

# LETTER FROM THE LEADERSHIP

Habitat East Bay/Silicon Valley is a community in action. Every day we work to make affordable housing a reality here in the Bay Area. Over the past year, that commitment to action served nearly 1,000 people. We dedicated the second phase of our 20-home Muir Ridge development in Martinez and broke ground on a 30home community in the heart of Fremont. Our Home Preservation team worked throughout our service area—making much needed repairs and modifications, keeping homeowners safe and healthy, and revitalizing neighborhoods. Through Housing Counseling, we helped families build their financial health and understanding, paving the way to homeownership. We raised our voices to advocate for change in housing policy on the national, state, and local levels.

We also published the results of a social impact study, an extensive survey of our homeowners. The concrete data backs up what we always believed—that our work empowers people to build strength, stability, and self-reliance.

Behind the data and achievements is a story. The story of parents who build a strong foundation for the success of their children and the generations to come. The story of children with a place they know they can call home. The story of seniors with the security of aging in the place they love. The story of hardworking people, striving to build the skills they need for a better, healthier, more financially stable life. We are proud to be beside these families as they write their next chapters.

And we're proud to be a strong and growing organization. We are a community of action, driven by enthusiastic volunteers and donors. This community is our strength, and the reason we are able to take action and move the needle on the housing crisis day by day.



## 973 PEOPLE SERVED BY OUR PROGRAMS



people through local home building



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people through housing counseling

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## HOUSING PIPFLINE



# WE ARE A COMMUNITY IN ACTION

A thriving community must create a place for everyone. And it's no secret that the Bay Area is home to one of the most challenging housing markets on the planet. The housing crisis makes headlines, but it's just everyday news for millions of people here, trapped in a struggle to keep a roof over their heads.

But the story less often told—one that unfolds daily in communities around the Bay Area—is the story of the Habitat community in action, creating more affordable housing and helping neighbors build their futures. It's the story of people working together to do something about the problem, not just talk about it. It's the story of lives changed—of real people empowered through the actions we've taken as a community.

For many families, especially those with limited incomes, Habitat for Humanity brings housing within reach. And the bridge to that future is built by a passionate Bay Area community that stands up for others and fights for equity and opportunity. This vision is what unites us.

The stories that follow reveal the powerful effect your activism, time, and generosity have on the people we serve. Your support of Habitat has a transformative impact on people and families and is building a world where everyone has a decent place to live.

For the Beltrans, their Habitat home is the heart of their family, and it is clear from the moment you cross the threshold. Good-natured teasing is easily tossed about, punctuated by thoughtful reflection about their family's transformation through homeownership.

For Jorge and Lourdes and their children-grown daughters, Daniela and Pamela, and 12-year-old son, Clemente becoming homeowners eight years ago was the point at which their story changed dramatically. They describe their old living situation as "run down." According to Lourdes, "It's not just moving to another house. It's moving to another level in life."

"You no longer have to focus on the basics. You get to go beyond that," says Daniela, who recently started her own engineering firm in Pasadena. "This house changed what we get to accomplish and what we'll get to do with our own family in the future. It's really made a difference in more than just five people's lives."

Pamela, who attends college and teaches preschool, believes that her family is writing not just its own story, but a much larger tale, as they work to pay their own success forward. "You're not just giving to a family, you're giving to the community," she says. She remembers being "an angsty 14-year-old" when she moved into the home, "and now I think about donating and giving back to the community, now I'm more aware of things like that."

Whether they're opening their home to friends and neighbors to play music and dance together, or just enjoying family time, the Beltrans cherish their home and the community that helped make it possible. "I don't think you realize what an impact it makes on us," Pamela says. "I look at these walls all the time and I think about the people who helped build them."





# PETER CASERTA & LORRAINE SULLIVAN

When you meet Pete and "Sully," you're likely to be greeted with a joke and a warm welcome into their home. Their San Jose mobile home is filled with personal touches, from the photograph-laden shelves to Sully's whimsical collection of wind chimes on the deck and in the yard.

Having lived in their home for 14 years, Pete and Sully felt powerless in the face of mounting maintenance costs and multiple warnings from the mobile home park management. "They would write us up and write us up," Sully says. "We thought, what are we going to do? We couldn't afford it anymore!" They feared they might have to leave their beloved home.

