



**Habitat for Humanity**®

Greater San Francisco

Building homes and hope in Marin, San Francisco and the Peninsula

**RIPPLE EFFECT** © Annual Report 2012

**COMMUNITY**



"Habitat Greater San Francisco is partnering with cornerstone institutions..." [see p. 6-7]

"Every house that Habitat and East Palo Alto in collaboration are able to rehab..." [see p. 4-5]

**VOLUNTEERS**



"This 'job' gives me the opportunity to build the house I always wanted to build, but for other people..." [see p. 4-5]

"Habitat is a force multiplier..." [see p. 4-5]

**FAMILIES**



"[see p. 2-3]"



# Letter from Leadership

Toss a stone into a pond, and the impact reaches well beyond the spot where the stone hits the surface. Ever expanding ripples travel across the water, carrying the stone's energy far and wide.

This metaphor illustrates well the beliefs and aspirations of Greater San Francisco's Habitat for Humanity. Our developments and programs have ever-widening ripple effects throughout our communities. The transformative energy of our work touches not only the individuals who live in Habitat homes, but their extended families, neighbors, and the broader community in which they—and we—live.

At Habitat Greater San Francisco, we build momentum for a powerful current of change. For example, as our beautiful 4-story 36-home development at 7555 Mission Street in Daly City nears completion, it is a catalyst for revitalization of an entire segment of the El Camino corridor. Visit that area today, and you will see signs of new investment, new life, and new growth.

This year, we returned to East Palo Alto, home to 40 Habitat families, to renovate the Lord's Gym homeless shelter; and to the Bayview San Francisco neighborhood, to clean up Hilltop Park, across from our seven Whitney Young Circle homes. These and other programs support our investment in individual homes and homeowners as we help their communities thrive.

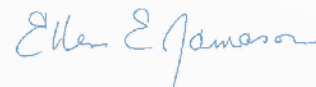
Thank you for honoring us with your belief in and commitment to our approach. Because of your support, this year we welcomed a record 42 qualified homebuyers into the Habitat community—families who are completing their sweat equity and preparing for successful homeownership. We acquired land for a new 28-home project in San Francisco. We partnered with over 6,400 volunteers contributing over 90,000 hours on construction sites, on committees, or in our office. We joined efforts with seven Bay Area cities, providing affordable ownership housing, financial education, and community engagement. And, for the second straight year, we received the coveted 4-star Charity Navigator rating, demonstrating sound stewardship of the funds you entrust in our work.

By directing your passion and resources to our mission, you initiate the ripple effect of positive change. In the following pages, we highlight several programs and inspiring partners. Through their stories we hope you will see the tangible and broad-reaching impact of the Habitat Greater San Francisco ripple effect.

With thanks,



Phillip Kilbridge, Executive Director



Ellen Jamason, Board Chair

NEIGHBORHOOD



## INVESTING IN LONG-TERM SUCCESS ☺ A Family's Story

Donna, a single mother to three growing boys, has been living in substandard housing her entire life. Her family suffers in an apartment with a leaking roof, holes in the wall, severe water damage,

concrete floors, and a doorbell that shorts, causing small electrocutions. With her youngest son afflicted with asthma, Donna has been praying for a healthy home.

This past November, Donna was astonished to learn that she was selected as a partner family at our new 36-unit condominium development at 7555 Mission Street in Daly City. With so many local hard-working families unable to afford a home in the Bay Area, we stepped up to the challenge with an inventive can-do approach, building up, not out. Donna has already completed over 800 hours of sweat equity (well beyond the 500 required hours) and she doesn't see the sweat equity as work. She sees it as "building her home and her community. It is a dream."

"This 'job' gives me the opportunity to build the house I always wanted to build, but for other people. From being able to work on all phases of building a house to a great group of volunteers I work with, my Habitat work is very satisfying."

– Jim Edwards, Regular Volunteer

## MAKING A TANGIBLE DIFFERENCE ☺ Unsung Heroes

Our volunteerism model is proof that we will transform any hurdle into opportunity. While most know that volunteers are critical to our mission, what is surprising to many is a group that flies a bit more under the radar—our "regular volunteers." Regulars make a significant contribution at our construction sites by leveraging our staff supervisor's time, contributing to the consistency and quality of work each week, and allowing us to invite many more "day" volunteers than staff could handle alone.

