IT'S WONDERFUL TO BE WITH PEOPLE WHO WANT TO DO GOOD THINGS IN THE WORLD.

—habitat volunteer
In our 30 years, Habitat for Humanity East Bay/Silicon Valley has remained focused on a singular vision that guides us forward: a world where everyone has a decent place to live. We have seen this vision realized through families experiencing the positive power of homeownership for the first time, and we’ve witnessed this vision take root in communities changed for the better. While we’ve worked for decades in service to our vision, one constant has been the driving factor in our success: the Habitat community.

Habitat’s work would not be possible without the support of an entire network of active and passionate people who understand this essential truth: safe, decent and affordable housing is something we all need in order to thrive. With the help of our generous Habitat community, we work together to provide that fundamental need to families, empowering people to lift themselves up and seize new opportunities to enhance their lives.

We thank those who advocate on behalf of affordable homeownership, those who dedicate their time volunteering, and those who invest financially in our mission. We served 544 people in fiscal year 2015, and we couldn’t have done it without you!

**LOOKING AHEAD**

Habitat East Bay/Silicon Valley marks its 30th anniversary in 2016, and we are excited to celebrate how far we’ve come. While we commemorate our successes, we also cast our vision forward. We will call on our community again as we begin a 10-home development in Hayward, a 30-home high-density development in Fremont, the expansion of our home repair and homebuyer counseling programs, and the continued growth of our ReStores.

Your financial support, your voice, and your time will bring strength, stability, and self-reliance to families in need of an affordable home. Please join us as, together, we imagine what more we can build in 2016.

John Nadler   Janice Jensen
Board Chair   President & CEO

In recognition of our programmatic strengths, financial stewardship, and community service, we are one of fourteen affiliates nationwide to receive Habitat for Humanity International’s “Affiliate of Distinction” designation.
DAVID MORE
VOLUNTEER
15 years and counting
For David More, volunteering with Habitat for Humanity comes down to camaraderie with his fellow volunteers and the chance to watch lives change through homeownership.

When he retired in 2001, David sought a new focus. He didn’t have to look far; just a few blocks from his San Jose home was a Habitat job site. From his first volunteer day, David was hooked, and he quickly became a fixture in our crew of regular volunteers. Fifteen years later, David is still a mainstay in our community, and he has the Habitat stories to prove it—like the time his bagpipe band played for a home dedication or when he celebrated his 70th birthday with a build day.

Now 76, David continues to volunteer three times a week. You might find him cutting trim for our Playhouse program, entering data for our volunteer programs, or lending a helping hand and an expert eye on the construction site.

With his admirable dedication and his infectious spirit, David helps drive Habitat’s success day after day.

HOMES DAVID’S HELPED BUILD 65

Habitat’s success depends on the thousands of hours contributed by volunteers. Special thanks to our top volunteers in 2015.

1,000+ hours
Jose R. Garcia
Rolando Mendez

500-999 hours
Porfirio Barboza
Guianny Escobar
Jim Guffey
Belen Macias
David G. More
Claudia Romero
Belen Yanes

300-499 hours
Ramon Gilbert

250-299 hours
Cecile Burfeind

Gee Gee I. Creager
David Alan Deal
Randi R. Hackbarth
Mike Heller
Dong Ngo

200-249 hours
Eliseo Alcontara
Joseph F. Becker
Chon-Fai Chio
Albert Dunbar
Rodney B. English
Jeff S. Gaylord
Lawrence Jermaine
Theo R. Mattingly
Archimedes Osias
Manuel Pillado
Eduardo Serrano
JIM FOLEY, WELLS FARGO
championing Wells Fargo’s support
for affordable housing

Since his first week on the job as Regional President of Wells Fargo, Jim and his Wells Fargo team have volunteered regularly with Habitat. Jim has a great time on the construction site, but it was a home dedication for our El Rincon development in Bay Point—where Jim presented the ceremonial key to a new Habitat homeowner—that truly cemented his passion for Habitat’s vision. Jim remembers that instance, with his own children watching from the audience, as a defining moment.

