



Building Our Future

Annual Report

FISCAL YEAR 2011



Building homes
and hope in Marin
San Francisco
and the Peninsula

www.habitatgsf.org



Our Vision





We're proud to share the work that you—our volunteers and investors—have accomplished over the past year. Construction on the most innovative Habitat for Humanity development in the world—right here in Daly City—broke ground and is steadily taking shape as the future home of 36 local families. We are eager to meet these families and look forward to the day when we will hand them the keys to their new front doors—just like we did with Dina, Fauzia, Bonnie and others this year.

Letter from the Board Chair and Executive Director

These new homeowners are beginning new lives in safe, decent housing where their children can grow, thrive and create new opportunities for future successes.

This year we also outlined our aspirations and goals for the next decade; for the many more families that we intend to partner with and the communities we will transform in the years ahead.

Our approach throughout the 2020 Vision process was to stretch ourselves beyond anything we've done before. We know that if your goal is just to grow 10 percent, then you work 10 percent harder. But if you aim to triple your impact, that's when you need to think outside your comfort zone in dramatically new and different ways.

More than 100 volunteers, partner family members, donors, municipal leaders, community organizations and staff members devoted more than 1,500 hours to help design our 2020 Vision by providing critical feedback and insight. It was imperative to us that the 2020 Vision reflect our collective view of the future: working together for a common goal and a profound community impact in the decade ahead.

After reading this report, we think you will agree that our 2020 Vision is indeed audacious. In the years ahead, there will be much to do and your partnership will be critical. Thank you for your continued support.

Sincerely,

ELLEN JAMASON
Board Chair

PHILLIP KILBRIDGE
Executive Director

2020

When 15 year old Lawrence started school near his new Habitat home in Menlo Park, it was a far cry from the drugs, gang violence and prostitution he and his brother witnessed every day walking back and forth to school from their previous home. For the first time, it was actually cool to be smart.



When Esther applied for a Habitat home nearly 10 years ago, she was living with her four children in a dilapidated, structurally unsound two-bedroom house in an unsafe neighborhood of San Francisco, barely affording the rent, facing eviction threats from her landlord and living in constant fear of being left without a place to live. Today, Esther's family is thriving and her twin sons are attending college in Chicago.



When Marjorie celebrated the first Christmas in her Habitat home, the most special gift was not the brightly wrapped boxes and bows underneath the tree, but the tree itself, something she never had the space for previously.

2020 Vision

Families with low incomes throughout the Bay Area, like the neighborhoods around them, are struggling to make ends meet. Under this backdrop, Habitat Greater San Francisco began crafting its vision of the future, asking ourselves how we would define success 10 years from now.

The answer was inspiring:

- To build 400 homes in Marin, San Francisco and the Peninsula, providing more families a safe, decent and affordable place to call home;
- To renovate 200 homes and 50 community facilities through partnerships with key local neighborhoods to better serve their needs;
- To expand our financial literacy and homebuyer preparation programs from 500 families served last year to 6,000 families;
- To create more than 1,000 homes with families internationally through our annual tithe;
- To open a new ReStore serving the community with low-cost construction resources while diverting materials from landfills.

These goals are achievable, and necessary. Local communities need our help and Habitat Greater San Francisco is responding. Under Habitat Greater San Francisco's 2020 Vision, we will more than double our impact of the past 22 years—creating stronger community connections and partnering with more families like Esther's, Lawrence's and Marjorie's to break the cycle of poverty.

Creating Deeper Community Impact

When Habitat Greater San Francisco launched the NRP two years ago, several local communities were staggering from the blows of the foreclosure meltdown. Working with local municipalities, Habitat's NRP helped revitalize local neighborhoods destabilized by the crisis while enabling new affordable homeownership opportunities for and with local working families. Habitat Greater San Francisco isn't stopping there. Two new programs are extending Habitat's reach beyond the sidewalks in front of our homes to create a deeper impact and connection with community members.

