

LETTER FROM THE LEADERSHIP

Sustainability has always been built into Habitat. It is not a fad attached to the latest green technology, but one of our core principles—one that has guided us in many more ways since our founding.

At its heart, sustainability is about vision—and what it takes to achieve it. It is a recognition of the fact that our decisions today ripple forward, and a challenge to make the choices that result in the future we want to see.

Habitat is clear-eyed about that vision: a world where everyone has a decent place to live. We are committed to making the choices that make our vision a reality.

This means keeping sustainability at the forefront in a myriad of ways. When we contemplate the future of our planet, we opt to ensure it thrives. When we look to the future of our communities, we make choices that strengthen their fabric and nurture opportunity for each resident.

And when we consider our own ability to serve, we choose financial sustainability and mindful stewardship of donor dollars—so we can see maximum impact for generations to come.

So, you'll find sustainability in many of our decisions. When we install solar panels or plan the next innovation in climatesmart building. When we grow access to homeownership, especially among those left out by systemic disenfranchisement. When we keep our neighborhoods intact and our neighbors in their homes. When we serve—more people, in more ways. With these actions, we move closer to that vision of an equitable and abundant future—for our planet, our communities, and the people who live here.

Sustainability calls to us from tomorrow, and our response must come today.

Today, we must choose to build a society that exemplifies justice and opportunity, so that all of us can enjoy its benefits for untold tomorrows.

We commit to that future with our work toward it. And when you support Habitat, your engagement with us brings that vision closer. Thank you for embracing our vision, for believing in it, and for being a part of our journey toward it.

In partnership,

Vince Salinas Board Chair Janice Jensen
President and CEO

PLANET

Environmental sustainability is an essential value of ours. It's more than the principles we've adopted—from installing our first solar panels 20 years ago, to building our Zero Net Energy neighborhood in Walnut Creek today. Sustainability is, and always has been, built into us.

CLIMATE-SMART CONSTRUCTION

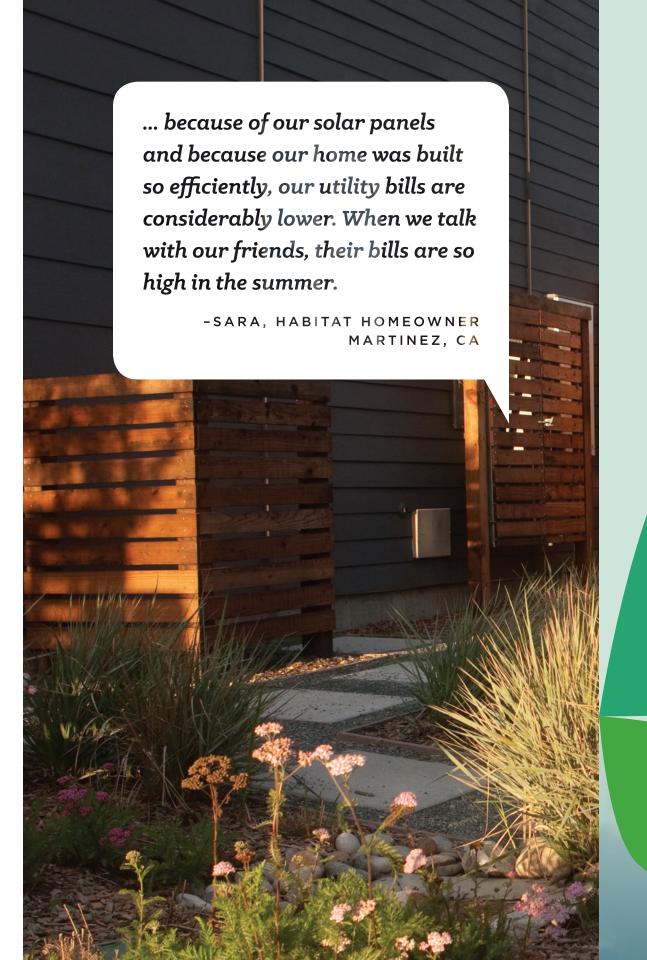
begins long before breaking ground. You can spot a green-built Habitat home easily from the rooftop photovoltaic arrays. But our sustainable building efforts go far beyond the solar panel. We approach each housing development considering a few key factors: site selection, construction materials and innovations, energy efficiency and production, and water conservation. It all comes down to wholesystems thinking that centers the health of our homeowners, our local ecosystem, and our planet.