# MORE THAN HOUSES ☺ Lever to a Better Life





Patrick Howard, a volunteer since 2000, contributed an astounding 2,217 hours last year, as a skilled electrician. After coming to our sites 4-5 days per week, Patrick also spends countless hours at home designing plans and purchasing supplies at rock bottom prices. And, Jim Edwards, a volunteer since 2007, contributed 1,552 hours last year, specializing in HVAC, as well as electrical and plumbing.

Patrick and Jim are two of a cadre of exemplary regular volunteers, whose acquired trade skills save us thousands of dollars each day and enable our sites to run incredibly efficiently—they are invaluable assets to our work.

“7555 Mission Street is a wonderful example of Habitat Greater SF’s consistent good work [and] their ability to create goodwill and pride in our neighborhoods.”  
– Greg Hausler,  
president of The Calvary Foundation



## A HAND UP ☺ A Family's Story

For Evan and Kitte, homeownership was a far off dream. It was a daily struggle to make ends meet while paying an oppressive rent consuming 56% of every paycheck. They couldn't imagine a way off the treadmill.

After meeting in Teach for America, an organization who works to expand educational opportunity in low-income communities, Evan and Kitte married, started a family, and Evan followed this passion to educate and empower under-privileged youth. Today, Evan is the Principal as well as biology and math teacher at Bridgemont High School in Daly City, while Kitte cares for their two young boys, James (4) and Sean (3).

Evan consistently referred Bridgemont families to the Habitat homeownership program long before considering applying himself. Once he took a moment to read our pre-application, he realized that his family is precisely what qualifies as a Habitat Greater SF partner family and they applied.

Evan and Kitte will soon receive the keys to their first home in Menlo Park. Their new Habitat home will make it possible for Evan to continue his work at Bridgemont, closing the achievement gap for his students. To Evan "both Habitat and Bridgemont are giving students hope and a future." He is honored to be a part of the multiplier effect that is Habitat Greater SF.

"Habitat is a force multiplier. Housing that I can actually afford does more than just help my wife Kitte and my boy's James and Sean. Habitat is impacting my students. For example, when donations are down at Bridgemont I miss pay checks. I'm paying 56% of my income for housing. I can't afford it."  
– Evan Anderson, Future Habitat Homeowner

## TURNING CRISIS INTO OPPORTUNITY ☺ Neighborhood Revitalization

Launched in 2009 at the height of the housing industry meltdown, the Neighborhood Revitalization Program has become a beacon of hope in many of our foreclosure-ridden neighborhoods, including the Belle Haven neighborhood of Menlo Park, East Palo Alto, San Rafael, and Novato. More than \$3 million has been committed to the purchasing and refurbishing of previously foreclosed properties

# TRANSFORMING NEIGHBORHOODS ☺ Community Renewal



and we are proud that today, 19 single-family homes are completed or under renovation.

Foreclosed homes have a negative, multifaceted effect on local cities, causing economic, physical, and environmental suffering to neighborhoods and residents. Once transformed using the traditional Habitat model, these blights on the community instead become a positive symbol of revitalization and assist residents in creating a safe and healthy environment in their neighborhood.

“Every house that Habitat and East Palo Alto in collaboration are able to rehab and improve is one step closer to eliminating those issues of blight, of gangs, of other kinds of social maladies that comes with neighborhoods that are downtrodden.”  
– Carlos Romero, Former East Palo Alto Mayor



## APPLYING OUR EXPERTISE Commitment to our Neighbors

Building upon our respected position as an affordable housing developer, in 2011 we expanded our services through the launch of the Neighborhood Revitalization Initiative (NRI). The NRI responds to critical community needs as we work closely with the broader community to better understand the complex socio-economic and health issues that burden low- to very-low income populations.

While we continue to focus on our traditional building model, we are expanding in a way that serves even more families and makes a greater impact using a place-based approach, one that serves our communities above and beyond the footprint of a single-family house. By partnering with local residents on facility repairs, park beautifications, and home repairs, we strengthen the fabric of our local communities.

