



Habitat
for Humanity®
East Bay/Silicon Valley

ADVOCACY + ACTION

2019 annual report

LETTER FROM THE LEADERSHIP

You cannot go far in the Bay Area without hearing about the price of housing. Rising prices are on everyone's minds, and rightfully so. But when Habitat looks at these statistics, we don't simply see home prices. We see the true cost of home.

When your family is struggling to pay for housing, it's more than a calculation of numbers, it's a series of impossible choices. The cost isn't just a portion of your paycheck, it's the cost of your family's well-being, security, and sustainability.

It is a cost we're all paying, whether or not we struggle to balance necessities with what little is left after paying for housing. It's borne out in the tens of thousands living on the streets, in cars, shelter to shelter, or on a couch. It's a cost we see in neighborhoods vacated by generations-long legacies and communities' changing tapestries. It's paid by families forced to the margins of the region, with long commutes on choked highways. And by our businesses, grappling to attract and retain talent.

It is a cost we cannot afford.

Fortunately, we can change the calculus, and it comes down to advocacy and action. By advocating for smart, proactive housing policies, we can alter the landscape of this crisis. While hammers

and nails matter, so do votes at the ballot box, voices at city council meetings, phone calls to our representatives, and conversations with our neighbors. The actions we take build a world where everyone has a decent place to live.

Public policy matters. When we advocate—to build on surplus land at the local level, or to pave a smoother path for housing development at the state level, or to create dedicated funding streams for affordable housing at the federal level—we create systemic shifts that bring more of our neighbors home.

And we act. We increase the supply of affordable housing and preserve the affordable housing stock where it stands—goals Habitat supports with our Homeownership Program and the expansion of our Home Preservation Program. We increase access to housing through our HUD-approved Housing Counseling Program, which equips people with the tools to better their financial health and successfully take on homeownership. We support those experiencing homelessness by building transitional housing. And we seek ways to build more affordable housing efficiently, effectively, and intelligently.

It also means speaking up. To shoulder this cost, we all must lift our voices. We must


advocate for policies that build up our neighborhoods and support a Bay Area with more housing opportunity for all.

When the cost of home is a family's security, a child's future, a neighborhood's soul—it's a cost we cannot pay. We need to change the system that exacts this heavy toll.

And that change begins with us. Thank you for all the change you have helped Habitat make this year, and advocating for a way forward.



Roland Trevino
Board Chair



Janice Jensen
President & CEO

IMPACT BY THE NUMBERS

GLOBAL

29M
PEOPLE SERVED
SINCE 1976

7M+
PEOPLE SERVED
IN FY2019

LOCAL

10K
PEOPLE SERVED
SINCE 1986

1,262
PEOPLE SERVED
IN FY2019

-  new home building
-  home preservation
-  transitional housing
-  housing counseling
-  homes built abroad

IMPOSSIBLE CHOICES

Suppose that half—or even two-thirds—of your income is gobbled up by rent. With so little left, do you pay the gas bill or buy healthy groceries? Take a child to the doctor, or fill a prescription for a parent? Repair your family's only vehicle or pay for after-school tutoring, dance, soccer, or art? When something has to go, what choices are you forced to make?

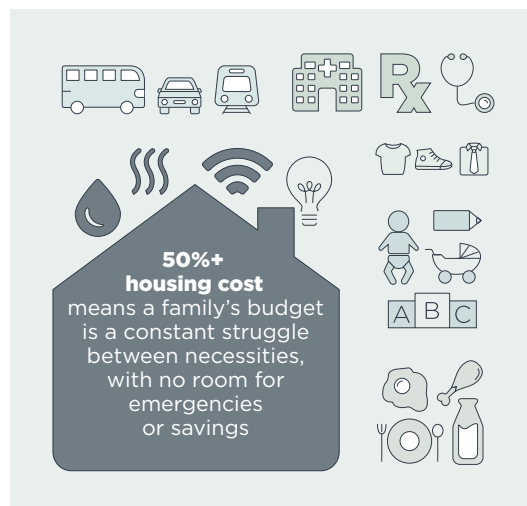
The cost of home also demands dividends for years to come. Because when housing costs barely allow you to stay afloat, how do you invest in the future, or save for a rainy day, your kids' higher education, or even retirement?

