



2018
annual
report



Habitat
for Humanity®
East Bay/Silicon Valley

LETTER FROM THE LEADERSHIP

At Habitat for Humanity, we're focused on a simple vision: a world where everyone has a decent place to live. While the phrase "decent place to live" might seem like the takeaway, lately we've been thinking quite a bit about that other essential part of our vision: "everyone."

Our headlines, news feeds, and podcasts are packed with dismal accounts of the housing crisis. Housing comes up at the dinner table, around the water cooler, in our social networks, even in conversations with strangers. In the Bay Area we live at the epicenter of the housing crisis, and this issue touches everyone in some way.

None of us has to look far to see the need. Housing need does not have just one face. For some of us, we look no further than our doorsteps. Our friends, our neighbors, our workplaces. Those who teach our children, who provide the services we rely upon. The people we pass on our commutes. The need for affordable housing affects everyone.

Just as the need has no single face, neither does the solution. We all have a part to play.

Habitat is built on community. We take the concept of "everyone" seriously. Whether that's in the people we serve, the way we strategize for the future, the greater society we play a role in, or the coalition

of difference-makers that drive us forward — everyone belongs to the Habitat movement.

We recognize that the housing need grows day by day, and in the midst of this crisis, we need ambition, innovation, and intelligent planning if we truly want to build a world where everyone is decently housed. We know that progress is possible. By building high-density housing, we serve more people with the resources we have. We also must diversify, understand that housing encompasses a wide range of need, and we can play a part in solutions that serve everyone from the unhoused to the "missing middle" earning moderate incomes that don't go nearly far enough in this market. We can keep people in their homes through our Home Preservation Program, and we can prepare more people for homeownership through Habitat's Housing Counseling.

"Everyone" means we look beyond the front doors of Habitat homes. We look to the wider community. We have begun a movement toward transit-focused housing, building homes that not only root Habitat homeowners in a neighborhood, but link them to the greater Bay Area. We look at our broader systems, and we advocate for public policies that build a just society, an inclusive society that supports housing for everyone.



And everyone can be a part of the answer. Habitat is a nexus, a gathering point not only for our many services, but also for the many hands and hearts that help us provide them.

Volunteers and donors make this work happen. This report is a celebration of the work we have done, the work we plan to do, the people we serve and, of course, those who make it all possible. The need for housing is not getting any smaller, and nor does our need for our supporters — for everyone — to rise to the challenge.

Roland Trevino
Board Chair

Janice Jensen
President & CEO

01.

everyone.
everywhere.

Habitat for Humanity is a global movement that has made affordable housing and shelter a worldwide priority, by working in local communities across all 50 states and in more than 70 countries.

Since Habitat for Humanity International's founding in 1976, over 22 million people have benefited from new home construction, renovation, improvements and repairs, and increased access to homeownership. Our global impact has made Habitat a trusted brand, one that serves, inspires, and engages people around the planet, including right in our backyard, where we've served over 9,000 people.

We are proud of the impact we've had. We are proud that our work has not only provided shelter, but has been the foundation for financial security, higher education, improved health for families, as well as job opportunities and economic growth in the broader community. And you — our donors and volunteers — made this possible.

GLOBAL

50
states



70
countries

22M
PEOPLE
SERVED
SINCE 1976

8.7M
PEOPLE
SERVED
IN FY2018

1.4M
VOLUN-
TEERS
IN FY2018

A BRAND THAT BRINGS PEOPLE TOGETHER



#1

top brand in the 2018
Enduring Brands Index
carbonemolan.com



#5

#5 in our ability to
inspire and mobilize
by World Value Index
enso.co/worldvalue

\$ 15.6B

estimated
brand value

LOCAL

9,122
PEOPLE
SERVED
SINCE 1986

1,023
PEOPLE
SERVED
IN FY2018



307

people through
local home building



83

people through
homes built abroad



633

people through
housing counseling

8,104
volunteers

87,068
hours

02.

creating a
decent place
to live.

With your help, we've made a concrete and lasting impact on people's lives, and on creating a world where everyone has a decent place to live. But still, four out of five of our Bay Area neighbors are unable to afford a median-priced home. We face an ever-growing crisis with depth and complexity that requires a comprehensive matrix of solutions.

