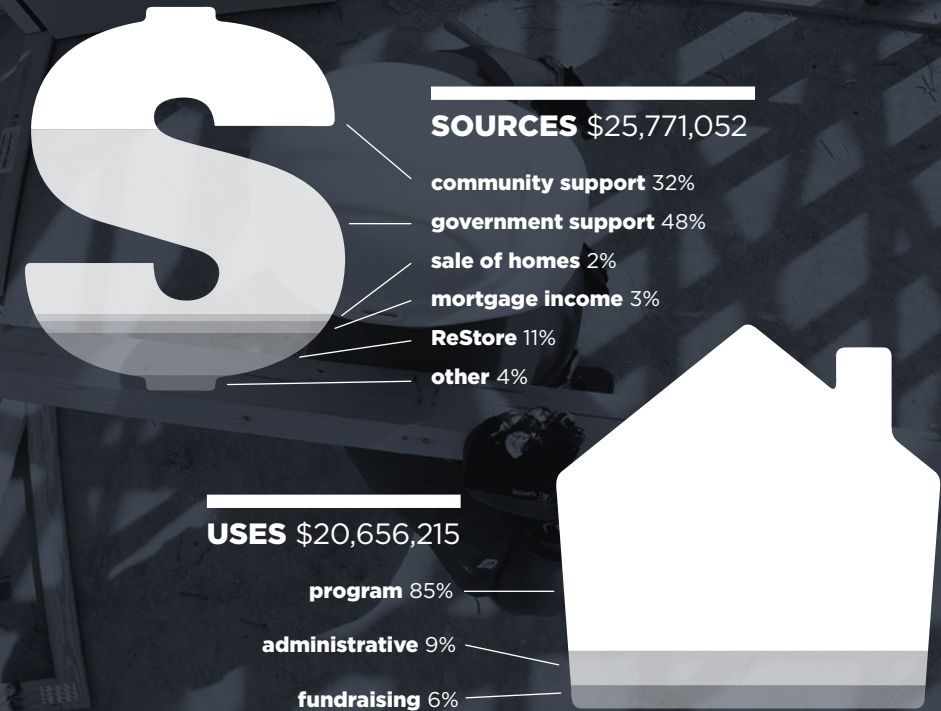
HELP US MEET THIS MOMENT.

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



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 local government sources. For more information, including our audited financial statements and our IRS Form 990s, visit HabitatEBSV.org/FiscalResponsibility.



★★★★
CHARITY NAVIGATOR
Four Star Charity



Habitat for Humanity
East Bay/Silicon Valley
Affiliate of Distinction

thank you TO OUR DONORS

Fiscal Year 2020
July 1, 2019 to
June 30, 2020

COMPANIES & ORGANIZATIONS

\$1,500,000+

The Sand Hill Properties Foundation and indieDwell

\$250,000-\$499,999

Kaiser Permanente
The Cycle of Hope Riders, Donors, & Sponsors

\$100,000-\$249,999

Bank of America Charitable Foundation
Cisco Systems, Inc. and Cisco Foundation
Dean & Margaret Leshner Foundation
HEDCO Foundation
Pabco Gypsum
Patelco Credit Union
PG&E Corporation
Sobrato Family Foundation

\$50,000-\$99,999

Anonymous
Ellie Mae
First Republic Bank
Grifols, Inc.
James Hardie
Simpson Strong-Tie Co., Inc.
Splunk
Wells Fargo Foundation

\$25,000-\$49,999

Charles Schwab Bank & Charles Schwab Foundation

City National Bank
eBay
Google and Google Matching Gifts Program
OSIsoft, LLC
Prometheus Philanthropic Fund
Valspar
Western Digital Corporation
Workday, Inc.

\$10,000-\$24,999

Accenture LLP
Align Technology, Inc
Amazon
Asana
Cadence Design Systems Inc.
CTBC Bank
East Bay Community Energy
Electronic Arts Matching Gift Program
Facebook
First Presbyterian Church of Berkeley
Gilead Sciences
KLA Foundation
Los Altos United Methodist Church
Micron Technology
Netflix
Premier Nutrition
Preservation Action Council of San Jose
Quotient
Robert Bosch LLC
Silicon Valley Community Foundation
Verizon Media

\$5,000-\$9,999

Adobe Systems and Adobe Matching Gift Program
Alder Avenue Baptist Church
Aramco Services Company
Atlassian
CBRE
Chevron Humankind Matching Gift Program
Dialog Semiconductor
Eden Area Foundation
Effectus Group
El Camino Healthcare District
Exelixis
Future State
Giveback Homes
Heritage Bank of Commerce
Hewlett-Packard Enterprise
Insperity
John Muir Health
Lam Research
LexisNexis
Liberty Group LLC
Microsoft and Microsoft Matching Gifts Program
Mobile Modular
MYND Property Management
NXP Semiconductors
Palo Alto Networks
Pine Cone Lumber
Pinpoint Research
Prime Electric
Rimini Street
Salesforce and Salesforce Foundation

Samsung Research America
Samuel Goldwyn Foundation
Sensiba San Filippo
Sony Interactive Entertainment
Swinerton
The Mosaic Company
Travelers Insurance
UC Berkeley Habitat for Humanity
Campus Chapter
Varian Medical Systems
VMware, Inc.
Warner Constructors

\$2,500-\$4,999

1Sharpe Capital
501(C) Services
Arcadis
AssetMark
Bank of the West and Bank of the West Employee Giving Program
Berding & Weil
Bethel Lutheran Church and School
BMC Software
CAI Cares
Congregation Beth Am
CoreLogic
Cushman & Wakefield of California Inc.
David White and Associates
Davis Home Pros
EY
Fitbit
Girl Scouts of Northern California

Grace Lutheran Church
Hexcel Corporation
Hilti North America
Kidder Mathews
Lakeside Temple of Practical Christianity
Lattice Semiconductor
McAfee, Inc.
Mechanics Bank
Menlo Church
M-Group
NCE
NetApp
Northrop Grumman Corporation
One Workplace
PayPal
Piedmont Community Church
Rainin
Robert L. Brown Construction Inc.
Rose Electronics Distributing Company
Silicon Valley Bank Foundation
St. Charles Borromeo Catholic Church
Stryker
The Mutual Risk Retention Group
Thrivent
Turner Construction Company
Unusual Ventures
Veeco Instruments Inc.
Vista Wealth Management
Walmart Foundation
Wilson Sonsini Goodrich & Rosati

INDIVIDUALS

\$500,000-\$999,999

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\$100,000-\$249,999

Anonymous

\$50,000-\$99,999

Anonymous
The Sheridan Family Trust

\$25,000-\$49,999

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\$2,500-\$4,999

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