

LETTER FROM THE LEADERSHIP.



At the heart of Habitat's work, always, are the people. As we mark our 35th anniversary, we appreciate the incredible people who comprise our community—people gathered through core values of service and a belief in justice. Those values are built into the foundation of us, the idea of bringing people together. Because it's in that unity that we find common ground, shared purpose, aligned values, and forward momentum of Habitat's mission.

Unique as we are, we're bonded by a vision: building a world where *everyone* has a decent place to live. Whether we're making that happen by building the walls

of new, affordable homes, or shoring up the walls of existing ones through home repair. Offering the skills that empower people toward their financial goals, or the stable shelter that empowers people toward permanent housing. Giving a local family a hand up to their first home, or a community clean water half a world away.

In these pages you will find the numbers marking our successes and the contributions that have made it all possible. But you'll also find—true to our name—humanity. You'll see just a small slice of the thousands upon thousands of people who drove our mission forward

this year. You'll see intimate portraits of people in conversation with us and with each other, that remind us this community is no monolith—it is a beautiful mosaic of diverse backgrounds, gifts, and inspirations. It is with deep gratitude we've taken a deep dive into who our Habitat community is and how you build with us.

We've had an incredible 35th year of service. We celebrated a milestone of 15,000 people served—our piece of a global movement that has helped over 39 million people build or improve the place they call home. We're proud of

the work we've done, and excited to build and preserve more homes, continue growing our Housing and Financial Counseling Program, and for all the other work that lies ahead. Most of all, we're thankful for you—the amazing community of people who are our hearts and our hands.

In partnership,

Jonas Moe
Board Chair

Janice Jensen
President & CEO

HABITAT BRINGS PEOPLE TOGETHER IN COMMUNITY TO MAKE CHANGE HAPPEN.

People who transform their lives, their cities, their workplaces, their neighborhoods. Who build HOME out of sweat and lumber. Out of commitment and passion. Out of dollars and dedication.

Our Habitat community is a tapestry of so many people who have walked so many different paths. There are as many Habitat stories as there are homeowners, donors, volunteers, staff, advocates. Each with their own motivations and talents. And Habitat for Humanity means something unique to every person, each finding their own sense of purpose and meaning in the work.

By the same token, there is a oneness to this community. There is a reason our mission centers on “bringing people together.” The threads that tie us together are evident in the following pages. A passion for equity and justice. A recognition of our common humanity and interconnectedness. A focus on purpose, curiosity, and growth. And of course, a firm belief in the impact we can make through Habitat’s work.

**THIS IS THAT COMMUNITY.
THOUGHTFUL, DIVERSE,
STRIKING, REMARKABLE.**

Like so many, Zeeshan followed his faith into the work of Habitat for Humanity. In our work to empower people and families through shelter, Zeeshan saw principles that resonate with his own deeply-rooted beliefs. And in that resonance, Zeeshan finds the drive to serve our community and share the highest principle of all: love.

When you ask Zeeshan about what values from his faith he sees through Habitat, it’s clear that putting his faith into action through Habitat is a profound act. He shares a passage from Purification of the Heart by Sheikh Hamza Yusuf: “The disease of hatred is one of the most devastating forces in the world. But the force that is infinitely more powerful is love... the Prophet said, ‘None of you has achieved faith until he loves for his brother what he loves for himself.’”

For Zeeshan, that idea is borne out in his experience. “What I’ve seen is that people who are most happy are those who have done something for others... I consider myself to be very fortunate that I’ve been blessed, but the roles could have just as easily been reversed, and I could have been in a much less privileged situation. So, from a faith perspective, it’s always important to be grateful for what you have, and to share.”

For Zeeshan, Habitat is faith in action. It’s taking the principles of love and gratitude that are rooted in his Islamic traditions, and magnifying them outward to serve others through stable, affordable housing. In this work, Zeeshan finds a way to love his neighbor in the truest sense—through generosity, compassion, mutual understanding, and a hand up.



BOARD MEMBER OF THE SOUTH BAY ISLAMIC ASSOCIATION AND HABITAT EAST BAY/SILICON VALLEY

At-home Boxer

Father of 3

Teller of Dad Jokes

ZEESHAN

EMMA

Bay Area Native
Nature Lover
Self-Described “Weird” Aunt



AMERICORPS CONSTRUCTION
CREW LEADER

HABITAT REGULAR
VOLUNTEER OF 17 YEARS

Mike and Emma find fulfillment in action and in community. Mike found Habitat through his employer and hasn't stopped volunteering in the 17 years since. Emma was hooked from her first volunteer day in high school, and returned as an AmeriCorps Crew Leader six years later. Both dove into Habitat and have found purpose, a passion for service, and an appreciation for connections.