So, while we celebrate our achievements, we know that in order to move the needle on this crisis, we need to be innovative, smart, and responsive. This means that we must make the best use of resources we have, respond to community needs, leverage partnerships, create more opportunity, and protect affordable housing where it stands.

BUILDING HIGH-DENSITY HOUSING

CENTRAL COMMONS

We aim not only to build affordable homes, but to maximize the number of people we can house comfortably in an available space. With smart land use, creativity, thoughtful design, and a willingness to challenge old models, Habitat can give more people the chance to change their lives through homeownership.

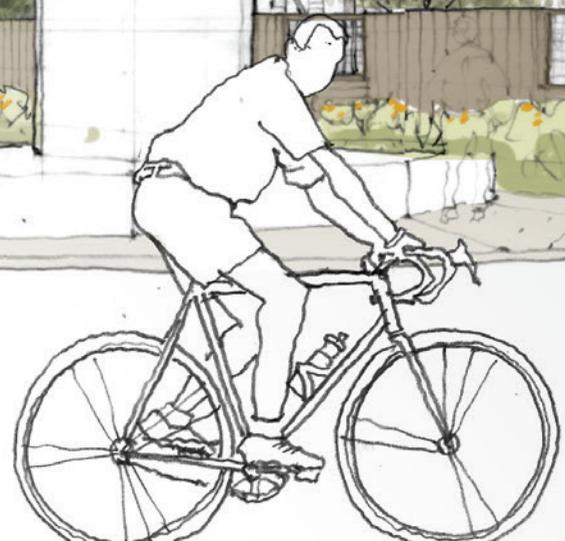
Our Central Commons development in Fremont is a perfect example. From its start as a vacant lot, Central Commons will transform into a new neighborhood of three-story, condo-style homes, designed to maximum density. It is the only homeownership development in California awarded "Cap-and-Trade" funding — resources earmarked for in-fill and compact developments that reduce greenhouse gas emissions.

TRANSIT-ORIENTED COMMUNITIES

ENVISIONING LAS JUNTAS

The Bay Area lives, works, and plays throughout the region. Building transit-oriented neighborhoods means a more connected Bay Area, easing the burden on our roads. By building affordable homes near transit, Habitat is utilizing precious in-fill lots, and making transportation convenient for the people who use it most.

Our forthcoming 42-home development on Las Juntas Way in Walnut Creek is an open, walkable, pedestrian-friendly neighborhood, right near BART, the Contra Costa Centre Transit Village, and local walking paths. By combining high-density design with a transit-friendly focus, we're transforming a vacant in-fill lot into a chance at affordable, efficient, and convenient homeownership for 42 families.



NET ZERO

BUILDING ENERGY-EFFICIENT HOMES

Habitat has been on the leading edge of affordable green-building for nearly two decades. As we look to the future, with help from PG&E, Habitat will meet California's new 2020 "Zero Net Energy" standards — requiring homes to produce more energy than they consume — with enhancements like electric vehicle charging stations at new developments.

PAVING THE PATH

COUNSELING FIRST-TIME HOMEBUYERS

Creating opportunities for homeownership is more than building homes. It is also offering support and education that prepares families for the responsibility of homeownership.

Our Housing Counseling Program equips people with one-on-one financial and credit counseling, financial education workshops, and first-time homebuyer classes that build the skills and habits they need to be homebuyer-ready. By working to better their financial health, our Housing Counseling clients pave their own path to homeownership.

COMBATING DISPLACEMENT

EXPANDING HOME PRESERVATION

While we build new homes, we also protect the ones that already exist. Many of our neighbors — particularly seniors, people with disabilities, and Veterans — purchased homes affordably at a time when opportunities were more available. But those neighbors are vulnerable to displacement as homes age and maintenance needs pile up.

Habitat makes important repairs and modifications that let neighbors age safely and comfortably in place, while beautifying communities and preserving our area's limited affordable housing stock. As we build toward the future, we're expanding our Home Preservation Program to serve more people and more communities.



HOUSING THE MOST VULNERABLE

BRIDGE HOUSING COMMUNITIES

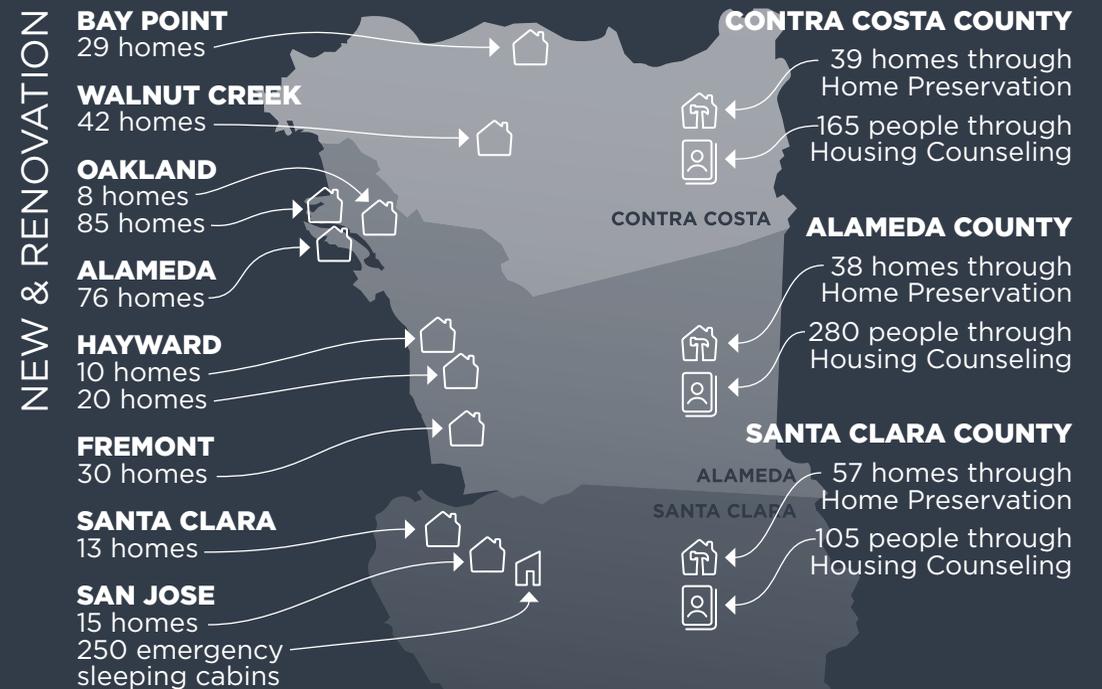
Bridge Housing Communities is an innovative partnership between Habitat, the City of San Jose, and HomeFirst Services. These communities will provide transitional, supportive housing for our most vulnerable neighbors — building a bridge from cold nights on the street to permanent housing. Habitat is bringing our experience and expertise as a homebuilder, along with our cost-effective, community-oriented model, to build emergency sleeping cabins. Through strategic partnerships and a readiness to break new ground, Habitat can make a greater impact on the housing crisis.

OUR GLOBAL INVESTMENT

17 YEARS OF IMPACT IN EL SALVADOR

Access to shelter is a critical issue worldwide. Partnering with Hábitat para la Humanidad, we've invested nearly \$400,000 to serve over 500 people. We also send Global Village teams to help combat the housing shortage firsthand and are proud to support special initiatives like the Bioclimatic House, a pilot program to build environmentally-friendly and efficient homes.

HOUSING PIPELINE



03.

the people behind the programs.

We have served more than 22 million people since our founding. It's a big number, and it means major impact. But the housing crisis isn't just a crisis of numbers. It's a human crisis, and to truly understand our impact, we listen to the people behind those numbers. It's a story told in many voices, those of the diverse community we serve, who have partnered with Habitat in myriad ways.



TAKING CHARGE

Housing Counseling

A single mother to 13-year-old Alexys, Julieta Aquino is determined to be a strong example to her daughter. She has always wanted to give Alexys a safe, stable environment in her native Bay Area near their extended family. The high cost of housing, however, has tied them too close to family for comfort — mother and daughter share a bed in a cramped two-bedroom with four other adults.

When Julieta didn't financially qualify for our Homeownership Program, she was undeterred. She simply said, "Let's work on this. What do I need to do?" After months of work with Habitat's Housing

Counseling Program, learning the tools to take charge of her finances, she re-applied and was selected to purchase a home at Central Commons.

"I started crying tears of joy," Julieta remembers. As their new home nears completion, Julieta and Alexys have much to look forward to. Their own bedrooms. Entertaining friends. Space and peace to focus on their studies — mother and daughter both plan on higher education.

"Everything that I've ever worked for has led me here," Julieta says. But nothing makes her prouder than the example she has set for her daughter, who has watched her manage the bills, or strap on work boots to build their future home. Alexys calls her mother her hero, and Julieta says, "That, to me, is everything."

“I’m so proud.
Now I own my home!”

A single father, Russell Johnson was raising four children on his own when he helped build his Habitat home in 1997. In 2017, he made his final mortgage payment. Russell decided that last payment wasn’t his last contribution, and spends his spare time volunteering with Habitat.

PAID IN FULL
Long-term Homeowner



LITTLE HOUSES BIG DREAMS

Playhouse Program

“This playhouse offers a way to explore childhood imagination and bright colors. Our children and teachers adore it!”

Habitat’s Playhouse Program creates little houses for children, volunteer-built with love and donated to partnering nonprofits like the Pacific Autism Center for Education. Not only do children get their dream home, but Playhouse sponsors know their support funds the construction of future Habitat homes.



HERE TO STAY

Home Preservation

“I just know that this was a very big help to me. And I’m sure it has been for everyone else, too.”

Beverly Hayden has called San Jose home for over 40 years, but mounting maintenance needs were physically and financially out of her reach. Major repairs and modifications through Habitat’s Home Preservation Program made it possible for her to stay so that her family can continue gathering at her home and making memories for years to come.



A STRONG FOUNDATION

New Homeowner

“You feel so much better about your future when you own your house.”

Abdul Yakinn Aremu-Bello describes his family’s home as a dream come true, a refuge from an unstable housing market where rents continue to climb. And while their old neighborhood was rife with crime and noise, their Habitat neighborhood in Martinez affords their 8-year-old twins the opportunity to play safely and a happy place for their family to thrive.



BUILDING
BRIDGES
Collaborations

“HomeFirst is where my homelessness ended.”

Bridge Housing Communities will assist our unhoused neighbors, like Paul, who — with shelter, warm showers, case management services, and connections to job and housing opportunities — built his own path out of homelessness. By partnering with the City of San Jose and HomeFirst Services, Habitat can use our model to bring stability and self-reliance within reach of even more people.

“When I saw this come up, I said, ‘I’m in!’”

When Steve Hays, who works in the cycling industry, learned about Habitat’s first cycling event — Cycle of Hope — he had to ride. Steve knows firsthand what affordable homeownership means, since he and his family became Habitat homeowners in 2011. It meant stability and community, and leaving behind a crowded, high-crime apartment complex. Cycle of Hope brought together Steve’s passion for cycling, Habitat, and giving back.

PAYING IT
FORWARD
Cycle of Hope

04.

a place where
people come
together.

Everyone deserves a decent place to live. In a housing crisis like the one we face, it will take everyone to build that vision. Habitat approaches housing in a holistic manner, and with a variety of ways to get engaged, there's a place for everyone in our work. However you join the movement, you move us forward, empowering families to build strength, stability, and self-reliance through affordable homeownership.



INVEST

Habitat relies on the generosity of donors. Every gift, large and small, is leveraged along with grants, donated resources, and volunteerism to invest five times its value in building affordable homes. The mortgages paid by Habitat homeowners further compound your gift by being reinvested in future Habitat building.

Make Habitat part of your annual philanthropy, and encourage your professional and faith communities to invest in Habitat with you. Learn more at HabitatEBSV.org/support-us



ADVOCATE

Before Habitat lifts a hammer, we need public policy that supports affordable housing. We need regulations that keep ownership housing affordable by helping us acquire land and build efficiently. We rely on a system that supports housing for everyone, and for that, we depend on advocates to raise their voices.

Get advocacy alerts and stand with Habitat at HabitatEBSV.org/advocacy



VOLUNTEER

Habitat is the work of many hands. Whether they're getting dirty on a construction site or Playhouse workshop — or volunteering in a ReStore, in our office, or on a committee — everyone has a role to play in building homes, communities, and hope.