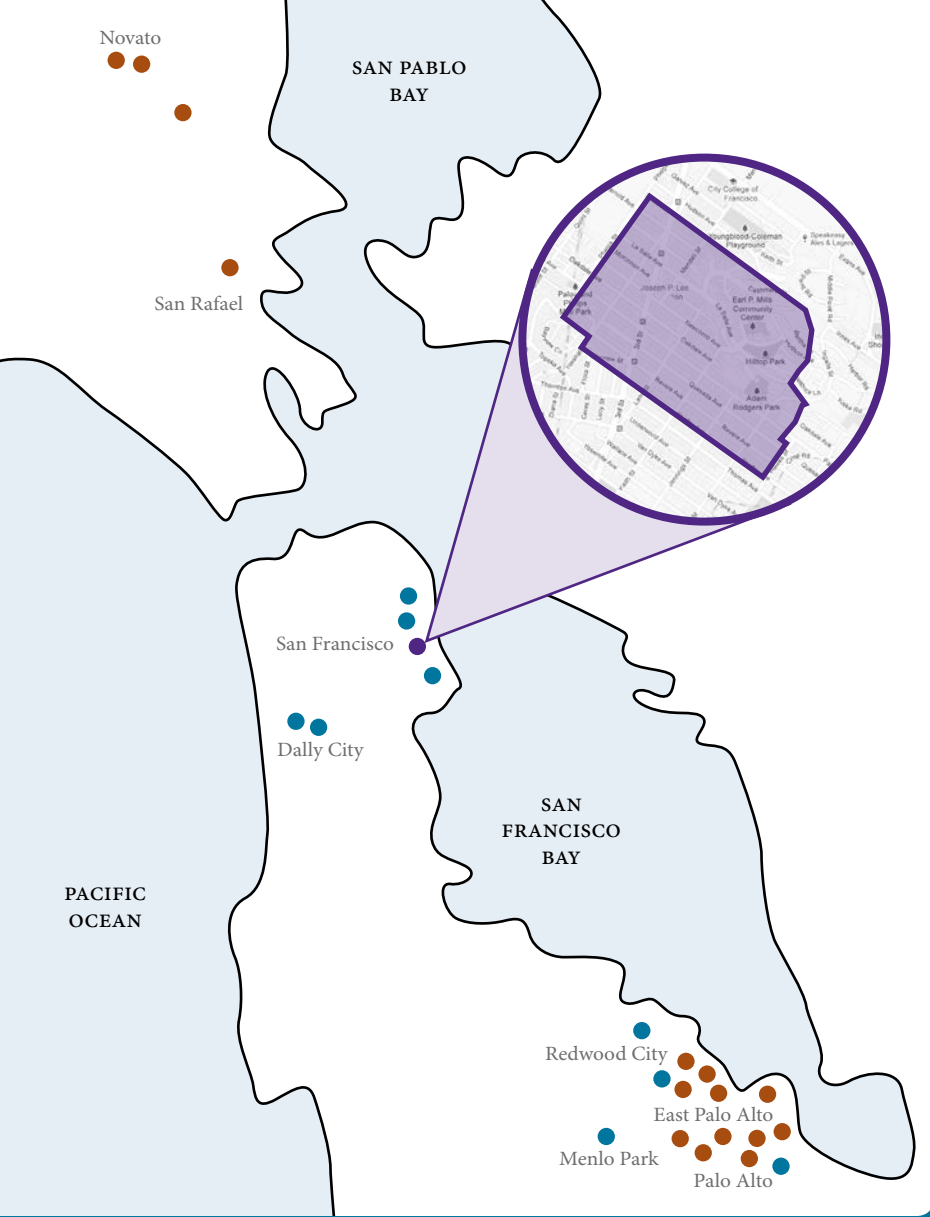


Homebuyer Readiness Program—More than 500 people in East Palo Alto, Redwood City, Menlo Park, Daly City and the San Francisco Bayview have attended free financial literacy workshops offered by Habitat Greater San Francisco. The workshops help families better understand credit scores, decrease debt and manage their money—critical preparation necessary for homeownership. Successful workshop participants will have more options for safe, affordable housing, including the graduates that will qualify for a Habitat home once their financial situation stabilizes.

Map depicts community impact through the NRP, NRI and HRP programs only and does not reflect Habitat Greater San Francisco's new home developments.



Neighborhood Revitalization Program (NRP)—Bonnie is the first Habitat homeowner in San Rafael. Her NRP home was dedicated in late 2010—one of 15 NRP homes completed or under renovation through Habitat Greater San Francisco's foreclosure recovery effort. As 2011 comes to a close, significant progress has been made through the NRP—with more than \$3 million in community investment committed to date—enabling the transformation of more blighted homes in hard-hit neighborhoods.



- Renovate 200 homes and 50 community facilities
- Financial literacy workshops for 6,000 families



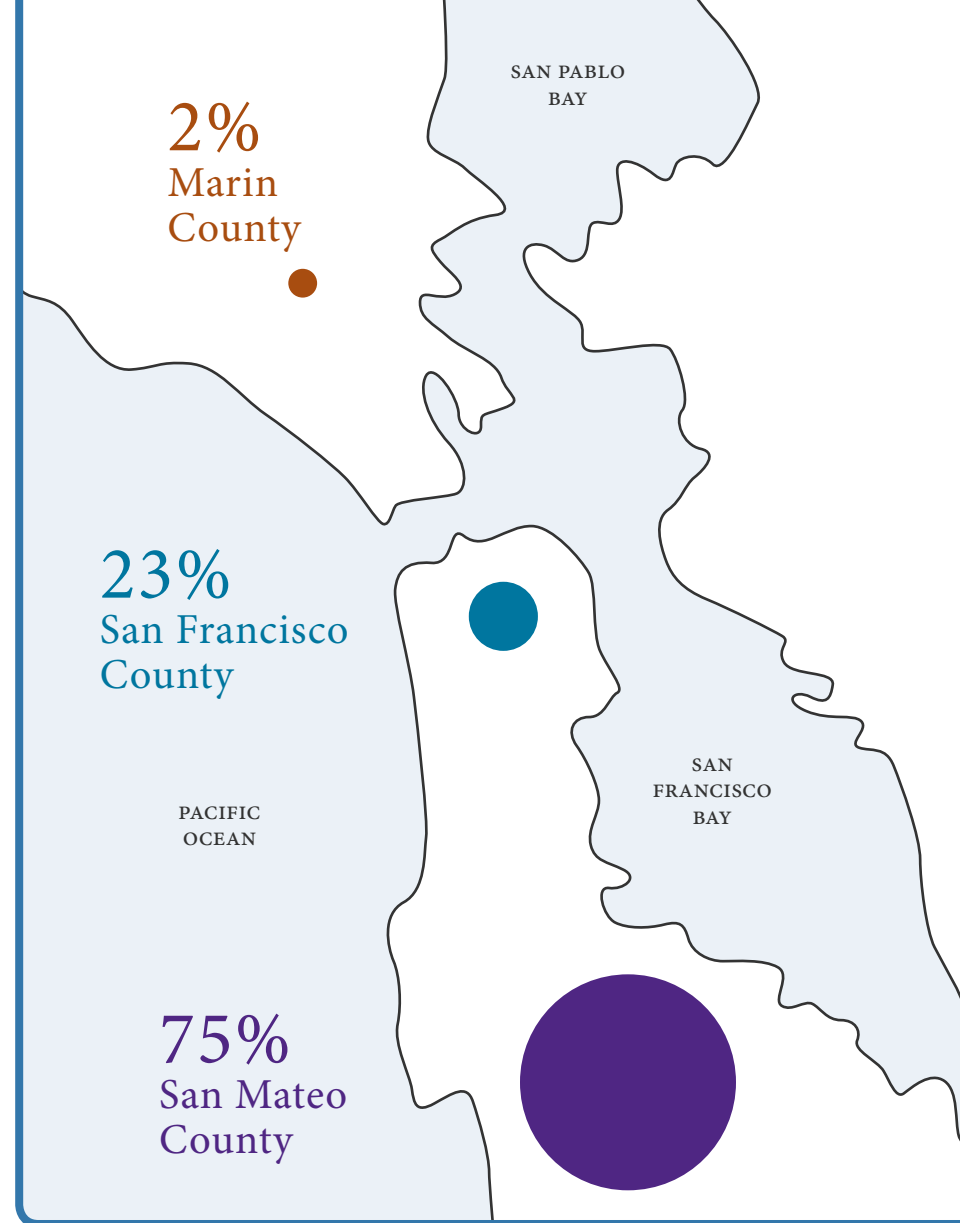
Neighborhood Revitalization Initiative (NRI)—Ms. Allen, a homeowner of 56 years in San Francisco’s Bayview neighborhood, desperately needed to replace a hazardous staircase that had been irreparably damaged in a house fire. She turned to Habitat and our community partner, Rebuilding Together San Francisco, for this critical home repair. Through Habitat’s new NRI program, volunteers rebuilt the decayed staircase while also removing 30 cubic yards of debris from her yard and the surrounding area. The NRI and additional community partnerships with the YMCA, NeighborWorks, Parks 94124, UCSF and many other local organizations, will enable much-needed improvements to local homes, community facilities, streetscapes and parks in the Bayview. The NRI identifies defined focus areas by census tract and magnifies the effort there to have the most impact possible. Meanwhile, Habitat is partnering with Rebuilding Together Peninsula to provide similar services in East Palo Alto, Belle Haven and North Fair Oaks.