For Emma, Habitat is a manifestation of a lifelong sense of purpose—born of her Bay Area roots, which gave her a front row seat at the intersection of economic

inequality and housing need. “Ever since I was little, I couldn't wrap my head around how—as a community, as a world—there could be such wealth disparity. I've been extremely bothered by the housing crisis and affected by it in some ways.”

And for Mike, that drive toward justice and opportunity anchors his involvement with

Habitat. He sees housing as one of the key factors “that can actually change the trajectory of people's lives.” And his belief in that possibility brings meaning to his time on the Habitat site, especially in his retired life.

Connections are the crux for both. “A huge part of it for me is community coming together to support one another,” Emma says.

“The feeling of empowerment when I feel supported by another person... It has that sentimental value of knowing that another human being wanted me to survive and thrive and be sheltered.” Mike agrees, asking, “What is the purpose of life?” His answer? “Relationships with other people. What we can accomplish in a collective way.” And with a hand in over 200 Habitat homes, Mike knows how to accomplish great things as a community.

From opposite ends of their careers, Mike and Emma found motivation and purpose at the end of a hammer. They're just two among the thousands that volunteer with Habitat each year. Their stories pulse with purpose, and remind us that each person not only gives their time but also their hearts.

MIKE

Retired Engineer
Great-Great-Grandfather
Explorer of New Places

DAIJON

Roller Coaster Enthusiast

PoliSci Major

Graphic Design Hobbyist

Both Alexys and Daijon were raised by strong women —mothers who persevered through chaos to purchase homes through Habitat for Humanity.

Alexys moved into her Fremont home two years ago at age 14 and had her own room for the first time. Daijon was 13 when his family got their house keys in San Pablo on Thanksgiving Day, 2014. Both remember life before their Habitat homes, and how their perspectives shifted once they became “Habitat Kids.”

“I lived with seven people in a two-bedroom apartment,” Alexys remembers. “When it came down to doing homework, I never could just focus.” Daijon recalls, “I was moving around from house to house for awhile before I got to this house we have through Habitat. It’s something that I’d never really thought about, that stability that staying in one place can give you.”

And both used the opportunity afforded to them as motivation for helping others and taking action.

Alexys has worked with farmworker families, whose lives are uprooted regularly, and noticed the tremendous impact a lack of stable housing has on these children. When she helped organize donations for the families, it was eye-opening to recognize “that there are people still needing help. And that I can help, not only by using my voice, but by going and physically being able to help.”

Equity through housing has been a theme in Daijon’s political science major, including racial redlining and zoning. “It’s been happening over and over, and keeping minorities out of the loop.” When he considers Habitat’s impact, he says, “We lucked out through this. Our families getting Habitat houses has helped us so much.” It motivates him to think of others who haven’t had this same opportunity. And that is where giving back and simple kindness come in. “What you put in for other people really has effects. The kindness goes around, and it snowballs. Kindness repays kindness, and it builds up.”

The people we serve, the families we partner with— they’re the beating heart of our community. Our reason. Our North Star. Alexys and Daijon remind us that our work doesn’t stop at the threshold of a Habitat home— it’s a beginning. Where the foundation is built upon by the next generation. Where paths toward justice and equity are paved. Where the work continues.



HABITAT KID WITH HIS
SIGHTS SET ON LAW SCHOOL

Beach Lover
San Jose Native
Budding Artist

ALEXYS

HABITAT KID WORKING HER
WAY TOWARD COLLEGE

Janice and Johnnie are leaders at Habitat, whose roots in public service started in childhood. They're collectors of stories and data. And they're believers in the transformation Habitat brings, and that affordable housing is fundamental to a person's wellbeing.

They've traveled the globe in service of Habitat's mission. From Haiti to Nepal, Malawi to Bangladesh, both have found that a wide-angle lens underscores Habitat's role in changing lives and building equal opportunity.