“Habitat Greater San Francisco is partnering with cornerstone institutions that deserve support. By strengthening them, it strengthens the entire Bayview community.”  
– Barbara Ockel, Executive Director of the Bayview Opera House

## RESTORING A CULTURAL INSTITUTION Bayview Opera House

Constructed in 1888, the Bayview Opera House Ruth Williams Memorial Theatre (BVOH) is located in the heart of the Bayview Hunters Point district—San Francisco’s most ethnically diverse community. Operated as a community cultural and arts center, it is a vital community institution for residents and holds a significant place in the history and culture of the neighborhood. In 2010, through a federal grant, the BVOH was able to uncover and restore

the old Douglas Fir floor to its original golden state. Unfortunately, the grant did not fund matching the rest of the building to the beautiful new floor. A year later, Habitat Greater SF approached the BVOH to propose a partnership for a facility repair through the NRI, picking up where the original restoration had left off.

**COMMUNITY PARTNERSHIP**  Celebrating Bay Area Spirit





Habitat staff and volunteers painted the exterior fence that was covered with peeling black paint and built planter boxes for the youth gardening classes. Most importantly, volunteers restored the gymnasium-size auditorium with a fresh coat of paint, bringing out the richness of the BVOH's original beauty.

“Wells Fargo has supported Habitat’s affordable housing work for nearly 20 years, which is one example of our focus on doing what’s right for our communities.

–Tracy Curtis, President of Wells Fargo’s San Francisco Market

By partnering with Habitat on these important facility improvements, the BVOH’s interior and exterior façade now complement the rich culture of the community and create a safe and inviting haven for gathering.





**CONSTRUCTION**  
88,000 hours x \$24/hour =

**\$2,112,000**

**NRI PROGRAM**  
4,200 hours x \$20/hour =

**\$84,000**

**OFFICE**  
1,300 hours x \$14/hour =

**\$18,200**

**TOTAL VALUE**  
93,500 hours

**\$2,214,200**

● = 100 hours

**PARTNERS IN INNOVATION** ☺ Thank you Volunteers!

With each dollar invested in our work, there is one (if not more) volunteer(s) to match that investment with an in-kind donation of time. When we combine the investment of our donor dollars and our volunteer time together, it becomes obvious that the Habitat Greater San Francisco impact is powerful and will enable us to accomplish so much more in years to come.

Independent Sector. 2012. 25 Sept. 2012 [http://www.independentsector.org/volunteer\\_time](http://www.independentsector.org/volunteer_time)

## AmeriCorps & Intern appreciation

Thank you to our AmeriCorps members who served as team leaders, trainers, supervisors, and community ambassadors. The AmeriCorps members are an integral part of our team, both on the construction site and in the office. In addition, AmeriCorps mentored our Construction Interns, giving them the benefit of their skills and experience during their 8-12 week construction internships.

### AmeriCorps

Roberto Alvarado	Michael Pasqual
Ellen Cohan	Ryan Poling
Willem Dalbotten	Alyssa Riddle
Melissa Delbon	Lauren Stoxen
James Folta	Graham Wesolowski

### Interns

Sung Yul Kim	Joseph Neeley
Seungil Kwon	Patty Polpattana
Ailin Lui	David Roos
Ben Lynch	Greg Wong
John Mannion	Jamie Yosha
Nathan Munoz	

# thank you VOLUNTEERS!

We depend on our committed volunteers to enable us to expand our capacity and complete our ambitious program goals. These volunteers go above and beyond the call of duty, committing to one day a month, a week, or even everyday. From helping on our construction sites, learning or teaching a skilled trade, working in our office, taking photographs, greeting volunteer groups, and much more, our volunteers are an invaluable asset — thank you!