Habitat Homes Provide New Opportunities for Local Families

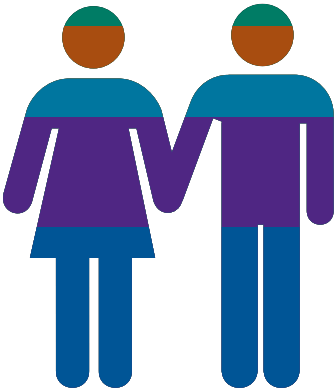
Habitat for Humanity Greater San Francisco has partnered with more than 200 local working families to provide affordable housing in Marin, San Francisco and the Peninsula. Habitat homes provide far more than a roof overhead; they provide a foundation for families and children to succeed, becoming a stabilizing force for many local communities. Homeownership gives families the chance to break the cycle of poverty, establish financial security and establish roots in their communities—this is Habitat’s theory of change that we prove each and every day. Quality, steady housing provides the basis for educational success as well. For many families, homeownership means an end to frequent moves, which can cause children to fall behind in school and impact their social and emotional well being.



750+
adults and children served



Habitat for Humanity Greater San Francisco Families



Ethnic Diversity

- Other 2%
- African American 10%
- White/Caucasian 12%
- Asian/Asian Pacific Islander 30%
- Hispanic/Latino 45%



Years Spent in Habitat Home

- Less than one year 9.5%
- 1-2 years 16.5%
- 3-5 years 15.8%
- 5-10 years 33.5%
- 10+ years 24.7%



\$163,940

Minimum qualifying income for median-priced single-family home in San Mateo County (\$763,000)*

 = \$2,000 each

* California Association of Realtors.



\$43,000

Minimum qualifying income for a family of four for average-priced Habitat home in San Mateo County (\$280,000).



Daly City Development Exemplifies Future Pipeline

Habitat Greater San Francisco's 36-condominium development at 7555 Mission Street in Daly City represents the organization's pipeline of the future: compact, multi-family urban design in a pedestrian-friendly, transit-oriented location. Building on a larger scale to serve more families is how Habitat Greater San Francisco expects to meet the goals of its 10-year construction plan.

"I'm here because I wanted to be part of a team building homes to give back to the community, especially for some well-deserving families."

