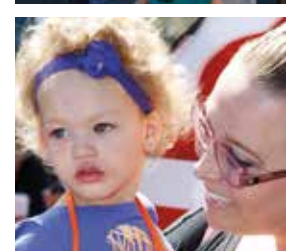




everyone. | FY17 annual report



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SAN DIEGO HABITAT FOR HUMANITY seeks to put God's love into action by bringing people together to build homes, communities, and hope. People in our community and all over the world partner with Habitat to build or improve a place they can call home. Habitat homeowners build their own homes alongside volunteers and pay an affordable mortgage. With our help, Habitat homeowners achieve the strength, stability, and independence they need to build a better life for themselves and their families.



from the president/ceo



Dear Habitat Supporters,

Everyone deserves a decent place to live. Every parent wants a better future for their family. Every child deserves to live in stability. Every faith can be put into action. And every hand makes a difference.

San Diego Habitat for Humanity has a big mission - to provide strength and self-reliance to low-income San Diegans through affordable and improved shelter - and everyone came together this year to help our Habitat homeowners achieve the independence they need to build a better life for themselves and their families.

One of the longstanding and founding tenets of Habitat for Humanity is inclusivity, finding inspiration in each other as homeowners, volunteers, and neighbors - to make our communities, and ultimately, our world, a better place. This year we worked in that spirit, and will continue to do so to help local families and entire neighborhoods become stronger, more resilient, and more sustainable than ever before. For everyone.

Lori Holt Pfeiler
President/CEO



every home

Everyone deserves the opportunity for a better future. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. With our help, Habitat homeowners achieve the strength, stability, and independence they need to build a better life for themselves and their families.

This year, we built and sold six homes in El Cajon and six homes in Imperial Beach. We also broke ground on our newest community in the Southeast San Diego community of Logan Heights, where 11 new affordable homes will soon stand.



“ There is so much love in our new home. It’s such a relief to know that our children are safe and stable. Watching our children grow here is so special - we are making new memories every day. ”

*Fernando and Marlene
- Imperial Beach*

by the numbers

12



homes
sold

23



adults
served

23



children
served

5,750



hours of sweat
equity contributed



“

Our flowers continue to bloom, our love continues to grow, and our family is growing, too! Blessings keep happening as long as we believe that there is hope, and with Habitat for Humanity we found that hope. ”

*Husam and Noor
- El Cajon*



every community

Individuals and families thrive when they have a safe and stable home in a safe and stable community. The work of building communities is about connecting neighbors to one another so that everyone has an inviting place to call home.

Habitat is not the architect of revitalization. We offer expertise in affordable housing, but tailor our work to the aspirations and dreams of residents, who take on leadership roles in their community's renewal. With the leadership in the hands of residents, Habitat ensures that the work will continue after we move to another neighborhood.

This year, we continued our targeted home repair and community renewal programs in Imperial Beach and the Logan Heights community in South East San Diego. We also served veterans across the County through partnerships with individual cities and the County of San Diego.





7

homes repaired
Imperial Beach



Repair Corps



6

home repairs



5

homes repaired
Logan Heights



25

people served

every hand



Every hand makes a difference. This year, individuals, houses of faith, corporate partners, community groups, students, and military and veteran organizations came together to power our operation. They hammered, sawed, painted, helped in our office, and sold donated items at our ReStores. These are the hands that change lives.



by the numbers

6,200 32,222



volunteers



volunteer hours

\$917,038.12



value of volunteered time

“ I really enjoy the work - supporting Habitat’s mission - and the volunteers I get to interact with on the site. ”

- Steve Sebastian,
Habitat Regular



“ I feel a responsibility to give back and put my skills to good use, helping address the housing challenges in San Diego. ”

- Keith Sternal,
Habitat Regular

San Diego Habitat for Humanity's ReStores accept donations of gently used furniture, appliances, cabinets, windows, doors, plumbing and electrical items, tools, household goods, and construction materials, and sell them at up to 70 percent off retail price. All proceeds directly fund our mission to build and preserve homes and communities in San Diego County.

This year, we celebrated the opening of our third ReStore - in the heart of National City. It joins the already thriving stores in Escondido and San Diego. We have built and rehabilitated many homes in National City, and are pleased to have the opportunity to become an even bigger part of this wonderful community.



7,324
donations



46,726
transactions



\$1,608,006
gross sales



1,206
tons recycled / kept out
of local landfills



76,325
miles our donation
trucks drove

top-selling items



hardware & tools



furniture



appliances



cabinets

every voice



Together, our voices can effect major change, and we consistently use our voices to advocate for solutions to affordable housing challenges facing San Diegans and residents throughout the State of California. This year, as part of a coalition of 42 California Habitat affiliates, we helped get a comprehensive housing package signed into law by Governor Jerry Brown. It includes 15 bills created to combat California's affordable housing crisis. These bills provide more funding for affordable housing development, streamline local government approval of housing projects, restore local government authority to impose inclusionary housing requirements on private housing developers, and strengthen the state's Anti-NIMBY laws.



While we stayed informed and involved in the passing of the entire housing package, Habitat California was focused on those addressing homeownership, including:

SB 2 - Building Homes and Jobs Act

Creates a new \$75 fee on real estate transaction documents - excluding home sales - up to three (\$225) per transaction, projected to raise \$200-300 million per year.

SB 3 - Affordable Housing Bond Act of 2018

Places a \$4 billion general obligation bond on the November 2018 ballot, with \$1 billion set aside for a veterans' home loan program.

SB 35 - Affordable housing: streamlined approval process

Forces cities and counties that fail to meet state-mandated housing production goals to approve multi-family, urban development projects that meet certain requirements, such as paying construction workers a prevailing wage.



everyone. everywhere.



Your support of San Diego Habitat for Humanity reaches far beyond our community. Every year, we tithe a percentage of our unrestricted fundraising income to support Habitat for Humanity International's efforts abroad.

This year, we continued to support our friends in Lesotho, a landlocked kingdom encircled by South Africa, and one of the least developed countries in the world. More than 57 percent of the population is below the poverty line. Rampant HIV and AIDS has orphaned 27 percent of children under the age of 18.

Most housing structures in Lesotho are built out of mud, stones, or sticks, and lack proper ventilation and safety. Land ownership and inheritance disputes leave many in desperate need of a decent place to live.

Your support helped Habitat Lesotho serve six families through new home construction, sanitation, training, and land rights advocacy.



We also served four families in Romania. Despite the fact that Romania is part of the European Union, more than five million people, including 2 million children, live in extreme poverty. About 40 percent of the Romanian population has no access to running water, and 35 percent of the housing stock is in a state of complete neglect.

In recent years, Romania has faced terrible floods and harsh winters, leaving thousands in temporary shelters or isolated from main roads and stable food supply. Habitat for Humanity Romania builds and rehabilitates energy efficient housing, apartment blocks, and provides disaster preparedness and response services for vulnerable groups.



partnership highlights



The Home Depot Foundation hosted two build events with over 900 volunteers comprised of vendors and Team Depot members. They framed 16 homes for communities in El Cajon and Logan Heights, and constructed 50 playhouses for children of local military and veteran families. In addition to their contribution of time, The Home Depot contributed \$465,000.



**THRIVENT
FINANCIAL®**

Connecting faith & finances for good.®

Thrivent Financial partnered with six different communities of faith to engage over 60 volunteers on six home preservation projects throughout San Diego County. Their gift of \$15,000 sponsored a portion of the cost of the repairs to help families maintain stability through homeownership. Thrivent also sponsored our Rock the Heights event in partnership with Point Loma Presbyterian Church to raise \$15,000 and engage over 100 volunteers on Neighborhood Revitalization in Logan Heights.



Since 2014, Guild Mortgage has built with San Diego Habitat seven times. