



# MEETING THE MOMENT

2024 ANNUAL REPORT



**Habitat**  
for Humanity®  
East Bay/Silicon Valley

# LETTER FROM THE LEADERSHIP

Habitat for Humanity East Bay/Silicon Valley has served through decades of changing times. One thing, though, has been a constant. Community is our bedrock. Our goal, every day, is to keep a listening ear, a vigilant eye, and an open heart to our community. And in so doing, to rise to the challenges our communities face in each moment — with the unwavering support of people whose generosity makes it possible.

We are in a moment, now, when we can hear our communities' need loud and clear. When a million full-time workers and their families are near or below the poverty line in the Bay Area — an issue like so many others that break disproportionately along racial lines.

And as Habitat strives to confront this rising crisis of affordability, of equity — housing is harder to build than ever.

Dents in the supply chain and our volunteer base, long-tailed effects of the pandemic. Weather delays and record levels of inflation. A lack of affordable financing while operational and building costs are rising astronomically. A decline in government funding sources. Never in our long service of this mission have we encountered such a difficult environment in which to provide affordable homeownership opportunities.

We must meet this moment.

We must, because what Habitat does is transformative. We must, because the need is urgent and essential.

And we will. We know this because we have 38 incredible years to look back on, years in which we have risen to the occasion in myriad ways. A history of making bold programmatic choices to best serve the needs of our communities. A legacy of Habitat as a catalyst, something that shifts the equation for people, families, neighborhoods, and communities. A story of partnerships with families, together meeting the moment so that hard work could become house keys, could become lifelong stability.

One thing has held true each time we rose to the challenge. You have been with us. You who gave, who volunteered, who advocated, who partnered. You who, undaunted by the moment's obstacles, invested in our vision of a world where everyone has a decent place to live — and saw it bear fruit, time and again.

Habitat builds on because, every day, people like you see the need and refuse to be defeated. Because you feel inspired by what's possible — and that inspiration grows into action. Together, we know we will build more. Thank you for building with us.

In partnership,



Shannon Adkins  
Board Chair

Janice Jensen  
President and CEO



BY THE NUMBERS

PEOPLE SERVED GLOBALLY

**59M+**

SINCE 1976

**3.4M+**

ANNUALLY

PEOPLE SERVED LOCALLY

**20.6K**

SINCE 1986

**1,681**

FY2024



# MEETING THE MOMENT

THEN  
+  
NOW

Our history and our future are linked by something solid: the community's need as our mandate. It means listening to understand where people are at and responding with intention, innovation, and action.

There is profound power in what we do at Habitat for Humanity — power to move us toward equity and housing justice. It's why we push the envelope. Why we rally our community. Why we challenge ourselves to do more and do it better.

See how far we've come and how far we'll go, together.

# HOME BUILDING

In the Bay Area, the need for affordable, decent housing is ever present. Renting within one's means grows more exclusive each year, with fewer and fewer people getting a foothold on homeownership. Habitat has stepped up to the need by doing what we're best known for: home building.

## THEN + NOW

Founded in 1986, we were building **one home at a time.**



**56**  
homes  
currently under  
construction

**224**  
people will  
be housed

We build not simply to create more units of housing. We build to create more homes that people can count on. Behind each door we hang, is someone who has achieved homeownership — who's left behind the uncertainty of rising rents, with a mortgage they can afford and stability they rely on. Endless opportunities grow from there. When Habitat builds — and when we build at scale — we build for generational impact that can truly change the story of housing in the Bay Area.

### LARGE-SCALE GREEN DEVELOPMENTS

We recognized before most that we cannot ignore the spiraling climate crisis — and responded with our first solar panels and other green innovations in 2000. Today, we continue to push our whole-systems sustainability to more and more innovative places as the need becomes more pressing.

The 42 homes at Esperanza Place and the 10 at Sequoia Grove are just the latest two steps in our ongoing commitment. We've taken climate-smart efforts to Zero Net Energy and beyond, with elements like universal EV charging, battery backup storage, induction cooktops, heat-pump systems, and more.

# HOME PRESERVATION

Over a decade ago, it became clear that breaking into the homeownership market wasn't the only hurdle for our neighbors. Across our service area, longtime homeowners faced mounting maintenance and repair needs well beyond their means.

We began to address the need with modest resources, and quickly pivoted to widen our scale and deepen our impact. As displacement looms ever larger for limited-income homeowners, Habitat has met the moment through hard work, partnerships, and thoughtful growth.

## THEN + NOW

In 2012, we started with **\$75k** in repairs for **8 homeowners.**



**150**  
homeowners  
partner with  
HEBSV annually

**\$6.5**  
million in repair  
costs for homes  
in 2024

**15**  
partnerships  
with nonprofits  
& municipalities  
extend our reach

Today, we continue to augment our repair services by growing into spaces of unmet need and underserved populations. Meanwhile, innovative collaborations let us target our impact to address specific problems of the moment in our communities.