### Master 750+ hours

Ken Avilez  
Stevan D. Bradley  
Jim Edwards  
Patrick Howard  
Rich Shelar

### Tradesman 500-749 hours

Bradford J. Kirby  
Wolfgang Liebelt  
Juan Ocampo  
David Walsh  
John Young

### Journeyman 250-499 hours

Michael Ciocia  
Kevin Ciocia  
Robert DeFranco  
Chuck Doyle  
Keywe Edewor  
Charlie Fortenbach  
Mary Ann Gray  
Benjamin Kutler  
Vale Larson-Brasted  
Justin Lee  
David Lintott  
Rebecca Lui  
Neal Martin  
Mike Marymee  
Pierre Messerli

Bill Olden  
Bill Olsen  
Mary Anne Shattuck  
Mike Straub  
Gary Walz  
David Zolezzi

### Apprentice 100-249 hours

Dan Abrahamson  
Benjamin Alfonso  
Ron Assa  
Catherine A. Baird  
Thomas Brock  
Louise De Lara  
Errol Durham  
Robert J. Eldred  
Eliza Evans  
Antoinette Gooch  
Wendy Inouye  
Tanisha Johnson  
Philip Jordan  
Kimberly Kung  
Elizabeth Mathew  
Marcia Matre  
Joel Meredith  
Jerry Merrick  
Suzanne Mitchell  
Greg Muth  
Kathryn Olds  
Keith Rahder  
Yvonne Riggie  
AJ Schrauth  
John Skadden  
Sharon Su

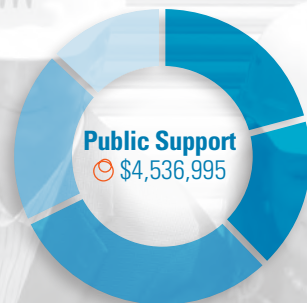
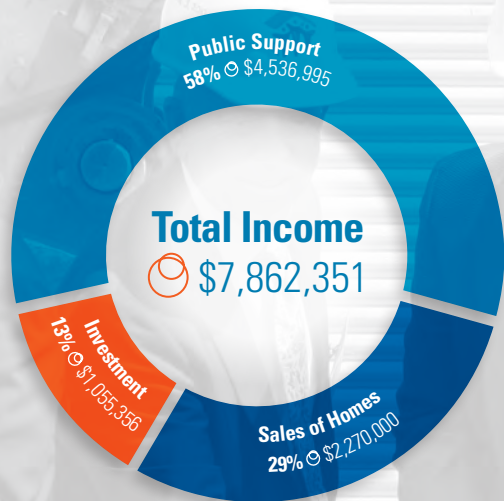
Amy Truong  
David Wagner

### Membership 50-99 hours

Sohail Ahmed  
Jason Banania  
Alon Carmeli  
Sharon Choi  
Bessie Chu  
Vijayeta Davda  
Mary Elting  
Samantha Flesher  
Mark Friesen  
Helen Hansma  
Richard Hlava  
Keith Horn  
Serena Ip  
Ericka Jackson  
Yamileth Jimenez  
Shannon Le  
Burke Long  
Chuck Martin  
Emily Mattison-Earls  
Sergey Milenkij  
Matthew Mintz  
Sugih Muliadi  
Jeffery New  
Madeline Retzlaff  
Lauren Scott  
Catherine Scuderi  
Helen Shin  
Ron Walter

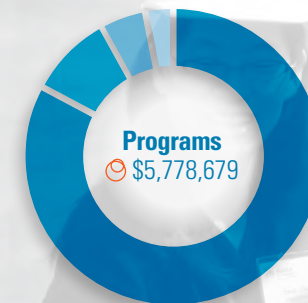
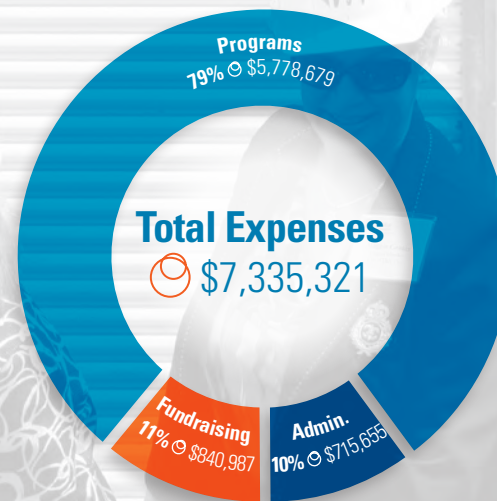
### Administrative, Committee, & Photographers