That's when Pete and Sully found Habitat's Home Preservation Program, and their story started with a bang. A sudden emergency jolted the project to a start. "The water heater went out, I didn't know what to do," Pete says. A crew of volunteers sprang into action, showing up the next day to repair it. They also updated the skirting outside the home, replaced the plumbing with new copper piping, and rebuilt their deteriorating deck. "The volunteers did a beautiful job, a beautiful job," Pete gushes.

It was an immense relief to have found Habitat's program. Pete says, "We got help, and now we don't have to worry about it as long as we're here." That peace of mind means a lot to Pete and Sully. They spend time in their garden, enjoy their community, and find comfort in staying in the area where they have lived for most of their lives. "My roots are here."

Because of Habitat's Home Preservation Program, Pete and Sully are back in control of their story, knowing their next chapter will be written here, in a comfortable, stable, and safe space that they love.





If you ask a participant in Habitat's Housing Counseling Program how they came to us, there's a good chance that person heard about it from Chenoa Denard. Once she completed the Housing Counseling Program, she wanted her own story to inspire others.

Chenoa stumbled upon Habitat through her work as a bank branch manager. She was helping a customer make out a mortgage check to Habitat, and she did a double-take when she saw the amount. When she investigated further, Chenoa found that though she qualified for Habitat homeownership, she had some work to do in order to qualify for the loan.

Over a six-month period, Chenoa worked with a Housing Counselor at Habitat on the skills she needed to strengthen her financial situation. "I needed to bring my budgeting together," Chenoa says. "I had to improve my credit score and get my debt ratio down. I was determined to get there."

That determination paid off. Chenoa took action, building and maintaining habits, including planning for the future, that have kept her financially fit. But her story is about more than building new skills. It's also about building a new outlook. "You get that confidence. It's like getting a good grade! You hold yourself up higher," Chenoa says. "I know that I can feel confident when I'm paying my bills, because I've set myself up with a plan."

## JARD

The Housing Counseling Program helped Chenoa change her story, and she is helping others to rewrite their narratives, too. "It's easier to help others when you can say that you've done it yourself." She has even seen the effects on her 16-year-old, whom she describes as a saver. "Now I'm teaching him. He gets an allowance. He takes a portion out for lunch and another portion out for saving for a bigger purpose."

Chenoa is now a Habitat homeowner of four years and writes her monthly mortgage checks with confidence. She knows that she has built a strong foundation, a stable plan, and a self-reliant future.

## STATEMENT Fiscal Year 2017 July 1, 2016 to June 30, 2017. **SOURCES** \$17.805.904 community support 31% government support 12% sale of homes 20% - mortgage income 16% ReStore 16% other 5% **USES** \$16.208.385 program 82% administrative 10% fundraising 8%



#### **FISCAL RESPONSIBILITY**

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 consistently earned the 4-Star rating by Charity Navigator, its highest donor rating.

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.



Affiliate of Distinction 2013-2019

In recognition of our programmatic strengths, financial stewardship, and community service, Habitat for Humanity East Bay/Silicon Valley is proud to be an "Affiliate of Distinction" awarded by Habitat for Humanity International for the third consecutive term. Habitat East Bay/Silicon Valley has been recognized since the inaugural term in 2013.

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Habitat's Legacy Society recognizes those who are dedicated to continuing the support beyond their lifetime to help ensure that future generations of Bay Ar families will have a safe, affordable place to call home.

You can name Habitat for Humanity East Bay/Silicon Valley in your will or as a beneficiary of your retirement plan, or fund a charitable gift annuity to enjoy income and tax benefits now while supporting Habitat's future work.

Let us know if you are interested in becoming a member, and together we can make a plan that meets the needs of your family and the needs of those lacking affordable housing in your community.

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We believe that everyone deserves a decent place to live. We create opportunities for families to transform their lives, gaining the strength, stability, and self-reliance they need to build a better future. Working together as a community, we build homes with affordable mortgages, repair and renovate existing homes, counsel first-time homebuyers, and revitalize neighborhoods in Alameda, Contra Costa, and Santa Clara counties.

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