Collaboration and data science **promote climate equity** as we connect low-income homeowners to electrical upgrades, powered by solar.

Lead abatement **makes homes and facilities safer** for residents and the community.

Older adults get critical home repairs and improvements as part of a holistic set of services that help them **age safely in place.**

By expanding our services, we are ensuring we reach homeowners who need us most, making a life-changing impact, and solving the housing crisis by keeping more homes safe, stable, and affordable.

# HOUSING & FINANCIAL COUNSELING

It began with recognizing the need — financial preparation could help more people take on homeownership successfully. Now, we've grown through partnerships to reach specific populations with whom we could make a deep impact. The program has grown fifty-fold, meeting more people where they're at, with services tailored to them.

THEN  
+  
NOW

Beginning in 2011, we offered one-on-one counseling to **24 people**



**1.5k**  
people  
counseled  
annually

**4 programs**

Workshops    1:1 Counseling  
First-Time Homebuyer Course    Online Financial Education Center

# RESTORE

ReStore started as an idea: divert usable materials from landfills, offer home improvement at a discount, and funnel more support to Habitat's mission. It was an idea that grew into a movement — from one store into three — and expanding community benefits.

THEN  
+  
NOW

Beginning in 2003, we diverted **0.5 million pounds** of waste through sidewalk sales



**3**  
retail stores  
with **70,000**  
sq.ft. of space

**15M**  
pounds of reusable  
goods diverted from  
landfills each year



It began with a vision  
and the courage to  
advocate.

A family who saw  
opportunity for their  
community, and an  
organization ready  
to extend a hand  
in partnership.

**TOGETHER,  
WE MET  
THE MOMENT  
THAT CHANGED  
EVERYTHING.**



# MEETING THEIR MOMENT

THE  
RESENDEZ  
FAMILY



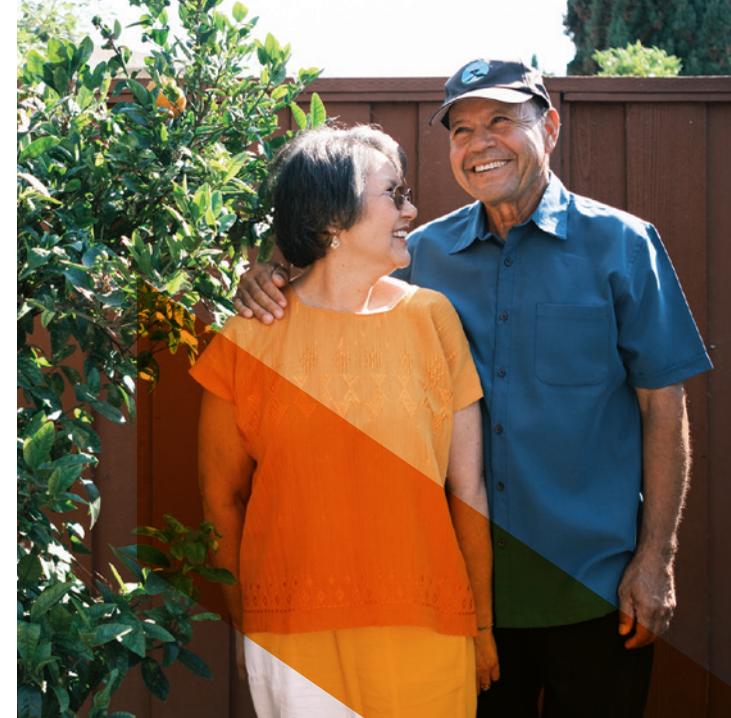
**IT FEELS DIFFERENT KNOWING THAT IT'S ALL DONE**

**THAT I CAN RETIRE SOON. SO MANY PEOPLE HAVE TO MOVE OUT OF CALIFORNIA. WE'RE SO FORTUNATE THAT WE CAN STAY.**

Rosa

It happened quietly last July. The final mortgage payment on Rosa and Manuel's beloved Habitat home in Alviso. It came with a sense of permanence, a fitting bookend to their first mortgage payment. "Ahh, this is mine," Rosa remembers thinking as she mailed that first check to the Habitat office in 1994. "This is ours. This is my daughters'."

More than a check, it continues to be a bright line in both their memories, one they believe drastically changed their family's path.



#### **WHERE IT STARTED**

A few years before that first mortgage payment, Rosa knew something was missing for her family and her community — more decent, stable housing that more people could afford.

Both Rosa and Manuel's families had been rooted in Alviso for decades — a small district north of San Jose, where community ties were strong but housing opportunity was slim. They lived five to a room, or in converted garages, to keep their three little girls housed.

