

2025
ANNUAL REPORT



Habitat
for Humanity®
East Bay/Silicon Valley

BE THE CHANGE

A LEGACY OF SERVICE LIVES ON



letter from the leadership

At Habitat, this year has been one of reflection. We recently lost an incomparable man in former President Jimmy Carter, a man whose 40 years of service with Habitat for Humanity embedded his legacy into our DNA. That legacy is a profound gift, one that tempers our sadness with deep gratitude—not only for his countless great deeds on the grandest of scales, but for the example of what he considered quite ordinary: his choice to serve. And he did so humbly, sincerely, often quietly.

“
*Jimmy
Carter*
IN HABITAT’S
WORK WE
SAW THE
OPPORTUNITY
TO PUT OUR
FAITH INTO
PRACTICE.

President Carter chose to live a life of service, like millions the world over who were inspired by his example. It was a choice he made daily, in the same way a Habitat volunteer laces up work boots and shows up to the construction site. The same way a couple opens their home to serve as the gathering place and cultural heart of a community. The way an educator sees a spark in a student and nurtures it into flame. The way a donor invests in the change they wish to see in their community.



RIGHT: Volunteers celebrate after a day of work alongside President and Mrs. Carter in Oakland.

BOTTOM LEFT: Allan reflects on his time volunteering with Jimmy Carter as he signs a memorial to the late President.



President and Mrs. Carter came to the Bay Area in 2013, during the Jimmy and Rosalynn Carter Work Project. In just a handful of days—spent building and repairing homes and completing community projects across Oakland and San Jose—they touched off ripples that continue emanating outward.

For us, this is the heart not only of the Carters' legacy, but the legacy of every single person who feels called to serve, and answers that call. It is there in that simple choice to volunteer, to invest, to gather, to nurture, to give. That simple choice—made daily by everyone in the Habitat community—is an insistence on a better future and the commitment to work toward it.

This is who we are as Habitat for Humanity. It is the “humanity” in

what we do—we who are here for each other, here for our community. We who answer a crisis with hope, with grit, with action. Because we know that regardless of challenges or shifting winds, we are those who believe in what is possible when we choose to serve. And, when we make that choice, we each have the power to touch off infinite ripples of positive impact.

Thank you for all the ways in which you build change, and for carrying the work of Habitat for Humanity forward.

In partnership,

Shannon Adkins
Board Chair

Janice Jensen
President and CEO

SERVICE



SERVICE IS AT THE HEART OF HABITAT.

It's the thread that links us all—from a President to a volunteer, a donor to a homeowner. President Carter embodied the choice to serve—inspiring so many others to follow his lead and serve, uniquely, in their own lives.



THE FRONT DOOR of Mulugeta and Tiruwork's San Jose home is a monument in their family. Their old apartment's front door was so malformed that only Mulugeta could open it. Once a day, before work, he'd open the door for ventilation, then move the couch in front of the opening to keep their baby from the treacherous stairs just outside. When Jimmy Carter heard that, he insisted on hanging the front door on their new Habitat home.

WE ARE ALL
NEIGHBORS
IN A
GLOBAL
COMMUNITY.

Mulugeta,
Homeowner



Jimmy
Carter

GOD DIDN'T
GIVE THIS
HOME ONLY
FOR US. IT'S
FOR THE
COMMUNITY.

Tiruwork smiles broadly today when she points to that door and tells people, "That's Jimmy Carter's door."

Mulugeta treasures the day that he and the President worked on their home. "I remember laughing together," he says. "He touched my shoulder. I got to tell him, 'Thank you. Thank you.'" It was gratitude not just for a day of work, but for the many facets of Jimmy Carter's service which he'd long admired—presiding over peace negotiations in their native Ethiopia, election monitoring, and disease eradication, to name just a few.

"He had such a good heart," Tiruwork remembers. "I hugged him very tight and said, 'God bless you.' This house is a blessing."

For Mulugeta and Tiruwork, they see the Carters' work that day, the work of the whole community, as a blessing meant to be shared. "God didn't give this home only for us," Mulugeta insists. "It's for the community." Tiruwork agrees: "In our family, our community, we are the first ones to have a house. So, this is for everybody. You are all welcome to whatever you need."

They carry forward the legacy of service that made them homeowners, through an open door, open hearts, and a home filled with family, friends, and neighbors—a privilege they cherish after living in an apartment too small for guests. They serve every time they open that front door and usher you in, to an open hearth and a table laden with homemade food and freshly roasted coffee.

"His legacy will always be like this," Mulugeta says. "Everybody has a dream, and he is someone who wanted to help you achieve that dream."





SONNIE MET JIMMY CARTER

in 2013, when she gave a speech during his visit. But he'd made a life-long impression back in 1976. "It was the first time I cared about an election, and Jimmy Carter was my candidate." Something in the simplicity and practicality of Carter's morality spoke to young Sonnie; "If people are hungry, feed them. If they're sick, help them."