Dave Barman  
Erin Beeson  
Annette Blanchard  
Paul David Christian  
Cortney Claiborne  
Sergio de Leon  
Scott Ennis  
Anna Ferrari  
John Fitzgerald  
Natasha Griffin  
Julia Jackson  
Tessa Janian  
Helen Kelly  
Francis Lau  
John Lewerenz  
Kimberly Mahon  
Shah Nagree  
Naghme Ordikhani  
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Subechya Shrestha  
Anirudha Singh  
Daniel Smith  
Paula Stillman  
Tim Swan  
Keith Sweatt  
Shanti Tharayil  
Mia Weber Tindle  
Robert Tri  
Joseph Wilson



- Individuals (21%) \$949,697
- Corporations (17%) \$792,476
- Foundations (30%) \$1,356,782
- Grants (19%) \$846,709
- Other\* (13%) \$591,331

\*Other includes: Special Events, In-Kind donations, and Organizations



- Housing Development (83%) \$4,817,349
- Homeowner Development (9%) \$492,546
- Volunteer Services (5%) \$281,364
- NRI (3%) \$187,420

**Net Assets** \$19,736,713

The financial data reported above is summarized based on the audit performed by Berger/Lewis Accountancy Corporation. Copies of the audit report are available at [www.habitatgsf.org/finance](http://www.habitatgsf.org/finance)

Approximately 82 cents of every dollar contributed goes directly into home construction and other program services.

# ACCOUNTABILITY 2012 Financial Highlights

*A wise & sound*  
**INVESTMENT**



In 2012, we achieved our second-consecutive 4-star rating for sound fiscal management and commitment to accountability and transparency. Only 17% of the charities rated have received at least two consecutive 4-star evaluations, indicating that Habitat for Humanity Greater San Francisco outperforms most other charities in America. This “exceptional” designation from Charity Navigator differentiates Habitat Greater SF from its peers and demonstrates to the public it is worthy of their trust.

# thank you DONORS!

We are thankful for the many generous partners who seek a world where everyone has a decent place to live. The honor roll of donors gratefully acknowledges gifts and pledges made between July 1, 2011 and June 30, 2012. Habitat Greater SF also appreciates the more than one thousand donors at other levels of giving, many of whom give anonymously. Your support makes hope a reality for local working families.

## Key Society

Recognizing those whose lifetime giving to Habitat Greater SF has surpassed \$1 million

Mr. & Mrs. H. I. Grousbeck  
The Grove Foundation  
Mr. and Mrs. Burton J. McMurtry  
Menlo Park Presbyterian Church  
Sand Hill Foundation  
TOSA Foundation  
Valley Presbyterian Church  
Wells Fargo

## Leadership Circle

\$150,000+

Mr. and Mrs. H. I. Grousbeck  
Pacific Gas and Electric Company\*  
Wells Fargo Bank\*

## Architects Circle

\$100,000 - \$149,999

Marin Community Foundation  
The McMurtry Family Foundation  
Solid Rock Foundation

## Developers Circle

\$50,000 - \$99,999

Absolut Vodka  
The Barkley Fund of Philanthropic Ventures Foundation  
Cisco Systems\*  
Citi  
Hurlburt-Johnson Charitable Trust  
Sand Hill Foundation  
Sobrato Family Foundation

## Pillars Circle

\$25,000 - 49,999

Adobe Systems, Inc.  
Bank of America\*  
Paul and Janet Chapman  
The Cobalt Group  
Coldwell Banker Residential Brokerage  
Jim Feuille and Nancy Murray  
Gap, Inc.\*  
Habitat for Humanity International - Cars for Homes™  
HRH Foundation  
Menlo Park Presbyterian Church  
Oracle  
The San Francisco Foundation  
Union Bank Foundation  
Walter and Elise Haas Foundation

## Builders Circle

\$10,000 - \$24,999

Rakesh and Shilipi Agrawal  
Bingham McCutchen LLP  
Stevan D. Bradley  
Bredt Family Fund  
Paul and April Buchheit  
Mardelle Buss Fund  
Calvary Foundation  
Cargill Incorporated  
Cathay Bank Foundation  
Alice Chetkovich  
City National Bank  
Terry and Anne Clark  
The Storm Castle Foundation  
Dora Donner Ide Core Trust  
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The William G. Gilmore Foundation  
Richard and Susan Jacobsen  
The JEC Foundation  
Levi Strauss & Co.\*  
Dick and Susan Levy