A DECENT, AFFORDABLE HOME REWRITES THE EQUATION.

"Our Habitat home has changed the conversations we have as a family," said Elaine, a Habitat homeowner for eight years. Conversations that revolved around making ends meet, now revolve around "what our values are and what we want to do in life." An affordable home shifts the focus from restrictions to aspirations, from impossible choices to room to thrive.

THE HOUSING COST BURDEN & THE IMPACT ON A FAMILY'S BUDGET

IMPOSSIBLE CHOICES



ROOM TO THRIVE



The ballot box may seem a long way from Elaine's kitchen table, but it's far closer than you think.

It's been nearly a decade since Elaine and her family raised the walls of their Habitat home, but the groundwork began long before. Habitat advocated for policies to support affordable homeownership, which enabled us to secure land, better navigate the development process, and access new funding sources.

A CALL TO ACT

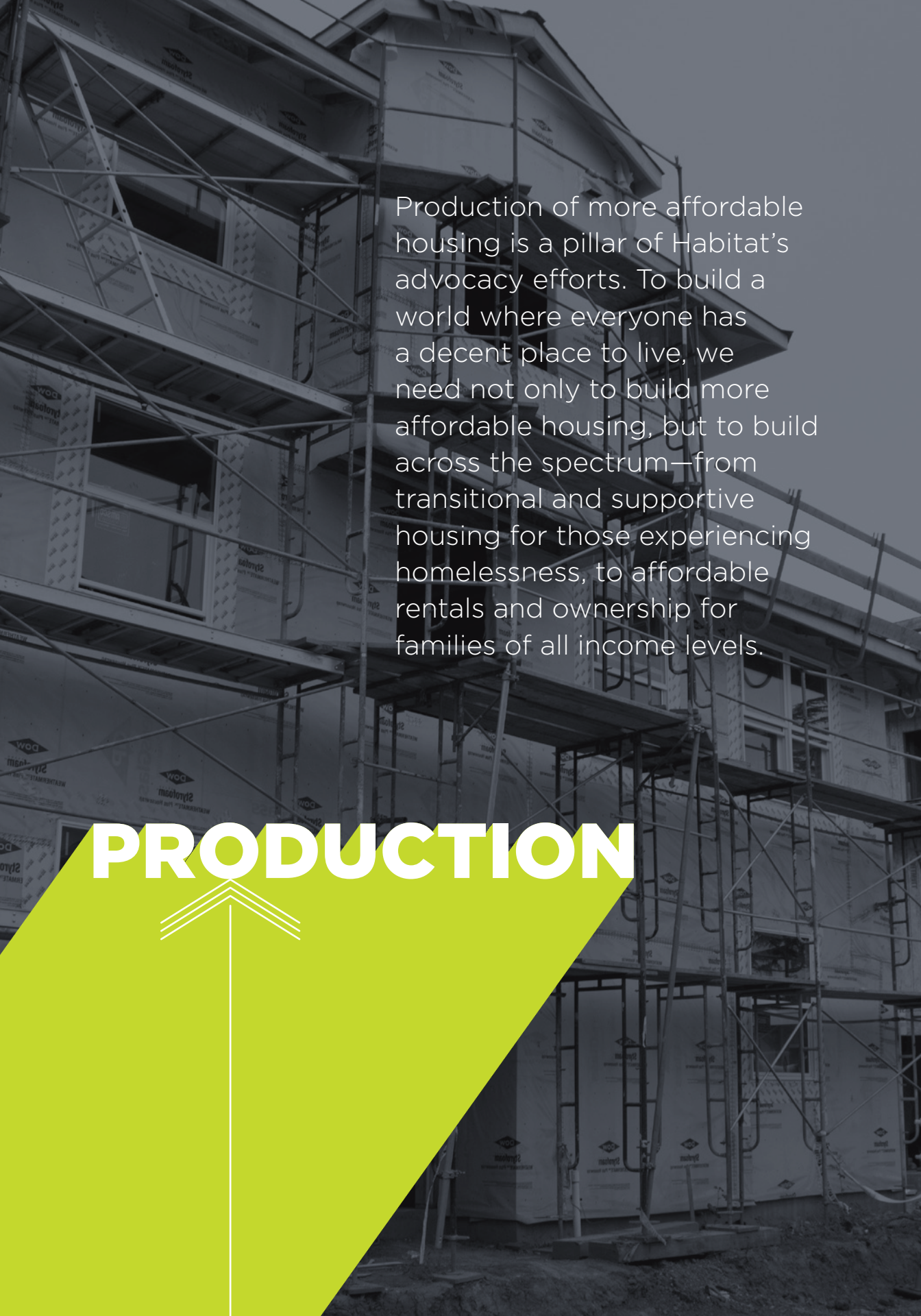
A family should never have to spend more than 30 percent of their income on housing, yet millions of U.S. households pay 50 percent or more. Rent increases, overcrowded conditions, and a lack of affordable housing mean a constant cycle of uncertainty, stress, and fear for many families.

