

### LETTER FROM THE

# **LEADERSHIP**

You've helped Habitat build an incredible year. With your support, more people have become proud homeowners, breathed easier in the security of a repaired home, and faced the future with financial confidence. With this community's support, we look unafraid at the challenges ahead — though they are profound — and move forward with focus and optimism.

The next three years will culminate in our 40th anniversary, and we have taken the opportunity for introspection. We've built a strategic plan to take us to that milestone year — laying down a blueprint not in renderings and mechanical specs, but in values and goals.

We have served our communities for 37 years and have an amazing record of achievements to show for them. We've grown who and how we serve, continually

pushing the boundary with innovation and ambition. It's with this momentum that we look forward to serving not just more people and communities — but more equitably, more holistically, and more intentionally.

And it's this momentum that makes us tenacious as we take on these responsibilities.

We have a bold strategic vision centered on equity and inclusion. Driven by data with purpose, and a listening ear. Unwaveringly sustainable. Measured not just by numbers, but by our true, qualitative impact on the clients and communities with whom we work. Ensuring that our work, like our community, reflects the rich mosaic of identities that it must. Walking with justice as our compass.

We know we will get there because you have already helped us begin the movement. The year behind us — and the decades before it — have shown us what is possible with you, our community, beside us.

Last year, we met or exceeded our goals across all our programs. We will continue to serve many people and families, and this year we'll do so with a deeper focus on information, feedback, and intention toward equity. Last year, we engaged thousands in our work. With this year, we look to diversify that community of partnership, support, and coalition. Last year, we launched new programs that open new avenues of service. This year, we examine how these programs can broaden access so that we can serve more inclusively.

Though there is hard work ahead, you remind us how far we have climbed. We have done so much good, together. And together, we will listen, we will study, we will innovate, we will challenge ourselves, we will grow. Together, we will build.

In partnership,

Vince Salinas Board Chair Janice Jensen
President and CEO



**46 Million** people served in over 70 countries since 1976



**19,000** people served locally since 1986





1,119 clients served through Housing and Financial Counseling



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141 local homes repaired

OUTSTANDING

ACCOMPANDING





First Zero **Net Energy** development

in Walnut Creek



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\$4.5 Million in **ReStore revenue** 

marks its most



**ReStore Concord** 

doubled in size so more goods skip the landfill and help fund our mission



**New climate-smart features** 

will make our new Hayward development our greenest yet. including EV charging, induction ranges, mini-split heat pump systems, and battery backup storage for solar power



**Home Electrification Equity Project** is building a model for identifying low-income candidates for electrification upgrades and solar installation

STAINAMILESTONES



\$50M funding secured

\$50M funding secured for CalHome in the state budget, narrowly saved from a budget cut by focused advocacy



A new lead abatement partnership in Santa Clara County prioritizes healthy environments for children



Invited the thought partnership of The

Justice Collective to support Habitat on our journey to examine, embody, honor, and better serve with our values around Diversity. Equity, Inclusion, and



Secured kev funding and partnerships that are keeping our pipeline healthy and robust. with over 300

future affordable homes in predevelopment





YEAR IN REVIEW





5,159 volunteers





We launched a series of **Belove** series of **Beloved Community Builds** 

to highlight Dr. King's vision of a society without poverty, build connections, and engage diverse groups of volunteers



1,000 riders and volunteers

made Cycle of Hope a rousing success



collaborated with 6 schools and 183 students, 87% BIPOC and 63% female or nonbinary, building career experience and a diversity of talent



## ADVANCE HOUSING EQUITY

We're committed not only to growing our programs and services, but also to deepening our impact. It means moving with intention to break down barriers and build key pathways to housing opportunities for those underserved.

### FOSTER FAIR HOUSING

Habitat envisions a world where everyone has a decent place to live — everyone. To get there, we must actively pursue fair housing, and that pursuit is built on persistent advocacy and coalition building.

### MOBILIZE OUR COMMUNITY

Our community is not only who we are but how we build forward. We continuously seek to grow and diversify this movement so that it reflects our vibrant Bay Area and the communities we serve.