ARLENE, FIRST-TIME VOLUNTEER "DAY 1"
AT 7555 MISSION STREET



Highlights of 7555 Mission Street Development

› Build 400 homes

2020



Funding: Unique public/private initiative. \$13 million including nearly \$7mil. in state and city funding, with the remainder from local corporations, civic organizations, foundations, faith groups and private individuals;



Groundbreaking: Following the ceremonial shovel dig attended by local dignitaries and community leaders, the development got underway with a July 2010 groundbreaking;



Framing: Started in February 2011, with 25 units roofed by the summer of 2011;



Design: The most innovative Habitat development in the world, this four-story, solar-powered structure, built on a podium garage, is a cornerstone of El Camino Real's revitalization including design principles of the Grand Boulevard Initiative;



Volunteers: Welcomed to site in February 2011—More than 25,000 construction site volunteers will help build it;



Target completion: The development has stayed on schedule and under budget, with an expected completion date of December 2012.



Land Acquisition Challenges in New Economic Landscape

The acquisition of land is an ongoing challenge in the Bay Area. With home and land values in Marin, San Francisco, and the Peninsula hovering among the highest in the state and nation, finding available buildable sites is a significant obstacle for Habitat for Humanity Greater San Francisco.

Daily we identify sites that may be suitable for development while creating new strategies for acquiring property—whether through adaptive re-use, donations from local municipalities, the investment from redevelopment agencies (RDAs) and/or collaborations with private developers.

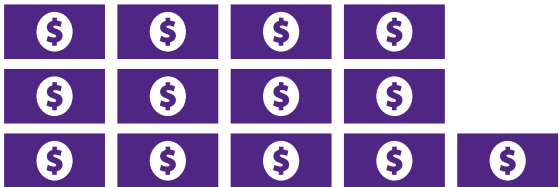


Redevelopment Agencies on Brink of Elimination

RDA's were formed to fight neighborhood blight by investing in and revitalizing depressed areas and neighborhoods



\$1 RDA spending that generates nearly



\$13 in total economic activity in one year*

*California Redevelopment Agency Association, 2006-2007



\$30 million+

Value of Habitat Greater San Francisco homes



73%

Percentage of Habitat Greater San Francisco homes that would not have been built without RDA funding

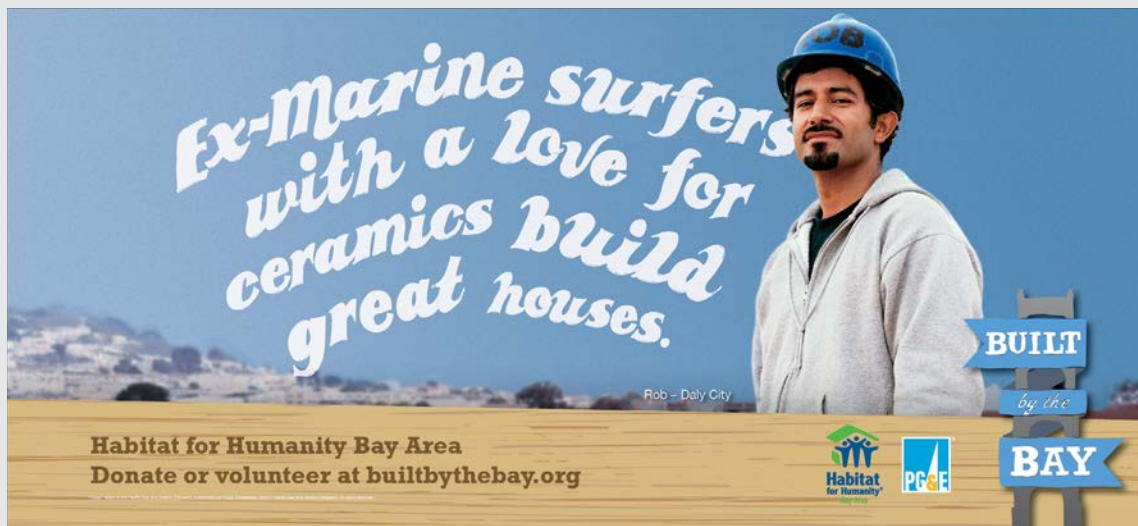
Consider giving a monetary gift or the gift of land.