Habitat for Humanity stops that cycle in its tracks—helping families create lives focused on possibility and not merely survival. We are a voice for people in need of decent housing, and we work to shape policies that increase access to that housing. We put our decades of policy expertise into action, through collaborative, nonpartisan advocacy that reforms the system.

WHY ADVOCATE? In short, because it works.

Our high-density affordable developments exist because welcoming neighbors voiced their support. More vulnerable homeowners receive critical repairs because local cities listened to their constituents. And Housing Counseling builds the skills and knowledge for people to advocate for their own future.

Along with other Bay Area housing leaders, Habitat is advocating for a housing plan focused on Production, Preservation, and Protection. Those three P's are not only a call to advocate, but a call to act.



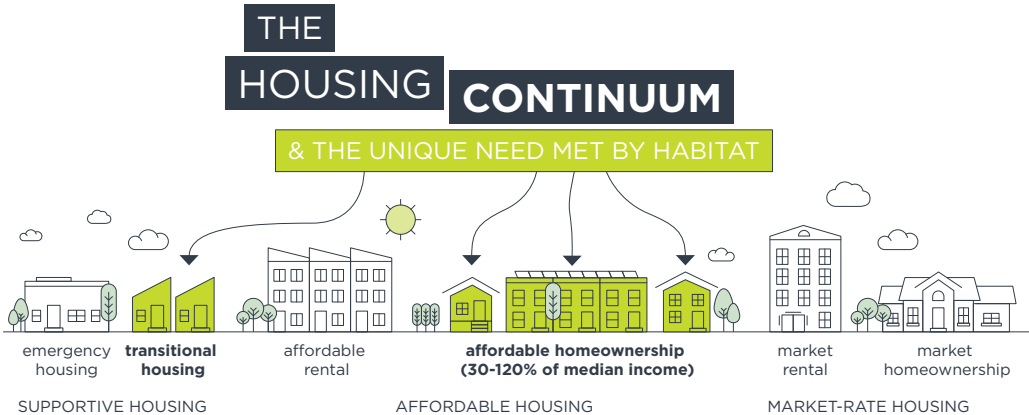
Production of more affordable housing is a pillar of Habitat’s advocacy efforts. To build a world where everyone has a decent place to live, we need not only to build more affordable housing, but to build across the spectrum—from transitional and supportive housing for those experiencing homelessness, to affordable rentals and ownership for families of all income levels.

PRODUCTION

A PLACE FOR EVERYONE

The Bay Area is a vibrant intersection of diverse backgrounds, innovative thinking, passionate ideals, and robust opportunity. If we want to preserve all that we love about our home, we need to be sure it’s home to all of us.

This means building an equitable, sustainable Bay Area. One that gives families across the socioeconomic spectrum—not just the most privileged among us—the opportunity to build wealth, secure their long-term futures, and create legacies that root them in their communities for generations to come.