## ADVANCE HOUSING

# **EQUITY**

## THROUGH ACCESS TO HOMEOWNERSHIP

Our communities are rich with diversity and culture, but generations of injustice have created compounding obstacles to housing opportunity for many of our neighbors. As we build into the future, we're expanding our commitment to equity by taking intentional action.

We're analyzing our programs to identify and remove barriers to access — ensuring we reach underserved communities, protecting the assets of homeowners in greatest need, and building a strong pipeline of more affordable ownership housing. We're examining how we might deepen our partnerships with the communities we serve, so that we can leverage the power of this movement to achieve holistic, far-reaching impact for generations to come.

# Home Preservation

As our Home Preservation Program evaluates its course for the next three years, we aim to build on a strong record of assisting homeowners with limited incomes, consistently meeting and exceeding service goals. At the same time, however, we are focused on historically underserved communities and those at elevated risk for displacement.

By comparing our client demographics with census data, for example, we can see that we have an opportunity to grow our impact among Asian and Latinx households. By proactively listening to our community's needs, we're finding places to pivot our service model, steward new partnerships, and pursue targeted funding opportunities so that we can meet those community challenges.

Advancing housing equity through our three core programs

# Housing & Financial Counseling

Through Housing and Financial Counseling, we've grown year over year in the people we support. Whether it's repaired credit, slashed debt, a working budget, a road map to a home purchase, or something else — clients come away with newfound certainty in their ability to reach their goals.

We're building momentum forward by pushing boldly for deeper impact. By building pathways and partnerships, we can reach underserved populations with heightened need — like those transitioning out of domestic violence, homelessness, and foster care. With these new partnerships, we're integrating Housing and Financial Counseling into a matrix of support that advances whole health, wellness, and housing equity.

# > Homeownership

A robust development pipeline keeps our mission on the move, so that we continually increase the supply of affordable ownership housing — and access to homeownership for more people, in more communities.

# 5-YEAR PIPELINE

		homes	
—	HOME ELOPMENT	PLEASANT I 10 homes	HILL
	WALNUT CREEK 42 homes		













3 homes

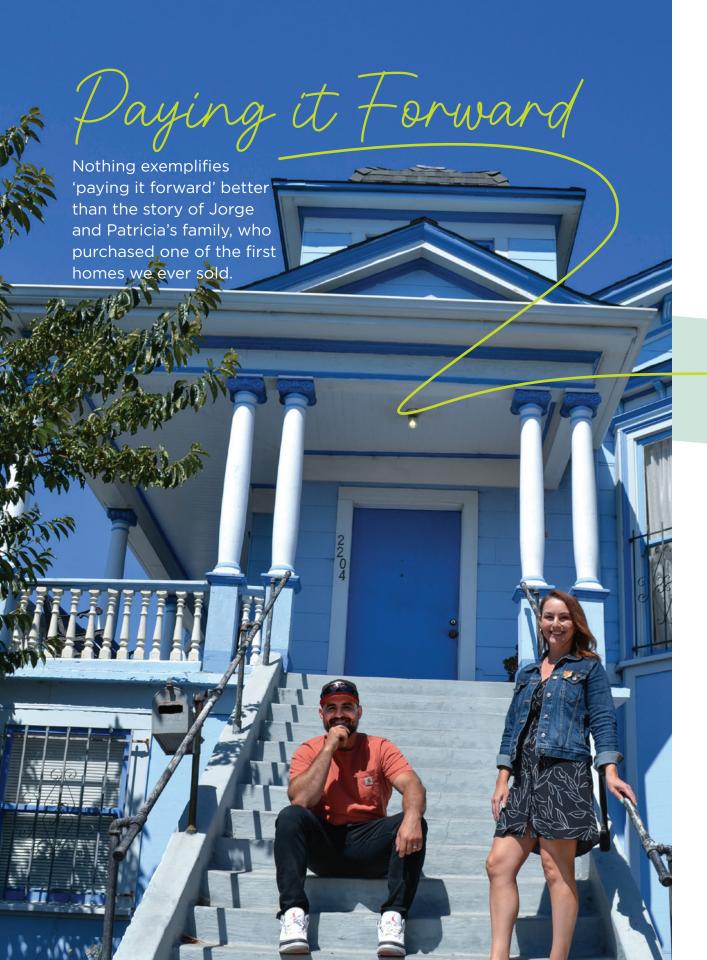
SAN LEANDRO











Jorge and Patricia purchased their
Oakland home through Habitat in 1991,
where they raised Ana, Juan, Pablo, Jose,
and Daniel, and filled the home with
love for more than three decades. The
mortgage is long complete and the resale
restrictions have expired. But after Jorge
and Patricia recently passed, the adult
children decided to sell the home back to
Habitat for much less than it could make
on the market, so that another low-income
family can purchase it.

be able to be the people we are today if we hadn't had this house as a refuge... Now it can go on and serve the same purpose that it did for us, and hopefully bring the same prosperity that we experienced."