ENERGY EFFICIENCY

& PRODUCTION produces more energy than consumed through Zero Net Energy design CONSTRUCTION MATERIALS & INNOVATION reduces lumber and waste by using advanced framing and alternative ma SITE SELECTION combats urban sprawl by using land efficiently and building on infill lots WATER CONSERVATION through drought-tolerant landscaping and irrigating with recycled water



Learn more about our climate-smart construction practices at HabitatEBSV.org/Sustainable-Construction



RESTORE

Sustainability is at the core of ReStore. Reselling quality home improvement goods gives them a second life, opens a vital funding stream to sustain Habitat's work, and keeps more than 10 million pounds of usable materials out of landfills every year.

We opened our first ReStore 20 years ago, and we have grown both in size—with three Bay Area stores—and impact. Through partnerships with CalRecycle and others, we now take sustainability further by diverting more materials like wood waste, mattresses, and paint, while improving our infrastructure and educating our community.



NEXT INNOVATIONS



CARBON CAPTURE

We continue to push the envelope on sustainable, affordable housing and are piloting the nation's first carbon-negative homes in San Leandro. Using a groundbreaking technology to encapsulate carbon within concrete, these homes actually offset the carbon used in their production, and then some.



HOME ELECTRIFICATION

We're also launching HEEP—the Home Electrification Equity
Project, made possible through a grant from ICLEI - Local
Governments for Sustainability with funding from Google.org.
HEEP will pilot a new model to help four East Bay cities (Berkeley,
Fremont, Hayward, and Oakland) identify homeowners with
Iimited incomes who are ideal candidates for holistic electrification
upgrades, solar power, and other key repairs. HEEP will prevent
displacement, cut energy costs, support health and safety, and
strengthen our regional energy infrastructure.



SCALING THE TECHNOLOGY

Both of these innovations will serve our neighbors, and also form a model to be scaled nationwide.

MMUNITY

Our whole-systems thinking goes beyond the environment to community sustainability. The choices we make today build the community we want in the future. And we choose a future with robust neighborhoods, where people have stability, opportunity, and equity, and where neighbors feel connected to the social fabric.

COMMUNITY-CENTERED APPROACH



A COMMUNITY IS SUSTAINABLE WHEN EACH PART IS WOVEN TOGETHER, INTERCONNECTED, SUPPORTING EACH OTHER—AND EACH RESIDENT.

When Habitat approaches homebuilding, we weave our services into the community's fabric. Long before we break ground, we keep community at the forefront as we consider where to build, how our work contributes to the neighborhood's existing legacy, and the way Habitat homeowners can carry that legacy forward.

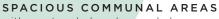
Community-centered design means we gather community feedback, design homes that integrate seamlessly with the surrounding area, and find ways to augment the amenities a neighborhood has to offer. Whether we can preserve existing housing, build near the mass transit people rely on, or transform an infill lot to revitalize a neighborhood—we design today for a community that will remain strong tomorrow.

PRESERVING TREES

maintains neighborhood character, offers passive cooling, and contributes to water conservation

COMMUNITY-FOCUSED

DESIGN blends color and style with the existing neighborhood aesthetic

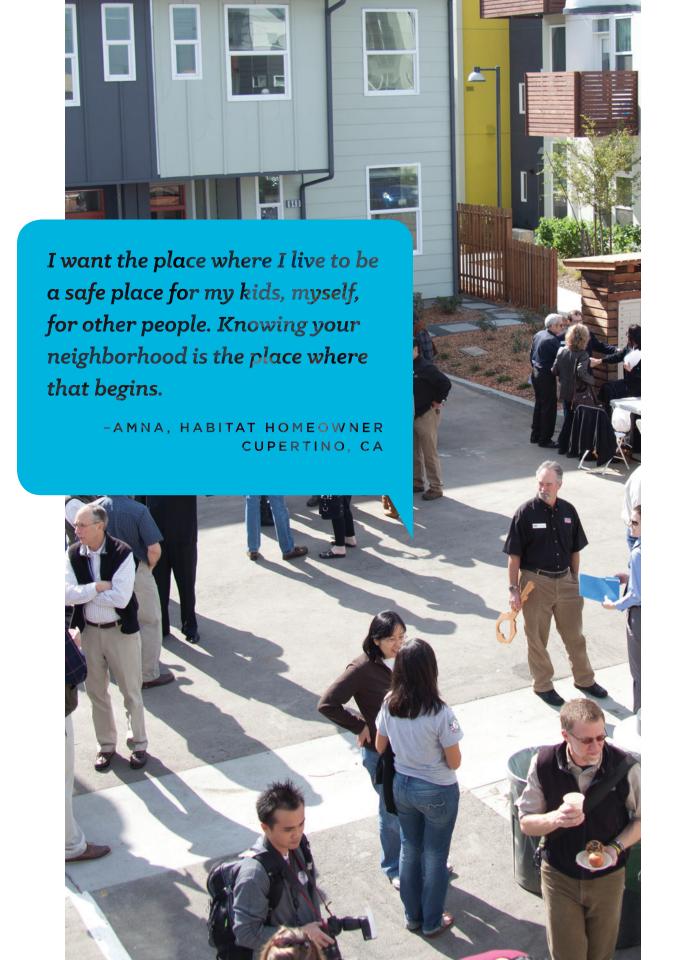


with courtyards, benches, and playscapes provide residents places to gather and play

TRANSIT-ORIENTED SITES

with access to transit, EV charging stations, and bike lockers help link residents to the larger community with a smaller footprint

We want residents to enjoy the spaces we create, feel more connected to their community, and live better lives. We want our addition to the community landscape to make the sum greater than our individual part—and build into the community's future.