So, Rosa advocated to bring Habitat for Humanity to Alviso — and Habitat answered the call. When they were selected to purchase one of the affordable new Habitat homes, it was the point where their deep-set values of hard work, family, education, and community took on new momentum.

That first mortgage payment signaled a sea change, a certainty that their "forever"

had begun. "I knew it," Rosa remembers. "They're going to take me out of this house feet first. That's the only way I'm leaving. We love it here."

#### **30 YEARS LATER**

Now, a complete mortgage later, they have a life marked by memories and milestones. Graduations. Engagements. New, thriving careers. A pending retirement. Another generation of children filling the home with joy.

"It's because of Habitat that my daughters all went to college, I owe Habitat that," Rosa always insists. "There was no way they would have been the women they are if it hadn't been for Habitat... Good human beings, all three of them. They are just amazing women."

For Rosa, it began with home. "I am so, so grateful. Habitat made it easier for us to just survive in this valley. It was a tool for us. That's what we're doing. We're putting our tools to work."

## ADRIANA, NELLIE, AND ANGELICA WERE YOUNG GIRLS WHEN THEIR PARENTS ADVOCATED FOR, BUILT, AND MOVED INTO THEIR HABITAT HOME.

While their experiences are unique, they share a sense of pride in their parents, a deep gratitude for the role a stable home had in their lives, and a desire for others to have that same experience.

### ADRIANA

The youngest daughter, Adriana's path has taken her through USC, a Fulbright Scholarship in Guatemala, a Master's degree at NYU, and now into a career and her impending marriage. Her Habitat home, though, remains the anchor. "As an adult, being able to come home to that same house I grew up in — that's stability. It's security. It's dignity."

She has a huge sense of pride in the milestone of her parents' completing

their mortgage. "They have worked so hard for our family. My dad's family lived in migrant camps, and you look at the trajectory, where we're at now. When we look at the life we have today, we're all thriving, and it's thanks to them."

Adriana is quick to add, "I always, always have to attribute it to Habitat, too." She sees their home as the thing that altered the equation — the foundation that they built their future on.

**"BECAUSE YOU DON'T UNDERSTAND WHAT HAVING A STABLE ROOF OVER YOUR HEAD DOES FOR YOU. Everything changed. There was more than a fresh pot of beans on the table now. There was education, there was health. Every aspect of our lives. I think sometimes it's hard for people to comprehend that, because we take for granted the four walls that embrace us every day. But that is everything, especially to a child."**

It is because of her experience that she finds resonance in her work as a realtor. "I don't see it as just a transaction," Adriana says. "It should take as long as it needs to in order for a client to get what they're looking for, so that they can feel that same sense of pride and ownership over something so significant... It's personal for me. I will literally show someone 50 homes if it means it's going to be the right home for them. Because homeownership, to me, is so significant."

### NELLIE

Rosa and Manuel's middle daughter, Nellie, was 10 when they moved into their Habitat home. "I remember seeing the weight come off of the shoulders

of my parents," she says. "Things got progressively easier and happier for all of us. There was less stress. It's very special to go into your home and feel love and comfort." And for a child who remembered distinctly moving from one crowded space to another, the shift was profound.

**"When we finally got our Habitat home," she says, "I felt that sense of security I didn't have before. It wasn't anything that I could really describe as a kid. AS AN ADULT, I UNDERSTAND THAT THE FEELING WAS SAFETY."**

What has come full circle for Nellie is that sense of connection the home brings — which now she sees in the eyes of her three young children, who absolutely love visits to their grandparents' home. Though Nellie and her husband own their own home, there's nothing like the home she grew up in. "I feel like my kids are feeling those feelings that I had. They feel safe, and they feel happy, and they feel excited about being there. I have it in my own home now, but I'm very appreciative of my Habitat home. Those feelings that you have as a kid, that security, it's priceless."



#### LEFT TO RIGHT

Volunteers in front of the Resendez home

The family together at home

Resendez family at their home celebration

Adriana, Angelica, and Nellie now



## ANGELICA

Angelica, the oldest of Rosa and Manuel's girls, sees her parents' completed mortgage not as an ending, but another beginning — the start of a secure retirement. "That, for me, is what really matters," Angelica says. "My parents have a place to age. This is their forever home." Angelica and her sisters all remember the security their home offered in their youth — and how their parents projected it outward. Whether it was Rosa translating papers and helping with job applications, or Manuel tending a neighbor's garden and offering rides, never expecting payment, their parents were beacons in the community.

Angelica sees their parents as an example of hard work and community consciousness, and their home a foundation on which the girls, too, could build futures that embodied their values. "My sisters and I don't talk about it

much," Angelica says, "but I feel like we all don't want to know where we'd be if this home hadn't come to be our home."