Daniel refers to the home as "a beacon"

— literally, because of its hilltop location
and the fact that their parents painted it
a bright blue reminiscent of their native
El Salvador — and figuratively, as "a place

We wouldn't be able to be the people we are today if we hadn't had this house as a refuge... Now it can go on and serve the same purpose that it did for us, and hopefully bring the same prosperity that we experienced.

"We were willing to sell it at a lower price, because ultimately that was our interest, that another family could move in," explains Ana, a lawyer living in San Francisco. "It's a bittersweet moment to think about letting go, but I can't wait to see what happens for the next family who lives here."

"It really is in the spirit of what my parents would have liked to do," adds Juan, a software engineering manager who lives with his family in their own Oakland home. "I feel like us giving back to Habitat would make them the happiest, because it really falls in line with their beliefs... It's much different than going to some private investor who's going to flip it and make it so that families — like who we were at that time — wouldn't be able to have the space. Hopefully, this can benefit a family who is in need, and perpetuate this cycle."

Daniel, a video producer in New York, agrees with his siblings. "The house meant everything to us," he says. "We wouldn't where, once you came in those doors, the outside was not there anymore."

And as a beacon, it called the family and loved ones home and held them fast. It hosted every holiday, was Juan's safety net through a big career change, and offered a haven for Ana to study for the bar exam. It's where Daniel etched the family name into the concrete. Where slumber parties and dining table forts and makeshift wrestling rings happened. Where Jorge grilled out back and Patricia graded papers on the couch. This home, Patricia would always say, was "a blessing from God."

While the decision to let the home go is difficult, selling to Habitat feels uncomplicated. "I hope that the family that moves in here is able to fill this home with love more than anything else," says Juan. "That would be the biggest reward... if another family filled it with love."

### FOSTER FAIR

# HOUSING

## THROUGH ADVOCACY AND COALITION BUILDING

The idea of fair housing — that discrimination must have no place in housing — was enshrined in federal law in 1968 with the Fair Housing Act. That, however, is not where the story ends.

Not only does discrimination undoubtedly continue, it is not enough to simply forbid its application to housing. We must do the work necessary to remediate deep-seated structural inequalities, beginning right here at home in the Bay Area. Here, where we see racial and economic segregation, threat of displacement, an opportunity gap, and environmental injustice in our communities. Housing is at the nexus of so many outcomes, and together we can shift the narrative and create transformative change.

Last year saw historic lows in housing affordability across the country. The Black homeownership rate lags behind other races and ethnic groups — and it's a gap that has widened in the last ten years. It's easy to see why we need a multi-pronged plan of action when it comes to fair and equitable housing.



Black Homeownership White Homeownership



63%



Only 3% of Black renters can afford the average CA home price of \$830k

My motivation is affordability, it's equity, it's making sure everyone has that opportunity to not just have a fantasy out there in the ether somewhere, but to be able to have a dream come true. And that's what Habitat for Humanity and this community do.



Nationwide, Habitat for Humanity has launched an Advancing Black Homeownership Initiative with a slate of new programs and funding aimed at increasing the number of Black homeowners in the U.S., and targeting areas of systemic bias in homebuying, home financing, and exclusionary zoning. Habitat East Bay/Silicon Valley is proud to be at the table for this comprehensive effort to break down these barriers that have prevented generations of Black families from accessing homeownership and the intergenerational wealth-building that comes with it.

We are focused on advocating for smart, effective policy that builds more housing for all, while expanding partnerships and building coalitions with organizations also working toward equity.