Lend a hand with Habitat. Learn more at HabitatEBSV.org/get-involved



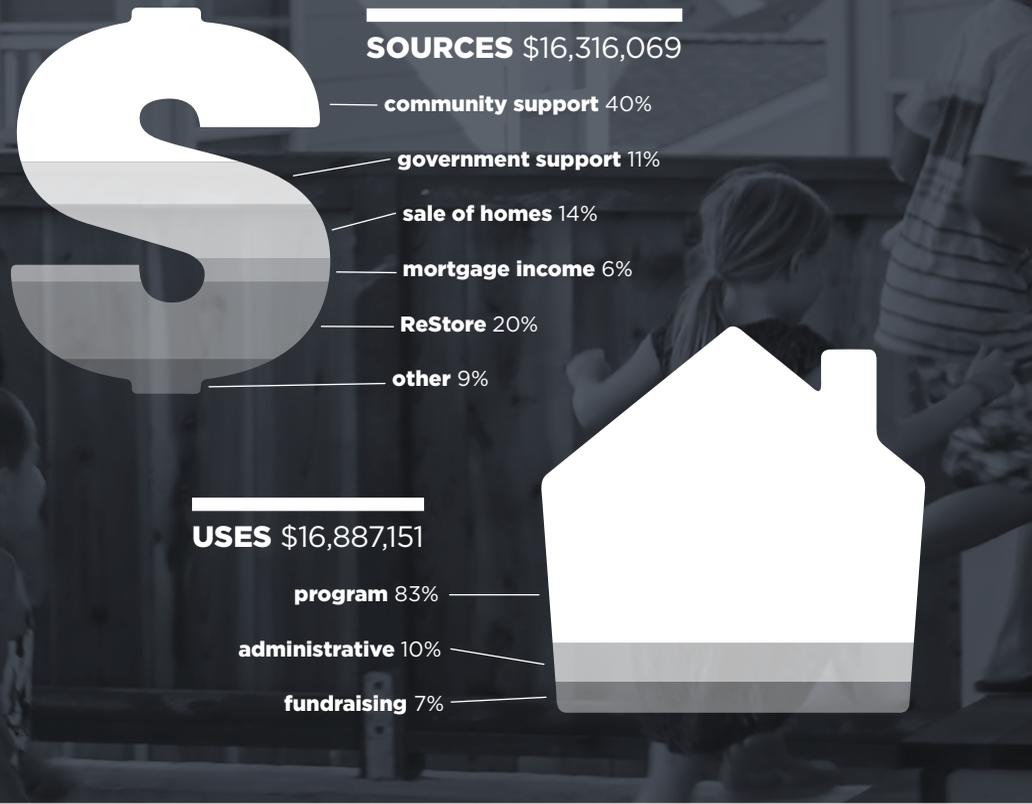
LEAVE A LEGACY

When we think of everyone, we look ahead to future generations. Our Legacy Society is made up of forward-thinkers, committed to supporting Habitat beyond their lifetimes. You can name Habitat East Bay/Silicon Valley in your will or as a beneficiary of a retirement plan or annuity. However you plan your giving, you ensure that we can continue empowering more families through homeownership for many years to come.

Read more about options at HabitatEBSV.GiftLegacy.com

STATEMENT OF FUNDING

Fiscal Year 2018
July 1, 2017 to
June 30, 2018.



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 Charity Navigator's 4-star rating, the giving portal's highest donor standard.

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.



Affiliate of Distinction 2013-2019

Habitat for Humanity International has designated us an Affiliate of Distinction each year since the program's inception. Habitat East Bay/Silicon Valley has been recognized for best practices among affiliates worldwide, in areas such as sustainability, leadership, innovation, and financial stability. We are proud to set precedents and explore new ways to build a world where everyone has a decent place to live.

THANK YOU TO OUR DONORS

Fiscal Year 2018 July 1, 2017 to June 30, 2018.

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donors committed to a multi-year pledge
- Legacy Society**
donors giving beyond their lifetime
- Carpenter's Club**
loyal monthly givers

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