In order to combat the challenge of land acquisition, we need your help. Your gift will ensure that Habitat Greater San Francisco continues to deliver on our promise to build 400 affordable homes by 2020, while drawing upon the flexibility of a land acquisition fund that will preserve our future under the growing threat of the elimination of the RDAs.

Volunteers Step Up to Meet Growing Construction Demand

Habitat for Humanity Greater San Francisco's large Daly City development has created unprecedented demand for volunteerism. Nearly 200 volunteers are needed each week at the site, providing 90 percent of the labor to help build 36 condominium homes in partnership with Habitat's skilled construction staff and AmeriCorps teams. Fortunately, volunteers from across the Bay Area—including corporate, faith, civic, academic and many other local volunteer groups—are helping Habitat meet the challenge.

Rob Alvarado, 30, is a second-year AmeriCorps member working at the Daly City construction site. He is also an architecture graduate from Cal State East Bay, a former Marine and an artist. His passion for social justice was instilled in him at an early age by his father, an immigrant from El Salvador, who fled the civil war of the 1980s. His father placed high value on “doing the right thing” and leaving behind a positive legacy.



Built By The Bay is an ad campaign that features real-life volunteers—celebrating the people who are the fuel behind Habitat for Humanity. Right here in our own backyard. The campaign was created through a partnership with PG&E, a coalition of three Habitats (Greater San Francisco, East Bay and Silicon Valley) and ad agency Draftfcb SF. www.builtbythebay.org

Volunteers:

July 1, 2010 - June 30, 2011

TRADESMAN 500+ HOURS

Peter Barnes
Stevan Bradley
Tim Connolly
Jim Edwards
Patrick Howard
Linda Knox
Vale Larson-Brasted
Justin Lee
Neal Martin
Alex McDouall
Pierre Messerli
Bob Siederer
John Young

JOURNEYMAN 250 - 499 HOURS

Robert Bannister
Gerard-Noel Boado
Robert DeFranco
Charles Fortenbach
Mary Ann Gray
Richard Hlava
Julia Jackson
Wolfgang Liebelt
David Lintott
Valerie Mersh
Gary Walz

APPRENTICE 100 - 249 HOURS

Anonymous
Dan Abrahamson
Jessica Azevedo
Stuart Bacon
Stuart Bair
Dave Barman
Larry Bridges
Nina Chen
Jenny Cheng
Kevin Ciocia

Marcus Clifford
Deanne Coorough
Nathan Crouther
Jeffrey Deal
Robert Eldred
Linda Hartsema
Brent Hughes
David Ichioka
Bradford Kirby
Tucker Kwok
Donna Lee
John Liska
Scott Lyman
Megan McElfresh
Joel Meredith
Cee Michael
Matthew Mintz
Jeffery New
Juan Ocampo
Ann Savage
Mary Anne Shattuck
John Skadden
Robbie Turner
Cesar Valle
David Walsh
Joseph Washington
Travis Wildgrube
Al Willard
Marilyn Willard
David Zolezzi

MEMBERSHIP 50 - 99 HOURS

Ron Assa
Maurice Beesley
Gil Bernardino
Barbara Boles
Robert Borja
Bessie Chu
Michael Ciocia
Susie-Q Conklin
Robert Cram

Dolores Craven
Denise Cruz-Jimenez
John Eagle
Jon Giffard
Sanobar Girap
Phil Hubbell
Kimberly Kung
Junpei Liang
Edi Mahargono
Mitra Mavaddat
Matt McGlinchy
Suzanne Mitchell
Benjamin Nygaard
Yvonne Riggie
Agustin Robles
Catherine Scuderi
Tim Stewart