This community has proven the power of collective action, and we need your voice in the conversation. Raised in advocacy for equitable policy and funding. Loud and clear in support of building and preserving affordable housing for underserved communities. Amplifying voices ringing for equity.

The Bay Area, our shared community, needs bold action and committed vision so that we can all thrive together. It needs all of us. It needs you.

## MOBILIZE OUR DIVERSE

# COMMUNITY

TO GROW OUR IMPACT

You are part of something incredible.

"Community" is a word we use frequently at Habitat — it is the heart of who we are — and it is one we believe in wholeheartedly. Community is our "why," as well as our "how." And our community is at its best when it represents the fullness of us.

## Building a Beloved Community

Each April, we commemorate what Dr. Martin Luther King envisioned as a "beloved community" — a society based on love and justice, one which rejects prejudice and poverty — with a Beloved Community Build. We mark the occasion with a day of action, an opportunity for volunteers and supporters to come together and engage dynamically in the building of that beloved community.

However, the energy of a Beloved Community Build doesn't stop at the end of a single build day. We strive for that energy to permeate all of our work, to galvanize our Habitat community year-round. To that end, we've instituted monthly Beloved Community build days, with the intention of gathering diverse groups on our construction site, creating a regular space of engaging in the work, reflecting on our shared beliefs, and committing to building a more equitable future, together.



Our volunteers make our mission kinetic, actualizing deeply-held values in our communities. Working together in common purpose, we are more than the sum of us.

Our community grows our impact

A Community in Action

No one knows that better than our team building partners. These groups sponsor a day with Habitat, gathering to build together and, in the process, build strong connections, new skills, and a deep sense of shared intention. They also double down on their impact with a donation toward Habitat's work.

On your own or with a team, the gift of your time cannot be quantified with a tape measure. It is mind-blowing to look back over everything our volunteers have achieved over the last 37 years. It's because we understand the power of this community that, as we build forward, we are committed to inviting everyone into the work — to become an ever more welcoming space that catalyzes meaningful change.

To learn more and partner with Habitat for Humanity, call 510.803.3364 or email TeamBuilding@HabitatEBSV.org.

If you've spent any time on a Habitat construction site in the South Bay over the last two decades, chances are you found yourself working next to Ellen Hill. You may have heard her make a wry joke as she passed a hammer, or seen her hand raised first for the day's toughest task. What you likely didn't see was the moment she quietly gave a \$100,000 gift to keep a development on track. And, upon her passing 2021, she made a profound gift by bequeathing her home to Habitat.

\*A Powerful and Enduring Gift

at for Hull

con Valley

Her stepsister, Penny, would say that practical but profound generosity was trademark Ellen. "Her time in this world," Penny says, "was for service." So it felt right to Penny that Ellen's home and belongings would also do service in the world. Habitat stepped in, with respect and care, to steward her belongings in a way that honored Ellen's spirit of generosity.

Ellen's legacy lives on not only in the \$1.4 million in proceeds from her home, but in her furniture that was sold through ReStore and is living a new life in new homes. In her tools, still working in her stead at our sites. In yet more belongings distributed to other causes close to Ellen's heart. Ellen's legacy has transformed her history into our future.

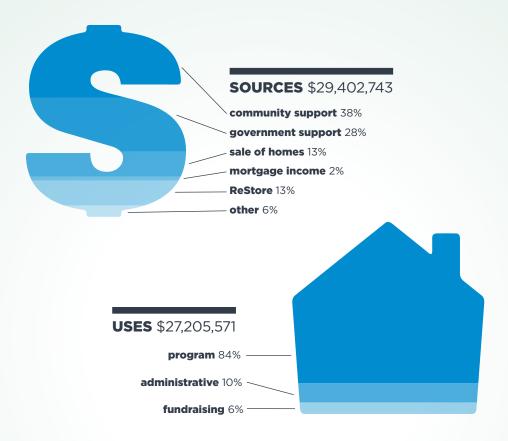
#### **BUILD A LASTING LEGACY**

When you designate a gift to Habitat in your estate plans, you create a legacy of profound change for local families. Whether it's the Charitable Estate Liquidation program that supported Ellen's family, or one of many other options — we can work with you to make a plan that honors your values while providing key benefits to you and your loved ones.



To start a discussion with our Planned Giving Team, visit HabitatEBSV.org/Legacy or call 408.273.7196.
We're here to help you build your legacy.

# statement of DING



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

# 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.

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 DONORS

#### **COMPANIES & ORGANIZATIONS**

#### \$500,000-\$999,999

ReStore Donors & Shoppers

#### \$250,000-\$499.999

Cycle of Hope Riders, Donors, & Sponsors

#### \$100,000-

\$249,999 Anonymous ICE Mortgage Technology The PG&F Corporation Foundation Simpson Strong-Tie Company, Inc. Sobrato Philanthropies

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

Bank of America Charitable Foundation Cisco Systems, Inc. and Foundation Dean & Margaret Lesher Foundation Patelco Credit Union Habitat for Humanity International (sub-grant) Kaiser Permanente Santa Clara, San Jose and Central Coast

Wells Fargo Foundation Western Digital Corporation

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

Anonymous (2) ASML AssetMark Atlassian Ava Community Energy (formerly East Bay Community Energy) Cadence Design Systems Inc. & Cadence Design Systems Inc. Matching Gifts City National Bank The Enterprise Holdings Foundation Google, Inc. 8 Matching Gift Program Grifols Inc. KLA Foundation San Jose Sharks Foundation Scape San Jose Travelers Insurance VMware, Inc. Silicon Valley Bank

#### \$10,000-\$24,999

Advantest America Inc

and VMware

Foundation

Workday, Inc.

Amazon Anson Industries BioMarin Pharmaceutical Charles Schwab & Co., Inc. CTBC Bank Corp (USA) eBay Inc. First Presbyterian Church of Berkeley Five9 Genentech Illumina John Muir Health Johnson & Johnson Family of Companies Matching Gift Program Kiewit Corporation Logitech Los Altos United Methodist Church Marathon Petroleum Corporation Molex Pacific Gas and Electric Company Prologis

SoftBank

Decker

Homes

Institute

Stanley Black &

Thomas James

Toyota Research

Richard and Diane

Larder

The Estate of

Marilea Larm

Leestma Family

Foundation

John Lofranco

Mary Burchill

Alain Rossmann

Foundation

The Scandling

Cynthia Shevel

Foundation, Inc.

Gene Underwood

John and Donna

Warnken-Brill

Tad and Florence

Yoshikawa

VC Fund

Silbert Foundation

Sanders

Align Technology,

Wilson Sonsini Goodrich & Rosati

#### \$5,000-\$9,999

Chevron Humanking Matching Gift Program CoreLogic CPM-CM Pros JV Depcom Power DuPont Fenwick Community Fund Georgia Pacific Antioch Gypsum Holy Spirit School iHeartMedia Insperity Joseph J Albanese Kinders KPMG LLP McCarthy Building Companies, Inc. The Morrison Foundation Mt. Diablo Unified School District Netflix Prime Flectric Provident Credit Union Rimini Street ServiceNow Silicon Labs Technology Credit Union The CORE Group Thrivent Choice UC Berkeley Habitat for Humanity Campus Chapte

Ultima Genomics Whirlpool Corporation White & Case I I P XI Construction Zurich American

Insurance Company \$2,500-\$4,999 AAA Northern California, Nevada & Utah Abbott Medical Heart Failure Division Adobe Inc. & Matching Gift Program ASB Real Estate Investments Asbury United Methodist Church AvalonBay Communities, Inc. BDE Architecture Bethel Lutheran Church and School CIM Group Cox Castle & Nicholson DH Diagnostics Dominican Sisters of Oakford Flectronic Arts Matching Gift Program Equinix Fuiikura America

Grace Lutheran Church Hathaway Dinwiddie Construction Company Hexcel Corporation Hudson Pacific Properties Intel Corporation Intuit Inc. & Intuit Foundation Donation Matching Program Intuitive Surgical, Inc. and Intuitive Foundation J.R. Watkins Lam Research Corporation LexisNexis Mechanics Bank NetApp NetScout Systems Nova Partners San Ramon Valley United Methodist Church The Currid Family Corporation Turner Construction Company United Methodist Women-First United Methodist Church Veeva Systems Inc. Walmart Stores & Sam's Club