“One of the homeowners, Rosa, read a letter she wrote to the Habitat selection committee,” Jim says. “She read, ‘All I want for Christmas is a home.’ It was so inspirational. So often we take what we have for granted, take housing for granted.”

“I looked at the audience, and my daughter was bawling,” Jim says. “At that moment, we got to see the end results of Habitat’s work.” This was a transformative experience for Jim’s then 8-year-old daughter—from that moment she began a lasting commitment to serving others.

The end results are impossible to ignore when you see the pride of a Habitat partner family as they turn the key in their front door for the first time. Those results are the culmination of a massive community effort, and people like Jim who drive our success.
AT THAT MOMENT
WE GOT TO SEE
the end results
OF HABITAT’S WORK.

WELLS FARGO
$2+ MILLION
lifetime investment in HEBSV
BHAWANA KAMIL

VOLUNTEER

manifesting faith into tangible impact
A major highlight of 2015 was the Building on Faith Framing Blitz, a massive blitz build at our Muir Ridge development in Martinez. In what was known as the All Faiths Build, nearly 500 volunteers from various faith groups—Hindus, Muslims, Christians, and Jews—gathered together to accomplish months’ worth of construction in just a few short days.

A leader from our local Muslim community, Bhawana Kamil, participated in the build and appreciated the interfaith aspect of Habitat’s work. “What is great about the All Faiths Build is that we can go to a Habitat site, and everyone is open and welcoming,” Bhawana says. “We can talk about faith. It allows for those conversations to happen.”

Bhawana has been involved with Habitat for a number of years and currently coordinates volunteers with the Muslim American Society. Bhawana is especially passionate about exposing a new generation of volunteers to Habitat’s mission. As Bhawana points out, youth are energized by Habitat’s mission, and they are “always surprised by how much they can do.”

The whole experience for Bhawana comes back to the Habitat partner families, building alongside her and the rest of the interfaith community. “I was very aware that the families were building to change their future, and I can imagine that was very powerful for them,” Bhawana reflects. “The partner families are similar people doing similar things. Maybe we just have different circumstances, but we are peers.”

What Bhawana describes is the heart of the Habitat community. With the strength of a diverse and connected community, we drive closer to our goal every day.
Justin Phillips is a US Navy veteran and lives with his wife, Megan, and three children, Alexia, Jordan, and Jayden in Livermore. And he’s the definition of service and commitment to community.

After four years with the Navy, Justin’s passion became helping those who don’t have access to quality mental health services. He’s dedicated his career to helping those struggling with homelessness, mental health issues, substance abuse, and transition from incarceration.

“The work I do is incredibly rewarding,” said Justin. “But I realized that in choosing a career in community mental health, I would never earn the kind of money that would be needed to afford to stay in Livermore.”

Living with and caring for Justin’s grandmother, the family needed to sell her home to pay for her medical costs
as she battled cancer. They began searching for their next affordable option, but purchasing a home on the open market in Livermore was not possible, even with Justin’s VA loan.

Justin and Megan, both raised in Livermore, were high school sweethearts. They imagined raising their family in their hometown, but were faced with uprooting their family and moving miles away simply to secure affordable housing.

“Thanks to Habitat we were able to buy our own home. Paying a mortgage is a great and unexpected investment! We finally get to put our money towards building our future for ourselves and our children.”

Whether in the US Navy, his family, or his community, Justin drives change wherever he goes. His story exemplifies the spirit of the Habitat community—working together to provide new opportunities to local families like his own.
Combining passion and mission into an incredible 3,400-mile cross-country biking journey, Bob Frick and Len Holmes set out to raise $350,000 for Habitat EBSV’s mission. With determination and humor and the help of their support driver, Barbara Frick, they did it!