YOUNG LEADERS CIRCLE

Kristin Hunter
Adnan Iqbal
Helen Kang
Jane Kruse
Lindsay Riddell
Shabih Rizvi
Matt Shewey
Meredyth Skemp

AMERICORPS/ AMERICORPS VISTA

Roberto Alvarado
David Burnett
Alix Fellman
James Folta
Christine Gibson
Kay MacDonald
Joseph Mattox
Ryan Poling
Juliana Sze
Stephanie Wells

“Service is in my blood. The single best moment for me is when I shake the hand of a volunteer after a long day and they are grateful for the opportunity to help. I see a person who has come, for any number of reasons, to work hard for a family they might never meet. To me, it is the best of humanity and I am humbled by that feeling of community and caring.”



Habitat Greater San Francisco's Impact is Global

Phu Nguyen, Vo Thi Sau and their two daughters, aged 15 and 8, lost their home in Typhoon Xangsane, which devastated much of Central Vietnam in 2006.

Displaced for nearly five years, the family's monthly income from rice farming and cattle breeding was insufficient to cover the costs needed to rebuild. Living in temporary space with Nguyen's sister-in-law next door, the home lacked a foundation, flooring, doors, toilets or bathrooms. Drinking water was obtained from a nearby well.

Last June, Nguyen's family moved into a new home that he helped build thanks to a two-year partnership between Habitat Greater San Francisco and Habitat Vietnam. This new joint effort enabled Habitat to open a Central Vietnam affiliate and begin to serve families in the Quang Nam province. Nguyen's new home, which includes flooring and a sanitation system, was purchased through a loan of \$500 from Habitat, with the remaining construction cost covered under government grants and Habitat funding, including donations from Habitat Greater San Francisco.

Habitat Greater San Francisco, like all Habitat affiliates, "tithes" a portion of unrestricted funding to enable the construction of affordable housing internationally. Two new homes were constructed with help from a 20-member Global Village team from Habitat Greater San Francisco. This group of staff, volunteers, and board members traveled in May for the week-long build. In total, Habitat Greater San Francisco has tithed more than \$150,000 to Vietnam and \$1.33 million to international construction efforts—helping to build more than 400 homes across the globe.

2020

> 1,000 International Homes

Burma

Vietnam

Laos

Thailand

Cambodia

Quang
Nam
province



Next Global
Village trip:
February 24 -
March 4, 2012



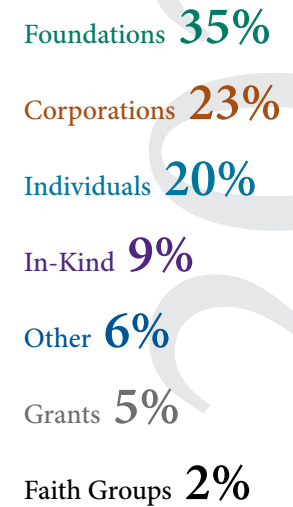
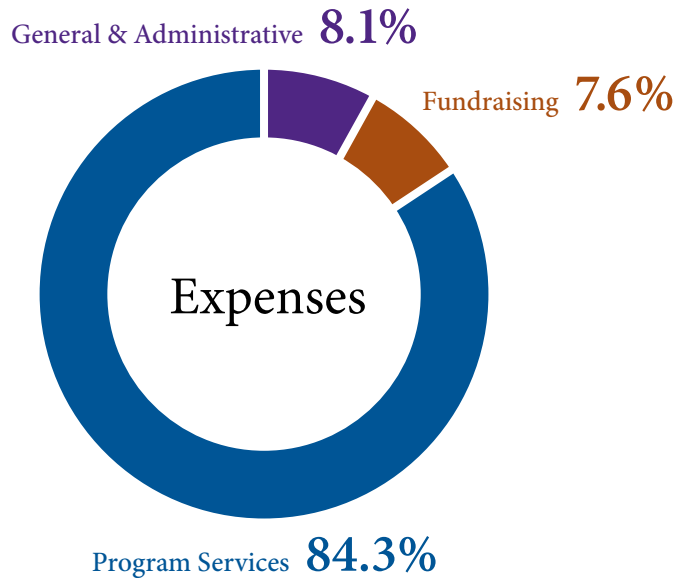
Financial Position as of June 30, 2011

ASSETS		NET ASSETS		EXPENSES	
Cash, cash equivalents & Investments	\$4,287,181	TOTAL NET ASSETS	\$19,209,686	Program Services (Housing Development)	\$7,286,992
Receivables, Including Note and Long Term Receivables	\$12,587,449	TOTAL LIABILITIES AND NET ASSETS	\$35,584,605	Program Services (Homeowner Relations)	\$399,495
New Market Tax Credit Investment in HFHI-SA Leverage VI, LLC	\$7,060,208	INCOME (PUBLIC SUPPORT)		Program Services (Volunteer Services)	\$248,658
Repurchased Homes and Inventory	\$2,251,552	Individuals	\$729,630	General & Administrative	\$759,667
Construction in Progress	\$9,273,452	Faith Groups	\$71,759	Fundraising	\$712,835
Property and Equipment, Net of Accum Depreciation	\$53,215	Corporations	\$856,971	TOTAL EXPENSES	\$9,407,647
Deposits	\$18,230	Foundations	\$1,323,547	INCREASE (DECREASE) IN NET ASSETS	\$471,366
Prepaid Expenses	\$13,319	Grants	\$196,070		
TOTAL ASSETS	\$35,584,605	In-Kind	\$338,247		
		Other (Organizations & Special Events)	\$228,588		
		TOTAL SUPPORT	\$3,744,813		
LIABILITIES		INCOME (REVENUE)			
Current and Long Term Debt	\$9,472,951	Sale of Home(s)	\$5,036,000		
Accounts Payable	\$174,703	New Market Tax Credit Investment Income	\$106,135		
Mortgage Assistance Loans	\$6,727,265	Interest	\$24,552		
TOTAL LIABILITIES	\$16,374,919	Other Income	\$967,513		
		TOTAL REVENUE	\$6,134,200		
		TOTAL REVENUE AND PUBLIC SUPPORT	\$9,879,013		

Direct costs, including interest, associated with the actual construction of a home are capitalized and are the basis for determining gain or loss when the home is sold.

The financial data reported above is summarized based on audit performed by Berger/Lewis Accountancy Corporation. ([Copies of audit report available on request](#)).





Public Support



Key Society

RECOGNIZING THOSE WHOSE
LIFETIME GIVING TO HABITAT
GREATER SAN FRANCISCO HAS
SURPASSED \$1 MILLION.

Thank You!

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

Donors: July 1, 2010 - June 30, 2011

LEADERSHIP CIRCLE \$150,000+

Marin Community Foundation
Mr. and Mrs. H.I. Grousbeck
Wells Fargo

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Charitable Trust
The McMurtry Family
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Solid Rock Foundation

DEVELOPERS CIRCLE \$50,000-\$99,999

The Barkley Fund of
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Citi Foundation
Pacific Gas & Electric Company
Sand Hill Foundation

PILLARS CIRCLE \$25,000-\$49,999

Bank of America Foundation
Cisco Systems Foundation
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Sara Lee Calhoun
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BRE Properties, Inc.
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John and C. Augusta Stewart
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United Way California
Capital Region
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Warren Anderson
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 First Presbyterian Church
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 The John Stewart Company
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 Craig and Nichola Johnson
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 Donald and Jill Knuth
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 Katherine Feinstein
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 Method Products
 MetLife

MF/SIC 180 Montgomery, LLC
 Microsoft Giving Campaign/
 Matching Gifts Program
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 Brian and Sue Moore
 Richard Morris
 Nancy Murray and Jim Feuille
 Curtis and Theresa Neumann
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 Trishna Pandya
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 Boyd Paulson, Sr.
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 United Way Silicon Valley
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 Eric Upin
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