**GEICO** 

#### **INDIVIDUALS**

#### \$1,000,000+

The Estate of Ellen I Hill The Estate of John and Margaret Celton

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

Anonymous The Estate of Robert W Dallas Robert and Barbara Frick TOSA Foundation

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

Theodora Fung and Richard Young The Estate of Barbara J. McConnell

#### \$25.000-\$99.999

Anonymous Jov Addiego The Estate of Elinor Avervt Daniel and Allyn Marcie and John

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Mark Maxson and \$10,000-\$24,999 Lvnn McFarlane Anonymous (3) Kenneth Bird Ruehlow Family Fred and Sue Derek and Valerie Bockmann Borch Foundation Peter Cardiello and Soyeon Kim Gordon Chaffee and Elaine Šelo and Nancy Kedzierski Kathleen Sharp Wai and Glenda Chang George L. Shields The Corrigan-Walla Foundation Harvey and Lillian Elayne and Philip Dauber James Forster and Joan LeMahieu Milton and Mary Eddy Gutierrez

#### \$5,000-\$9,999 Robert and Jacquline Hoffman Anonymous (6)

Theodore Alba Maria Allo and W.D. Andrews Gary Amado and Judy Guilkey-Amado Franklin and Charleen Avenell Martin and Vickie Baccaglio Michael Berman Fugene Bordegaray Flizabeth Bowles William and Kathleen Briggs Ralph and Donna Family Foundation Briskin Johnnie Byrd Lillian R. Cadenasso Jean Y. Caravalho Lionel and Lorraine Chan Ben and Megan Cheah M Dwight Chen Cvnthia Chin Jennifer Coats Cherida Collins David Davis Bonney De Long-Cotty

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Pam Dickinson

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William Van Melle and Patricia Ho Gregory Welch Nancy A. Williams Michelle Winner Jacqueline Wnukowski Florence Wong

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Russell and Jackie

Cowgill

Deanne Dale

Douglas Delong

Mary DeMasters and Bruce Heflinger Thomas Domeno Jennifer Eberhardt Michael Fhlers Christopher Enjalran The Lisa Esherick Fund

Katherine Fallon Walter and Amy Fona Joseph and Beverly Forline Mark Friedman

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Shaughnessy Shiaoloong Sheng Craig Shields Masood Shokrollah David and Judy Shore Elizabeth Siemer Charles Silverman Gary Smith

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Michael Tate Steven and Sheila Taylor Charles and Janet Totman Lawrence Troxell Theodore S. Urban Trevor VanDoren

Jack Verson Dan and Regina Waldman Gladys Walker Fred and Kate Weber Dr. John Wehner and Dr. Asuncion Martinez

Matt White Craig Wildman The Estate of Marilyn V. Williams Richard Williams Donna Wills Sally Wingo Wendy Wolfe and Michael Anciaux

Tiffany Wood John Yee Irene Yip Albert Younger Zhong Zhuang The Angene Feves Trust

\$1,000-\$2,499

Anonymous (65) Caroline Acker Tariq Afzal Timothy Ahearn Richard and Theresa Airaudi Aliu Ajala Clyde T. Allen John and Stephanie Allen Gene Anderson and

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Lou Dager Catharine Dalton Dianne Dalv Christine Daniel and Cecily Peterson John F. Daniel

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Dina Hall

Lindley Hall

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Laura Ham

Thomas Han

Philip Hanawalt

Willard Hannon

Steve and Anne

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Kenny Hanlon

Jed Hartman

Hartman

Haak-Frendscho

7solt Katona

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# habitat RESTORE



## SUSTAINABLE GROWTH & MOMENTUM

This year, we deepened our commitment to serving our communities through ReStore with the opening of a new storefront in Concord. With double the floor space and ample room to accept donations, the new store means more affordable housewares available to our shoppers. More opportunities for donors to pass on their home goods in a sustainable way. More waste diverted from landfills. And more proceeds funneled back into driving our mission forward.

> Thousands of you become a part of the Habitat family each year simply by coming through the doors of a ReStore. Some of vou are here to donate a pre-loved piece of your home, others to shop for the next piece of your home to love. Some of you share your time with us as volunteers. Shoppers, donors, volunteers — all of you, are moving Habitat's mission forward in a very real way.

## restore donors FY2023\* 7.1.22 to 6.30.23

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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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