PRESERVING HOMES & PREVENTING DISPLACEMENT

Our Home Preservation Program preserves more than homes—it keeps families and communities together.

The critical repairs and improvements we make keep homeowners with limited incomes safe and healthy in their homes. Where they can age in place. Stay firmly rooted in their community. And stay in the home they love. The affordable housing we currently have—and the social fabric of our neighborhoods—are protected for generations to come.



HOUSING FOR ALL

At Habitat, we believe that everyone in a community should have decent, affordable, stable housing regardless of their income. Yet, one in five Californians spends over half their income on housing, while the state's supply of affordable homes continues to decline.

This is why we advocate. For policy and systemic change that eliminates barriers to adequate, affordable housing. For a robust housing supply with affordable options for everyone. This year, the only state funding program for affordable ownership housing production, CalHome, was secured in the state budget for the first time. This \$350 million in vital funding is the result of coalition building and thousands of mobilized advocates.

Housing for all requires all of us. When we come together to advocate, we can build the sustainable community we want to see.



We preserve our planet so that future generations have healthy and abundant resources. We build robust communities so that neighbors can keep planting deep roots and living fruitful lives.

Everything comes back to people. Sustainability demands we ask, what world do we want to live in? We choose a future in which all people can thrive.

EQUITY THROUGH HOUSING

The future we envision can only come to pass if we focus on equity—ensuring all people have the access and opportunity to reach their potential, especially those most disadvantaged by centuries of structural racism and disinvestment in communities of color.

At Habitat, that access and opportunity start with safe, decent, affordable housing, and families reap the benefits that come along with it—improved health, financial, and academic outcomes, and the ability to build generational wealth.



HEALTH
70% of Habitat
homeowners
reported
improved
health after

move-in

ACADEMIC 58% increase in

undergraduate degrees for adults **57% increase** in master's

degrees

Equity is the way forward. A sustainable future depends on everyone having access to the resources and benefits of our society, and the opportunity to build upon them.



FINANCIAL
Families with a least \$10K in savings more than doubled

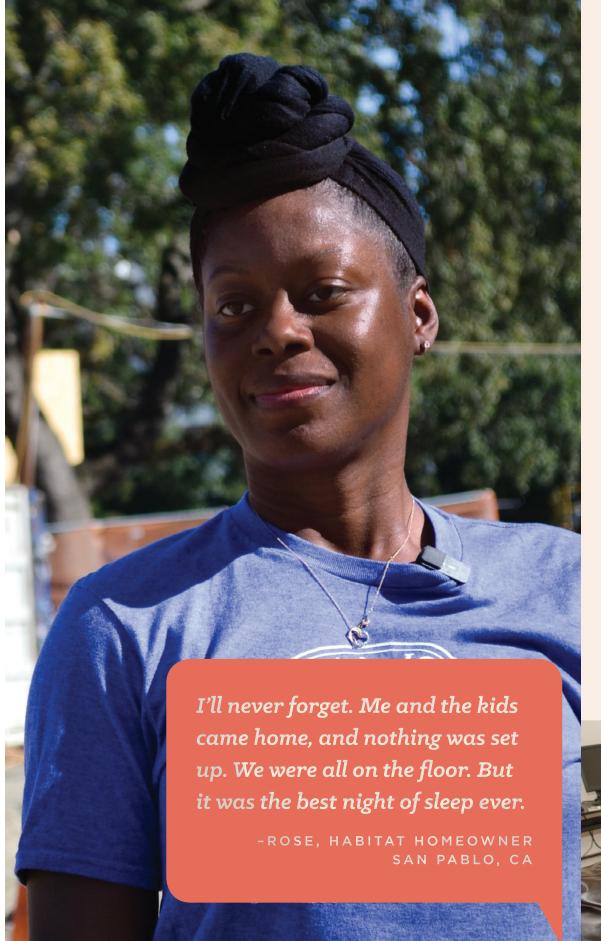
HOUSING & FINANCIAL COUNSELING

GENERATIONAL

to save for college increased fivefold after move-in

45% of Habitat kids exceeed their parents' educational level

In addition to building and preserving affordable ownership housing, we serve the most people every year through our Housing and Financial Counseling Program. The ability to thrive starts with a solid financial foundation-financial wellness and economic empowerment open the door to homeownership and beyond. Through counseling, we have helped thousands to prepare for a home purchase, repair credit, knock down debt, start anew after hardship, build security, and lay the foundation for their kids. There are as many unique circumstances as there are clients. and as many futures they aim to build—and we offer the tools, support, and education to choose that future, today.