Lockheed Martin Employees Foundation  
Connie and Bob Lurie Foundation  
Giacomo Marini and Ellen Jamason  
Patrick and Nancy McGaraghan  
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Kenneth and Phyllis Sletten  
Laurence and Suzanne Spitters  
Valley Presbyterian Church  
Steven and Grace Voorhis  
Walton Family Foundation, Inc.  
Leonard and Jeanne Ware

## Carpenters Circle

\$5,000 - \$9,999

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American Century Investments Foundation  
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Autodesk, Inc.  
Bloomberg  
Charles Schwab Corporation Foundation  
Pat and Denise Courtney  
Cupertino Electric, Inc.  
Cushman & Wakefield  
Danford Foundation  
Gordon and Carolyn Davidson  
Dignity Health  
First Presbyterian Church of Burlingame  
First Republic Bank  
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Global Software Resources, Inc.  
Hands On Bay Area  
Miles Jensen and Jennifer Wilds  
Jolson Family Foundation

Phillip Kilbridge and Kelley Karandjeff  
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The Markkula Foundation  
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Randall Smith  
Susan Spaeth  
Douglas and Barbara Spreng  
Stanford Habitat for Humanity  
Mike and Shauna Stark  
Anand and Laura Swaminathan  
TIBCO Software Inc.  
Don and Anne Vermeil  
Ramsey Walker and Stephanie Tuttle  
The Zaffaroni Foundation

## Membership Level

\$1,000 - \$4,999

AEL Foundation  
Allstate\*  
Paul Althouse  
Amgen\*  
AmWINS Insurance Brokerage of San Francisco  
Warren Anderson  
AP+I Design, Inc.  
Apple\*

Apple Lane Foundation, Inc.  
Asian Real Estate Association of America  
Ron Assa  
Presidio Bank  
Barr Charitable Foundation  
Joel and Wendy Bartlett  
Lezlie Beam  
Scott Beiser  
John and Teresa Beltramo  
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Brendan and Kim Burns  
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Jenny Chang  
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John and Maureen Del Santo  
Steven Delaney  
Demandforce, Inc.  
Jon Dishotsky  
Divco West Properties, LLC

\*The total given includes matching gift funds

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Aidan Dunne  
Elan Pharmaceuticals  
Robert J. Eldred and Elizabeth Folger  
John and Marjory Eller  
Eloqua Limited  
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Prem Hinduja  
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Rae and Charmaine Holt  
Robert and Peg Howard  
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Thomas J. Lodes  
Pierre Loewe  
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H. Mark and Tracey Lunenburg  
Jeffrey and Susanne Lyons  
Emmett and Carol MacCorkle  
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Marin Country Day School  
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Pantheon Ventures  
George and Joan Parker

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Joan Paul  
Charles Fletcher Payne  
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Ronald Perkins and Carol Bruce  
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Pat Bocook  
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# Habitat for Humanity® Greater San Francisco

Building homes and hope in Marin, San Francisco and the Peninsula

## Become a Part of the Habitat Greater SF **Ripple Effect** Today!

### Invest

Charitable gifts allow more families the opportunity to purchase a house and the security of a place to call home. There are numerous ways to offer your personal support to Habitat Greater SF.

### Volunteer

Use your talents for a good cause! Habitat Greater SF welcomes you to volunteer your time and talent at our construction sites, at the ReStore, on committees, and in our office.

### Our Vision

Our 2020 Vision incorporates the richness of the Bay Area community, the power of volunteer civic engagement, and the organization's core competencies to dramatically extend our impact. It moves Habitat Greater SF beyond the premise of building single-family homes into the development of critical neighborhood assets that will benefit scores of local neighborhoods and their residents in Marin, San Francisco and the Peninsula.

### Advocate

Habitat Greater SF seeks to affect policy in ways that advance our mission to promote affordable homeownership in the Bay Area. Our advocacy focuses on increasing available land and funding for affordable housing, assisting the local approval and entitlement process, and solidifying legal and financial policies that facilitate affordable homeownership.

### Build a Lasting Legacy

Please remember Habitat Greater SF in your estate plans and help create a lasting legacy supporting Bay Area families and communities.