In Nepal, Janice witnessed our investment in women's microfinance collectives and saw the incredible change for women living in poverty—turning a small loan into a roof repaired, a household's first private toilet, or the seed of a small business that would ensure her family's stability and self-sufficiency. But no matter the locale or the approach, both Janice and Johnnie

see universality in our work. "Having a safe, decent, healthy place to live is universal," Janice says. "It's foundational for every human." Johnnie agrees: "Homes are the jumping off point, that foundational piece that everything else branches off from."

When he thinks of Habitat's work, Johnnie points out that "the equity piece is a really important part of what we're doing, but it doesn't get talked about enough." He notes a study on racial income and credit disparities, which, when looking at the data, found that the key driver was "intergenerational asset transfers. Basically, the wealth that was built up in a home—because that's typically the biggest asset a family has—was being handed down and being leveraged to send someone to college or buy a car or fix medical problems."

Travel Lover
Extrovert
Doting Dog Mom

Janice adds, "When I look at the work that we do, it's economic empowerment one family at a time, whether domestically or internationally, and I think of what that means to the generational ability of that family, those children, to break the cycle."

It echoes in Habitat's work abroad, and our efforts to serve, empower, and advocate for traditionally underserved people and families. In Malawi, we invest in education on property rights and land tenure, a critical path to security for widowed women and their children. In Nepal, women were long subjected to discriminatory laws that prohibited property ownership—along with those at the lowest end of a caste system. Our investment there

will ensure that these underserved communities secure land and property titles.

Paving the way to better living conditions and more opportunity is key to fighting inequality. For historically underserved communities, Janice says, "so much is stacked up against you, and I find that unconscionable, and yet it happens every day. I'm grateful that we get to chip away at that and break it down."

Though they came to Habitat from different paths, Janice and Johnnie lean on empathy to inform their decisions, fuel their passion for our mission, and drive them to grow Habitat ever closer to a world where everyone has a decent place to live.

JANICE

EXAMINING MANAGER, FEDERAL RESERVE BANK OF SAN FRANCISCO & HABITAT EBSV BOARD MEMBER



Devoted Dad
Annual Report Enthusiast
Tennis Player



PRESIDENT & CEO, HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY

JOHNNIE

Proud Oaklander
Cyclist
Succulent Gardener

LENA

To Lena, a healthy community is an ecosystem. “We all feed on each other—the good vibes and the generosity and the kindness and the neighborliness of each other.” Making homeownership accessible only nurtures that ecosystem: “When you have a stake in a place, you want to make sure that those amenities are there for you in the long term.”

A key component of a thriving community? Diversity and an equal shot at opportunity.

“Historically in the US, housing has not been justly provided. Our history is a history of segregation, of disadvantage, of exclusion for so many people, and I think we’re still suffering the consequences of that kind of injustice and inequality and unfairness over so many decades. So, to see Habitat give people of all

backgrounds the opportunity to live in neighborhoods where they can enrich the fabric of the community—it will create more diversity and a sense of community and belonging for people, and a deeper appreciation for all of our humanity.”

Lena sees the “role that housing plays in who we have the opportunity to become in this country,” and that’s why she thinks “investing in the future through homeownership is so meaningful and really reverses some of the historical trends of unfairness.”

Community is personal to Lena—not just a function of her job, but a facet of her character. It’s a recognition of the interconnectedness of us all, in the ecosystem of our social fabric. And while she found her way to Habitat through her work, her passion for the cause isn’t on the clock.



DIRECTOR OF COMMUNITY DEVELOPMENT AT FIRST REPUBLIC BANK & HABITAT VOLUNTEER

HABITAT BY the NUMBERS

FY2021
July 2020 to
June 2021



THIS IS THE WORK WE DO. TOGETHER WE BUILD.

Building is the core of our programs and services. It's what we do. We're both combatting the immediate housing crisis and planning for the future of our communities—by providing people with the opportunity to build their homes and their futures.



In our Home Preservation Program, homeowners get the repairs and improvements they need to stay healthy and comfortable in the homes and communities they love. Having served 234 people this year, we look to grow our program and repair homes for 1,500 in the next five years. And with initiatives like a three-year partnership with Alameda County, we are confident that we can exceed that goal. With a hand from Habitat, homeowners throughout our service area are building secure futures and better health.

NEW LEASES ON LIFE

NEW SKILLS

Through our Housing and Financial Counseling Program, more people are on the way to financial wellness and big life goals like homeownership. Over 1,000 people last year gained tools and skills through one-on-one counseling, financial education workshops, first-time homebuyer classes, and the personalized playlists at our online Financial Education Center. They turned these into great financial habits, more savings, higher credit scores, smart budgets, better housing opportunities, and more. With some guidance from Habitat, thousands more will empower themselves for great things to come.



NEW BEGINNINGS

Through our Homeownership Program, families priced far out of the market can afford a home to call their own. Like the 30 families who have settled into their new homes at Central Commons in Fremont. Or the families who will join them as we raise the first walls at Esperanza Place, a 42-home Zero Net Energy neighborhood in the heart of Walnut Creek. Or the hundreds to come at our future builds, from Bay Point down to Santa Clara and out to Alameda. Through partnership with Habitat, families build strength, stability, and self-reliance on the sturdy foundation of homeownership.



NEW HOPE

By collaborating with partners like the City of San Jose, HomeFirst, and Abode Services, Habitat has helped hundreds begin their journeys out of homelessness through the five emergency interim housing communities we've built. With the capacity to house nearly 3,000 people a year, these communities offer a secure place to stay—with amenities as simple as a locking door and access to a kitchen and shower, and as profound as the supportive services that will help them make the transition to their next chapter. Securely sheltered by Habitat, our neighbors are building paths to permanent housing.

SUSTAINABILITY IS
OUR BUSINESS

Sustainability underpins everything we do, including one of the ways we fund our work. The Habitat ReStore, with locations in Oakland, San Jose, and Concord, embodies our mission of sustainability by selling donated home goods and building materials at a fraction of their retail value, with the proceeds funneled back into the organization to help us serve our community.

ReStore provides a funding source for our mission to build sustainable homes, while keeping over 5,500 tons of usable goods out of landfills each year. Which means that we not only exercise our earth-friendly values in the homes we design and build—we also live them out day by day, in our communities.



OUR FIVE YEAR PIPELINE

We gather in community to build—equity, new homes, stable futures, and entire communities. And you keep us building forward into a world where everyone has a decent place to live—with every donor dollar invested, volunteer hour served, and Habitat home built.



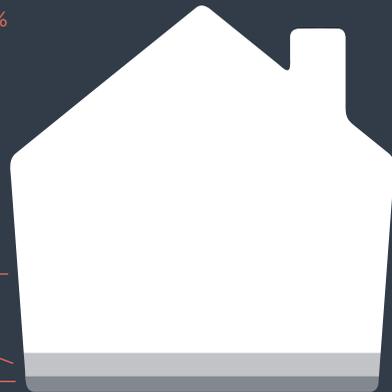
STATEMENT OF FUNDING

FY2021
7.1.20 - 6.30.21



SOURCES \$44,901,431

- community support 23%
- government support 42%
- sale of homes 21%
- mortgage income 1%
- ReStore 7%
- other 6%



USES \$43,203,170

- program 90%
- administrative 6%
- fundraising 4%

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.



THANK YOU TO OUR DONORS

FY2021
7.1.20 - 6.30.21

COMPANIES & ORGANIZATIONS

\$2,000,000+

Kaiser Permanente (Property donation included)

\$1,000,000-\$1,999,999

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Cycle of Hope Riders, Donors, & Sponsors
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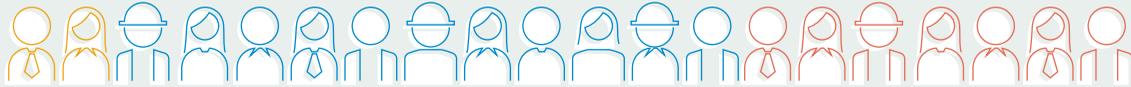
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A GIVING COMMUNITY

Thank you to the **7,235 donors** who round out our giving community, with annual gifts totaling over a million dollars each year. Every donation counts, and this year's total is an impressive **\$1,104,186!**



\$134,177

3,215 donors gave \$1-99

\$609,135

3,405 donors gave \$100-499

\$360,874

615 donors gave \$500-999

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Planned Giving is a blueprint for how charitable giving plays a role in your overall financial and estate plans.



It provides Habitat with lasting mission support, and can provide you with tax advantages and even lifetime income. Many of these gifts are simple to plan and cost you nothing during your lifetime.

Start a discussion with our Planned Giving Team

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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.



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