Rose has a list of life goals folded up in her wallet, an eye always on the future. She's newly married, just moved her youngest children into their dorms for their first year of college, and next year she looks to check two more items off of that list: her oldest son's graduation from college, and her own master's degree.



EIGHT YEARS AGO, SHE ACCOMPLISHED
A BIG GOAL, ONE THAT MADE A LOT
OF OTHER GOALS FEEL MORE WITHIN
REACH—HOMEOWNERSHIP.

Before that, the present had loomed much larger than the future, with climbing rent, single parenting, and an untenable living situation making her feel like she was "drowning." Becoming a homeowner through Habitat—and the Housing and Financial Counseling Program that helped her achieve it—shifted the balance.

She felt the shift the moment she officially became a homeowner, Thanksgiving Day of 2014. That night, she says, "I'll never forget. Me and the kids came home, and nothing was set up yet. We were all on the floor. But it was the best night of sleep ever."

Affordable homeownership has transformative power. In a safe, healthy, and affordable home, Habitat homeowners can become the agents of their own transformation—creating something that will sustain generations to come.



BY THE NUMBERS

We sustain our planet, our communities, and each other by building a world where everyone has a decent place to live. Here's a look back—and a look forward.

2022 ACHIEVEMENTS

GLOBAL PEOPLE SERVED

51M+

12M+

SINCE 1976

LOCAL PEOPLE SERVED

17,500

1,880

VOLUNTEER HOURS

108K

37K+

94M

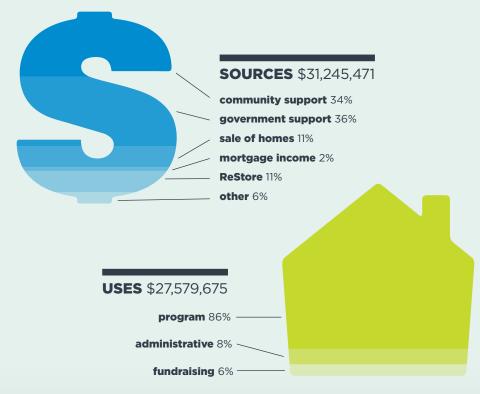
RESTORE POUNDS DIVERTED FROM LANDFILLS

BAY POINT NEW HOME ANTIOCH DEVELOPMENT PLEASANT HILL 11 homes **WALNUT CREEK** 42 homes HOME **PRESERVATION** OAKLAND **CONTRA COSTA** 95 homes COUNTY ALAMEDA 68 homes SAN LEANDRO **HOUSING & FINANCIAL HAYWARD ALAMEDA COUNTY** COUNSELING 5,000+ PEOPLE throughout our **SANTA CLARA** SUNNYVALE COUNTY **SAN JOSE** 290 homes 26 homes SANTA CLARA 15 homes

5-YEAR

PIPELINE

STATEMENT OF FUNDING



*As program uses fluctuate each year depending on the number of homes sold, a three year average is provided here.

FISCAL RESPONSIBILI

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.







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\$1,000,000+

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\$500,000-\$999,999

ReStore Donors & Shoppers

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AGIVING 71,21 to 6,30,22 TILL TO THE TOTAL THE TOTAL TO T

Thank you to the 6,909 donors who round out our giving community, with gifts totaling over a million dollars each year. Every donation counts, and this year's total is an impressive \$1,113,705!

\$125,070

\$601,402 3,202 DONORS GAVE \$100-499 \$387,233 652 DONORS GAVE \$500-999

When you consider Habitat East Bay/Silicon Valley in your estate plans, your legacy creates profound change for local families. With stable, decent, and affordable housing, Habitat families build their own legacy of stability and prosperity for generations to come.

Thomas Halbach

Arden Hall and

Cvnthia Knol

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

HabitatEBSV.org/Legacy

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1000+ Hours

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Giulia Hill Ted Owyang Pheobe Panyako Raymond Taketa Jonathan Walker

100-249 Hours Donald Brownson Debra Cassidy Rodney English

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\$200,000+

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AA Cabinets & Stone Supply Viamonte Senior

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Affordable Housing and Sustainable Communities Program CalHome Program California Strategio Growth Council

Department of Housing and Community Development (HCD) Department of

Housing and Urban Development (HUD)

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