In three rides total, the duo biked 10,000 miles and raised over $600,000, leaving a lasting impact on our success. Thank you to Bob, Len, and Barbara, and the many people and organizations who donated to their goal and cheered them on along the way! Watch the film at HabitatEBSV.org/CycleOfHope.
In 2016, Habitat East Bay/Silicon Valley celebrates our 30th anniversary of building homes, communities, and hope in Alameda, Contra Costa, and Santa Clara counties.

In 1986, our founders imagined what affordable homeownership would look like in the Bay Area, and we built our first single-family homes in Oakland and Alviso.

Now in 2016, we have several multi-home, high-density developments and over 100 home repair projects in the pipeline:

- 20 homes in Martinez
- 28 homes in Bay Point
- 10 homes in Hayward
- 30 homes in Fremont
- 100+ homes in San Jose

WE’VE COME SO FAR, IMAGINE WHAT MORE WE CAN BUILD!
At Habitat East Bay/Silicon Valley, we take pride in using donor dollars wisely. We steward contributions efficiently and effectively, invest the vast majority of donor dollars into our housing programs, and allocate only a small percentage of funds to overhead expenses. We’re proud to have earned the 4-Star rating by Charity Navigator, its highest donor rating. Our funders include individuals, corporations, foundations, and faith organizations, and we receive grants and no-interest loans from local government sources.

Habitat East Bay/Silicon Valley’s EIN number is 94-3053687. We are an active 501(c)(3) non-profit in full compliance and in good standing with the IRS. For more information, including our audited financial statements and our IRS Form 990s, visit HabitatEBSV.org/FiscalResponsibility.
Thank you donors

Fiscal Year 2015 July 1, 2014 to June 30, 2015 Dream Builder Society Member

$500,000+
Individuals
Anonymous

$250,000-$499,999
Companies and Organizations
Pacific Gas & Electric Company
Wells Fargo Housing Foundation and Matching Gift Program
Cycle of Hope 2015 Habitat for Humanity ReStore
Federal Home Loan Bank of San Francisco, Affordable Housing Program

$100,000-$249,999
Companies and Organizations
Adobe Foundation
Bank of America
Adobe Foundation

$50,000-$99,999
Companies and Organizations
Charles Schwab Bank and The Charles Schwab Foundation

$10,000-$24,999
Companies and Organizations
Arch Mortgage Insurance
Chevron Humankind Matching Gift Program

$2,500-$4,999
Companies and Organizations
ACT Worldwide
Asbury United Methodist Church
Atlantic Trust Company, N.A.
AvalonBay Communities, Inc.
BB&T—Insurance Services of California, Inc.
Bethel Lutheran Church and School
Bike & Build Inc.

$1,000-$2,499
Companies and Organizations
Alco general contractors
American Express
American Family Insurance
Anheuser-Busch
Antioch College
API Foundation

$500-$999
Companies and Organizations
Apple
Army National Guard

$250-$499
Companies and Organizations
Art of Giving
A&M Management

$100-$249
Companies and Organizations
Ameren Missouri
AmeriGas

$25-$49
Companies and Organizations
A. M. Zalar

$40
Companies and Organizations
A. M. Zalar

$25
Companies and Organizations
A. M. Zalar

$15
Companies and Organizations
A. M. Zalar

$10
Companies and Organizations
A. M. Zalar

$4
Companies and Organizations
A. M. Zalar

$2
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar

DOMUS Giving Fund
Lenore Gerland Trust
Steve J. and Sandy L. Martino
Mark and Mary Maxson
Neil W. and Amelia G. McDonald Trust
Dave and Sally Morris
George L. Shields Foundation
Harvey and Lillian Silbert Foundation
Daniel D. Springer
John and Donna Warnken-Brill
Paul and Renee Woolway

$5,000-$9,999
Companies and Organizations
Alco General Contractors
AssetMark
Automatic Data Processing Inc.
Bank of the West
BloomReach, Inc.

$1,000-$2,499
Companies and Organizations
A. M. Zalar

$500-$999
Companies and Organizations
A. M. Zalar

$100-$249
Companies and Organizations
A. M. Zalar

$25-$49
Companies and Organizations
A. M. Zalar

$10-$24
Companies and Organizations
A. M. Zalar

$5-$9
Companies and Organizations
A. M. Zalar

$1-$4
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar

$1
Companies and Organizations
A. M. Zalar
BOARD OF DIRECTORS.

John Nadler, 
Board Chair
Independent Consultant, 
Nadler Resources, LLC

Larry Briggs, 
Vice Chair
Executive Vice President 
(retired), Bank of America

Thomas C. McBroom, 
Treasurer
Executive Vice President 
(retired), World Savings

David Barron, 
Assistant Treasure
Attorney, Kawakami 
Barron & Lam LLC

Kristin Lincoln, 
Secretary
Senior Vice President 
Global Marketing, Simpson 
Strong-Tie Company, Inc.

John Byrd
Examining Manager, 
Federal Reserve Bank 
of San Francisco

Pam Brotherton- 
Sedano, Assistant 
Secretary
Vice President, 
Patient Safety/Corporate 
Responsibility Officer, 
O’Connor Hospital

Kate Rundle, 
Officer at Large
Vice President and 
General Counsel, 
OANDA Corporation

Gary Addiego
School Principal and 
District Coordinator 
(retired), Orinda 
Intermediate School

Rae Colombage
Executive Vice President 
and Area Director, 
Citibank, Consumer Bank

Mona FosterWhite
Attorney, Law Office of 
Mona M. FosterWhite

Robert Frick
Vice Chairman of the 
Board, CFO (retired), 
Bank of America

Andy Laiho
Senior Production Leader/
Associate Director, 
Dow Chemical

Rodger Miller
President, 
RC Miller Solutions, Inc.

Vince Salinas
Vice President, 
Home Loans, 
Patelco Credit Union

Bret Sewell
Senior Vice President 
of Marketing & 
Business Development, 
Synaptics, Inc.

Tim Tempel
President, The Core Group

Roland Trevino
Vice President, Gas 
Engineering and Design, 
Pacific Gas and Electric 
Company

FOUNDAATION BOARD.

Robert Frick, Chair, 
Foundation Board
Vice Chairman of the 
Board and CFO (retired), 
Bank of America

Michael E. Fox
President, M.E. Fox 
& Company, Inc.

V. Scott Jones
Vice President— 
Financial Consultant, 
Charles Schwab Bank

Steve Martino
Vice President & Chief 
Information Security 
Officer, Cisco Systems

Paul V. Woolway
President and Chief 
Executive Officer, 
Charles Schwab Bank

GOVERNMENT PARTNERS.

State of California
Department of Housing 
and Community 
Development (HCD) 
CalHome Program 
California Strategic Growth 
Council (SGC) / 
Affordable Housing and 
Sustainable Communities 
(ARSC) Program 
(Cap-and-Trade)

Counties & Municipalities
Contra Costa County 
City of Hayward 
City of Livermore 
City of Oakland 
City of San Jose 
City of Sunnyvale
We bring people together to build homes, communities, and hope. We revitalize neighborhoods, build affordable and sustainable homes, and empower families through successful homeownership. Since 1986, we have partnered with volunteers, the community, and qualified families with limited incomes to strengthen communities in Alameda, Contra Costa, and Santa Clara counties.

**OUR INNOVATIVE MODEL** provides affordable, equal-opportunity homeownership to qualified families with limited incomes. Families contribute hundreds of hours of volunteer labor to the construction of their homes and purchase their homes through an affordable mortgage. Payments are reinvested to help fund the construction of future Habitat homes. Families gain economic stability, safety, and a foundation upon which to build a brighter future for their children.