When we collectively produce enough housing to serve the full range of our population—from those experiencing homelessness, to those struggling to keep up with ballooning housing prices, to the “missing middle” whose paychecks don’t bring market-rate homeownership within reach—we ensure the vibrant diversity that we love.

HABITAT

ANSWERING THE NEED

Habitat for Humanity plays a unique and important role in addressing the need for housing along the continuum. We are one of the only organizations focused on building affordable ownership housing, building stability for families struggling in an unforgiving housing market.

HOW HABITAT FITS IN THE CONTINUUM As a leader in affordable housing for 33 years, we have proudly kept homeownership within reach of families—and part of the larger housing landscape. With 330 new homes in our pipeline, we are making an impact on affordable homeownership.

Beyond affordable homeownership, we also use our construction expertise and community of support to build housing for more people along the housing continuum, including those experiencing homelessness. With collaborations like Bridge Housing Communities in San Jose—where we're building temporary housing—we help more people in need of a safe, decent place to live.

We know the power of a home one can count on—we've seen family after family create permanent and generational stability. A hand up, whether it be through homeownership or transitional housing, has a profound and life-changing impact. It's more than a newfound peace of mind—it reverberates through improved health, higher educational achievement, strengthened finances, more engaged communities, and beyond.

Our action builds a strong Bay Area with housing for everyone.

5 YEAR HOUSING PIPELINE

NEW HOME DEVELOPMENT

BAY POINT
29 homes



PLEASANT HILL
7 homes

WALNUT CREEK
42 homes



OAKLAND
93 homes



ALAMEDA
68 homes

HOME PRESERVATION



CONTRA COSTA
COUNTY
345 homes



ALAMEDA
COUNTY
382 homes



HAYWARD
30 homes



FREMONT
30 homes



SANTA CLARA
15 homes



SAN JOSE
16 homes



SANTA CLARA
COUNTY
187 homes

TRANSITIONAL HOUSING



SAN JOSE
250+ homes



Preserving affordable housing where it stands is another pillar of Habitat's advocacy efforts, critical to the well-being of those most vulnerable to displacement as well as our communities at large.

Our Home Preservation Program partners with limited-income homeowners—including those on extremely-low, fixed incomes—who are faced with major repairs and modifications out of their financial grasp. By making these vital repairs, we drastically improve homeowners' health and safety, prevent displacement, beautify neighborhoods, and keep communities intact.

PRESERVATION

PRESERVATION KEEPS HOMEOWNERS ROOTED IN COMMUNITIES

The expense of home maintenance traps many homeowners in homes that are in disrepair and threaten them with displacement. With few programs that serve limited-income homeowners, they are often penalized for code violations, instead of getting the supportive resources they need. High material and labor costs means they cannot afford the work they need to remain safe and healthy in their homes.

[THE BENEFITS OF PRESERVATION](#) are easy to see. With our help, homeowners can age in place in a safe environment, improved by elements like senior-friendly stairs, ramps, and ADA modifications that prevent falls, electrical and material upgrades that improve air quality, fire safety measures, and other quality-of-life repairs. The impact goes beyond individual families, rippling out to the community and revitalizing neighborhoods.

HOME PRESERVATION PROGRAM EXPANSION

In the next four years, we will more than double the number of people served through Home Preservation



2019 → people served/year → 2023





I love my home. I plan on living here for good. And I'm really grateful to Habitat for helping put the pieces back together to make this possible.

JERI

HABITAT HOMEOWNER

SAN JOSE

With no functioning heat in winter, or air conditioning to get her through San Jose summers, a roof that “leaked like crazy,” and a garage door that wouldn’t close—Jeri faced mounting repair needs that were far out of her budget.

The prospect of losing her home under a mountain of deterioration and debt was a constant worry.

Habitat brought back Jeri’s peace of mind and feelings of security by making critical health and safety repairs to her home.

“These are things I could not have afforded. I couldn’t afford to put a roof on this house. I couldn’t have afforded to pay for all these things. [Now] it’s a home for me to live in and be secure and happy.”