When he was elected, Sonnie danced in her yard. "He was someone I wanted to model myself after as a child, and as I became an adult, even more so. Fearlessness, humility, and love... he was so humble, but there was tremendous power in what he did."

And Sonnie understands the awesome power in humble acts of service. The accumulation of such acts—her own, her friends' and family's, and thousands of strangers—built her Habitat home in Oakland nearly 20 years ago.

JUSTICE
TRUTH
HUMILITY
COMPASSION
SERVICE
LOVE...
THEY'RE THE
GUIDING
LIGHTS
OF A LIFE.



I SEE THE
TREMENDOUS
POWER
IN SERVICE.

The impact was instantaneous and enduring. With an affordable mortgage, life immediately changed—a shift that allowed her to pursue a Master's degree and increase her income. It gave her children the chance to explore new opportunities. "That discretionary income really made all the difference, in sending them to summer camps, getting them the clothes they needed, extracurriculars, and pursue everything they wanted to do. That was the most powerful thing right away."

Today, Sonnie's grandchildren visit and fill the house with music and art and movement, much as her children once did. "My home has always been a great hub for my family, and now it's a great hub for my grandkids, too. It just keeps giving. I've been here long enough now that a new generation is benefiting from it. Now, I think about generational wealth. It is amazing to see just how powerful it is, everything that just a building like this can mean."

Sonnie is passionate about her own ways of serving her community too. A seasoned educator, Sonnie constantly sees the impact she's made—high schoolers from decades ago with dreams realized, students she once nurtured now commanding rooms.

"I see the tremendous power in service," she says. "I've been thinking about ripples, ripples going on forever. Once you start one, you might not see it, but those ripples always go on. We are ripples, and they continue forever."



WHEN PRESIDENT AND MRS. CARTER

built with us in 2013, they touched off ripples still felt in the lives of the families they impacted. Since then, we've grown and broadened our programs to amplify this impact, meeting the evolving needs of our community, and keeping service, always, at our heart. See what we've accomplished, together, in just this last year.

**FY25
IMPACT**

392

PEOPLE SERVED
through home building
and home repair

In FY25, we repaired 223
properties, while building
new homeownership
opportunities in Hayward,
San Jose, and Walnut Creek.

**TOTAL
PEOPLE
SERVED**

62M+
GLOBALLY
SINCE 1976

22.7K
LOCALLY
SINCE 1986

1,399

PEOPLE SERVED
through Housing &
Financial Counseling

Celebrating 10 years of our
Housing & Financial Counseling
Program. Partnering with
new agencies and educators
to continually improve our
services and reach.

2,391

TONS OF WASTE

diverted from landfills through ReStore

ReStore has grown into three vibrant community
centers. Partnerships with other reuse organizations
have made ReStore a hub for even greater sustainability
impact—diverting thousands of pounds of clothing
and textiles, hundreds of gallons of paint, and
thousands of mattresses.

56k
VOLUNTEER
HOURS

**EACH YEAR, THIS
MISSION IMPACTS
MILLIONS OF PEOPLE
WORLDWIDE.**

It's only possible
because of all the
people that work
alongside us—who
volunteer, give,
advocate, and choose
to serve others.



INSPIRE



LIVING
WHAT
YOU
BELIEVE

**DIRECT SERVICE
IS IMPORTANT,
HUMILITY IS
IMPORTANT,
THE RESULT IS
IMPORTANT.**

*Ben,
Habitat staff*



*Jimmy
Carter*

**OUR
GREATEST
BLESSINGS
COME WHEN
WE ARE ABLE
TO IMPROVE
THE LIVES
OF OTHERS.**



LAURA WAS INSPIRED by Carter to start volunteering with Habitat 30 years ago. That first spark grew when she worked with the President in Oakland in 2013. “He was a truly decent human being who lived what he believed, and I have huge admiration for both him and Rosalynn because of what they did with Habitat.”

Ben, who worked alongside the Carters at three builds, noticed that “the first thing he’d ask when he’d get to the house was who was going to be the homeowner. He just drilled right to the point—yeah, we’re building together and all that’s great, but this is the point.” It was a lesson Ben took to heart. “Carter taught me that direct service is important, humility is important, the result is important, the people you’re serving are your equals, and they are the most important.”

For Ben, the beauty of Jimmy Carter’s service was how ordinary he made it seem. “He just came to volunteer, he was this super practical, hands-on person,” Ben says. “Habitat volunteers are kind of amazing, right? They’re judges and writers and thinkers and teachers and former Presidents, all sorts of incredible people. But everyone comes out and does this humble thing.”

It’s the “everyone” that keeps Laura coming back week after week for decades. “It’s like family. A big part of it for me is having that community, coming out and seeing the same regular volunteers and meeting new people every time.”

Lit by Carter’s inspiration, Laura lives a life of service, whether it’s her Saturdays with Habitat, or her other volunteerism that beautifies Lake Merritt or feeds the hungry or supports local theater.

Ben’s hope is that more people find fulfillment through service, seeing as much impact in that as the nearly 600 homes he’s helped build. “It’s more about serving those who are helping, really—making volunteering feel rewarding and straightforward and crucial. I hope folks who come to site feel their efforts were worthwhile, that they go home and brag about what they did, and maybe feel some joy so they walk around for an hour or two singing. Part of what makes Habitat magical is not just that folks in need get homes—the magic is that hundreds of people volunteer to help make it happen.”

I HAVE
ONE LIFE
AND ONE
CHANCE
**TO MAKE IT
COUNT FOR
SOMETHING.**

Jimmy Carter

IT'S NOT ABOUT
ME, IT'S ABOUT
THE 'WE.'
**COLLECTIVELY
OUR WORK WILL
DRIVE POSITIVE
CHANGE.**

Jonathan, Staff

MY SERVICE
LIVES ON IN
THAT HOUSE,
AND EVERY
FAMILY
MEMBER
THAT ENTERS
IT WILL BE
SHELTERED
AND
PROTECTED
BY IT.

Rose, Habitat homeowner

LIFE IS FULL OF
UNCERTAINTY.
VOLUNTEERING
LETS ME DO
SOMETHING
TANGIBLE.

Becky, Volunteer

IF MY VOLUNTEER
EFFORTS CAN MAKE
SOMEONE'S FUTURE
BRIGHTER, THEN
I HAVE MADE A
DIFFERENCE.

Nick, Volunteer and Board Member

MY HOPE IS
THAT THE
WORK WE DO
**BUILDS A MORE
CONNECTED,
COMPASSIONATE
FUTURE.**

Gus, Staff

WE ARE A COLLECTIVE.

A community in action.
It takes all of us standing
together. Offering our time
and resources to build a
better future. Imagining
a world where everyone
has a decent place to live.

Each workday, each gift, each
item donated or purchased is an
audacious investment in all the
change that will grow as a result.
No matter how you invest in our
work—you can know that your
decision will have infinite ripple
effects that profoundly alter the
trajectories of people's lives.

**BUILD
THE CHANGE**

IT BEGINS WITH YOU.

ADVOCATE for public policy
that helps us serve more.

DONATE the critical support
to build more housing
opportunities.

VOLUNTEER to build
concrete, transformational
change.

SHOP at a ReStore to
support our mission.

WAYS TO GIVE

The current challenges are steep, but in our shared purpose is incredible power. Just as each act of service ripples outward, so does each gift. However you invest in our work, you are part of a giving community that will change what's possible.



MAKE A DIRECT DONATION

Give by cash, check, or credit card. Give in honor of a loved one or to celebrate a milestone! You can also donate stocks, bonds, or cryptocurrency—or through a retirement account or donor-advised fund—to take advantage of tax benefits when you give!



BUILD A LEGACY

At no cost to you today, you can provide enduring support through a gift in your will or trust, or a charitable beneficiary designation. Or, consider Charitable Estate Distribution as a part of your estate plans. There are even gift options that provide income for you or a loved one!



LEVERAGE YOUR IMPACT

Your donation can have even more impact when you make a recurring monthly gift or bring more people to the cause by starting a fundraiser. Get your company involved with sponsorships, team building experiences, or matching gift programs.



GIFTS OF PERSONAL PROPERTY

Put unused property to better use by donating your vehicle or real estate, or by donating and shopping at Habitat's ReStore.

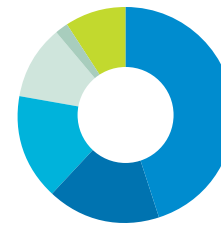
EXPLORE GIVING OPTIONS THAT ARE RIGHT FOR YOU



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HabitatESV.org/WaysToGive
CALL
510-803-3305
EMAIL
DonorServices@HabitatESV.org

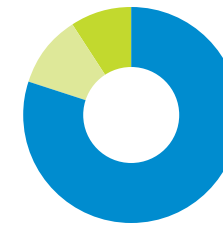
STATEMENT OF FUNDING

Average for the three periods: Fiscal Years 2023-25
As program uses fluctuate each year depending on the number of homes sold, a three-year average is provided here.



SOURCES \$22,811,674

- 45% community support
- 17% ReStore
- 16% government support
- 11% sale of homes
- 2% mortgage income
- 9% other



USES \$22,545,476

- 80% program
- 11% 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 2025. Your collective support makes all of this work possible.



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

HabitatESV.org/2025AnnualReport



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 HabitatESV.org/FiscalResponsibility.

DONORS

 **FY2025**
7.1.24 to 6.30.25

COMPANIES & ORGANIZATIONS

\$250,000+ PABCO Roofing Products	Lafayette-Orinda Presbyterian Church Patelco Credit Union Sobrato Philanthropies	Advantest America, Inc. AvalonBay Communities, Inc. Blue Oaks Church Cadence Design Systems Inc. California HealthCare Foundation Cisco Foundation City National Bank Conсор Cornerstone Earth Group, Inc. Exelixis Georgia Pacific Antioch Gypsum Google, Inc & Matching Gifts Program Grifols, Inc. Hilti North America iHeart Media Intuit Inc. John Muir Health	Kaiser Foundation Health Plan Kaiser Permanente Diablo Area Kiewit Companies Logitech Los Altos United Methodist Church Morgan Stanley Netflix Prologis Prometheus Philanthropic Fund Rimini Street Robert Bosch LLC Skanska USA Inc. Stanford Health Care Travelers Insurance United Way Bay Area Upwork Inc. VyStar Credit Union Whirlpool
\$100,000-\$249,999 Ava Community Energy Bank of America Charitable Foundation HEDCO Foundation Pacific Gas and Electric Company Simpson Strong-Tie Company, Inc. Verizon Wells Fargo Foundation	\$25,000-\$49,999 Anonymous AssetMark Habitat for Humanity International (sub-grants) Kaiser Permanente South Bay KLA Foundation The Enterprise Holdings Workday, Inc. & Workday Foundation		
\$50,000-\$99,999 Amazon ASML Dean & Margaret Leshner Foundation Google	\$10,000-\$24,999 Advantest Advanced Micro Devices		

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\$250,000+ Cycle of Hope Riders, Donors, & Sponsors			
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RESTORE DONORS

FY2025
7.1.24 to 6.30.25

COMPANIES & ORGANIZATIONS

\$50,000+ Fashion Furniture Tez Marble	\$10,000–\$24,999 Accendo Real Estate Corp Best Price Mattress Ceva Logistics Contractors’ Warehouse Dependable Supply Chain	Green Waste Carpet Recycling HD Supply iEnjoyware LLC Kiss That Frog Inc. Legacy Transportation Lovesac Lowe’s Maria Yee, Inc.	MiR Mosaic Collection \$5,000–\$9,999 Abbott MCS Blueground Climb Up LLC (DBA Casablanca Market)	Everlaw Faire Free Energy Savings Company, LLC Netflix NVIDIA Roney’s Furniture Sisters of the Presentation
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TOP VOLUNTEERS

1000+ Hours Sergia Buenrostro Lisandro Zair Madrigal Mark Gonzales Anna Lopez Andre Taylor	250-499 Hours Jose Rodriguez Cesar Candelario Ronald Lee Reeves Nick Milne Stoughton Guillermo Alejandro Hernandez Insung Moon Luis F Rodriguez Jacob Young William Earl Buckridge Wendy V Garcia Jhonatan A Valencia Edgardo Cabrera Danesha Wright William C Ulett	William James Henzel Aldo Becerra Jose A Ochoa Curt Boyle Jason Arbee	100-249 Hours Bill Lock Francisco Calvillo Claire L Yung Kien Tr Dao Tyjon D Casey Raymond M. Taketa Saralynn Ness Marlowe M West Elliot A. Sowadsky Mesfin T Getu Vince P. Krekel	Justin S Salinas Patrick Henson David B. Platt Sarah Mm Bell Samuel Emil Marchand Andres Nevarez Eric Kleis Larsen Steve Knapp Bryan C Teed Giulia Hill John P Blink Andrew Salas Richard T Hunsinger Samantha Henshaw Danielle C Valdivieso Carnelius Williams	Mark Walker Josimar Guarin Russell Allan Grimes Amanda E Petersen John Michael Heller Cheuk Chu Consuela Wilson Rebecca M Lui Paul D Kearney Dominic Micale Brian Malloy John D. Ralls Zebediah Gammack Joan Uhler Dennis K Rothhaar	Nicolas F Spycher Mark P. Kontich William Collins Eunique James Cesara Alfredo Collantes Aaron Glotzer Nicole J Antolik Vincent C Green Zoon Choi Judy Halper Laura Jean Goderez Michael J Macarthur
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HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY has worked with the communities of Alameda, Contra Costa, and Santa Clara counties since 1986, advancing affordability and opportunity through housing. With the partnership of volunteers, supporters, advocates, and clients, we build, preserve, and prepare people for homeownership—and the transformative potential that comes with it.

Access to homeownership is a critical driver of improved economic, health, educational, social, and generational outcomes. Habitat's model runs on community generosity, government investment, and client partnership to build a world where everyone has a decent place to live.



Habitat for Humanity®
East Bay/Silicon Valley

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