For Angelica, those values are a passion for service and Habitat's mission, and she's living them out today. This year she is celebrating 10 years of working at Habitat for Humanity Greater San Francisco, where she serves as Vice President of Homeownership Services. **"It's a way to pay it forward, to remember my own experience and have it be a connector to the families. I'M PROUD OF HOW I SHOW UP FOR THE MISSION."**

For someone who understands firsthand what Habitat's work has meant to the five people in her family, Angelica takes pride in stewarding that opportunity for hundreds more.

## MEETING THE MOMENT

While paying off a mortgage is a tremendous milestone — one that Habitat will see more and more of in the coming years — it's also not the end of the story. It's just another milestone to add to the collection of life's successes for families who've spent 30 years in stable, affordable Habitat homes.

The real impact is in all the milestones that make up those 30 years between the first mortgage check and the last. The impact of the home on each individual, the collection of opportunities met, and lives lived to the fullest. Lives unburdened by housing insecurity, financial stress, and having to choose surviving over thriving.

When we meet the moment, together, we transform what's possible for families and communities — and begin a new chapter of powerful change.



**I'M REALLY HAPPY WITH MY LIFE. I'M REALLY HAPPY WITH MY DAUGHTERS. I TELL EVERYBODY, IF I DIE, I'LL DIE HAPPY, BECAUSE THEY'RE PREPARED FOR THE FUTURE. I'M NOT WORRIED.**

**THIS HOUSE WILL STAY HERE FOREVER**

Manuel

# NOW IS OUR MOMENT

**NOW** AS THE NEED IS RISING.

**NOW** AS THE CHALLENGES GROW.

**NOW** AS WE HAVE SO MUCH MORE TO BUILD.

We have done it before — innovated, pivoted, dug deep, and answered our community's call. Through all those moments, we've expanded programs, served more people, and seen lives transformed.

We have met the moment because of the people who pitch in and the people who partner with us. Together, we are powerful.

The obstacles — rising costs, dwindling public funding — are daunting, but we will meet the moment.

*Challenge is an invitation. We invite you to join us.*

## ▶ BUILD WITH US

**ADVOCATE** for public policy that helps Habitat build more and serve more.

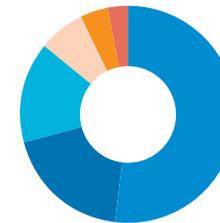
**DONATE** the critical support that will build housing opportunity even in the most challenging times.

**VOLUNTEER** where a helping hand builds concrete, transformational change.

**SHOP** at a ReStore where your home improvement can improve housing for all.

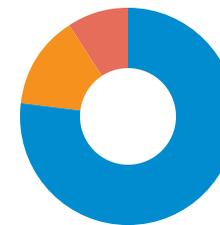
## STATEMENT OF FUNDING

Average for the three periods: Fiscal Years 2022–24  
As program uses fluctuate each year depending on the number of homes sold, a three-year average is provided here.



### SOURCES \$20,690,141

- 52% community support
- 19% ReStore
- 15% government support
- 7% other
- 4% sale of homes
- 3% mortgage income



### USES \$19,834,140

- 77% program
- 14% administrative
- 9% fundraising

## THANK YOU

A gift to Habitat for Humanity changes what's possible. It's more than an investment in physical structures. It's an expression of your love for the community and a concrete action to help fortify the future for generations. Thank you to those who gave in Habitat's fiscal year 2024. Your collective support makes all of this work — and these incredible stories — possible.



See our digital Annual Report for a look at some of the gifts that helped us build this past year.

[HabitatEBSV.org/2024AnnualReport](https://HabitatEBSV.org/2024AnnualReport)



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](https://HabitatEBSV.org/FiscalResponsibility).

# DONORS

FY2024  
7.1.23 to 6.30.24

## COMPANIES & ORGANIZATIONS

### \$250,000-\$499,999

Cycle of Hope Riders, Donors, & Sponsors

### \$100,000-\$249,999

Ava Community Energy  
First Republic, now a part of JPMorgan Chase  
The PG&E Corporation Foundation  
Sobrato Philanthropies  
Wells Fargo Foundation

### \$50,000-\$99,999

Amazon  
Bank of America Charitable Foundation  
Kaiser Permanente South Bay  
KLA Foundation

Patelco Credit Union  
Simpson Strong-Tie Company, Inc.  
Dean & Margaret Leshner Foundation

### \$25,000-\$49,999

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AssetMark  
AvalonBay Communities, Inc.  
Blackhawk Network  
City National Bank  
ICE Mortgage Technology  
Robert Bosch LLC  
The Enterprise Holdings Foundation  
Topcon Positioning Systems  
Whirlpool  
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### \$10,000-\$24,999

Advantest America, Inc.  
Alexza Pharmaceuticals, Inc.  
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Calix  
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Antioch Gypsum  
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Linkedin Matching Gifts Program  
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