RIISING TO THE CHALLENGE

Far too many homeowners in the Bay Area face the same fears. With limited incomes, the next repair could force them out of their homes, the next leak could be the end of their secure future. And so Habitat’s investment in home preservation has expanded—and will continue to expand—to keep more people rooted in their homes and communities.



Protection comes down to people—equipping them with the knowledge and skills they need to navigate the housing market, the policies they need to safeguard their rights, and the access they need to build stronger futures through housing.

Housing prices aren't the only factor that can make this market hazardous. Credit scams, predatory lending, tenant abuse, and other dangers threaten families—particularly those with limited incomes. Meanwhile, those same families face a dearth of opportunities and encounter roadblocks, like obtaining credit, that prohibit access to housing. In order to gain a foothold in this housing market, our neighbors need an advocate.

PROTECTION

PREPARATION AND PROTECTION

BETTER ACCESS TO HOUSING

Habitat takes a holistic view of protection and acts as an advocate for families working to build strong foundations. We advocate for policies that protect tenants and limited-income homeowners as well as remove barriers to entry. We work with local lenders to open up more credit opportunities. And we embed our HUD-approved Housing Counseling Program in local libraries, community centers, and financial institutions—giving more people the financial skills to protect themselves.

OUR HOUSING COUNSELING PROGRAM supports families throughout the full life cycle of the homeownership process. Through workshops, classes, and one-on-one counseling, we prepare and educate people to navigate the housing market, improve access to credit, and educate potential homeowners about predatory lending practices. Our workshops ensure existing homeowners have a thorough understanding of homeowners' association bylaws and home maintenance.


Housing Counseling protects families as they improve their housing prospects. It also creates better qualified borrowers across the spectrum whose loans perform better with fewer foreclosures, leading to more stable communities.

OUR

HUD APPROVED HOUSING COUNSELING



As one of a few Habitat affiliates with a HUD-approved Housing Counseling Program, we empower our neighbors—not just Habitat homebuyers—by improving financial wellness, repairing credit, decreasing debt, and building strong financial habits. HUD certification means that our clients can depend on counselors with the most rigorous training, a thorough action plan from intake through follow-up, and improved financial and housing outcomes.



Policy can be the difference between a community that squeezes families out of decent, affordable housing and one that gives those families the chance to build safety and stability.

Advocacy and action create those policies that are the foundation of a Bay Area where housing and homeownership are available to more of our neighbors—one where everyone has a decent place to live.

ADVOCATING

FOR A BETTER
BAY AREA



Production, Preservation, and Protection will house more of our neighbors, but we cannot do it without you. We need more housing than the current investment allows—from rental to homeownership and across the economic spectrum. To achieve this, we need action.

INVEST

Habitat is an avenue for housing investment that impacts all three areas—production, preservation, and protection. Your gift will help us build out our production pipeline, prevent even more people from being displaced, and guide more people through their homebuying journey. Learn more and donate at HabitatEBSV.org/support-us.

ADVOCATE

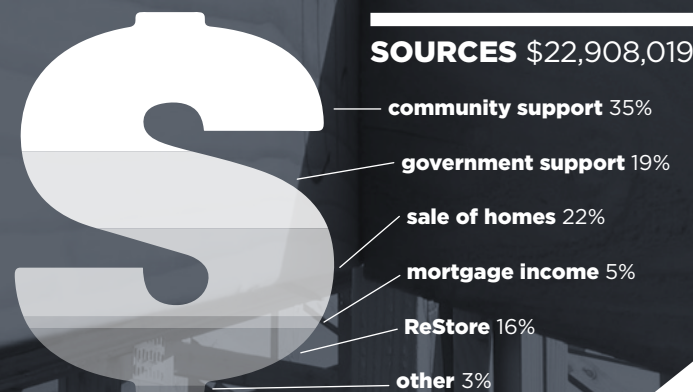
Habitat is a call to action. When you advocate with us, you stand with a decades-long legacy of housing millions worldwide and join like-minded people who believe in smart, just policy that houses more people. Get advocacy alerts and stand with Habitat at HabitatEBSV.org/advocacy.

ENGAGE

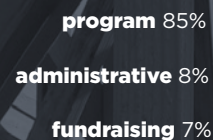
Volunteers are the engine of our mission. When you spend a day with Habitat, you do something concrete—you raise a wall, build a playhouse, restock the ReStore shelves, interview a potential Habitat homeowner, or tutor a Habitat kid. You make a tangible impact. Learn more at HabitatEBSV.org/get-involved.

STATEMENT OF FUNDING

Fiscal Year 2019
July 1, 2018 to
June 30, 2019.



USES \$22,979,634



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 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.



THANK YOU TO OUR DONORS

Fiscal Year 2019
July 1, 2018 to
June 30, 2019.

\$1,000,000+
Individuals
The Sheridan
Family Trust

**\$500,000-
\$999,999**
Individuals
Anonymous

**\$250,000-
\$499,999**
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\$249,999**
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\$99,999**
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Charitable
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Federal Home
Loan Bank of San
Francisco/Patelco
Credit Union
Grifols, Inc.
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Co., Inc.
Sony Interactive
Entertainment
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Corporation

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Estate of Geraldine
Peters

**\$25,000-
\$49,999**
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and Charles Schwab
Foundation
Menlo Church
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Quotient
Splunk
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Foundation and
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Individuals
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Bockmann
Marcie and John
Comyns
Garry and Lynn
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**Companies &
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BayOne Solutions, Inc.
Boston Consulting
Group
Change A Life
Foundation
Chevron Humankind
Matching Gift
Program
City National Bank
EY

\$5,000-\$9,999
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Methodist Church
Bank of the West
Brown-Forman
Cal Berkeley Habitat
for Humanity
Campus Chapter
Capital One
Computacenter
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Dialog Semiconductor
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Essential Products, Inc.
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Chang
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The Geiger Family
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Thermo Fisher
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Turner Construction
Company
VMware, Inc.
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Walters and Wolf
Wilson Sonsini
Goodrich & Rosati

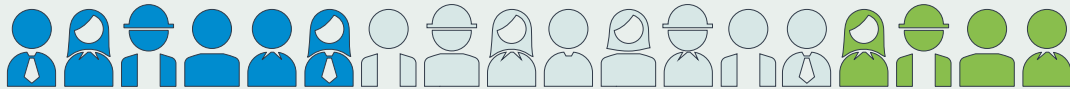
Individuals
Anonymous (4)
Eric Alexander and
Helen Gould
Richard Baker
Alyssa Bowman
Ralph and Donna
Briskin
Charles and Linda
Corballis
James Forster and
Joan LeMahieu
Milton Fujii
Kent Hetherwick
William Hinsberg
and Frances Houle
Jennifer Hom and
Jiang Wu
Richard and Charlotte
Hutchins
J/J Petricciani
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Paul Milioto
Milligan Family
Foundation
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Morgenthaler
Ralph Pais and
Gayl Huston
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Derek and Valerie
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Scandling
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\$2,500-\$4,999
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AvalonBay
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Bethel Lutheran
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BMC Software

Carr, McClellan,
Ingersoll, Thompson,
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Keycon Construction
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Silicon Labs
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Umpqua Bank
XL Construction and
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Jorge Cervantes
Ben Cheah and
Megan Cheah
Kenneth and
Ashley Coates
Stephen and
Aleen Colitz
Garrett Dodds
David Fahey
Walter and Amy Fong
Jaqualyn Forrest
Susan Forsythe

A GIVING COMMUNITY



\$159,803

530 donors gave \$250-499

Thank you to the **5,000+** donors who round out our giving community, with annual gifts totaling over half a million each year. Every donation counts, and this year's total is an impressive **\$516,133!**

\$242,329

1,847 donors gave \$100-249

\$114,001

2,743 donors gave \$1-99

David and Heather Freeland
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Liberty Group LLC
Lynnewood United Methodist Church
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PSAI Realty Partners
PulteGroup, Inc.
Rainin
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Anne and Lawrence Hambly
Jeffrey Hansen
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Susan Haumeder
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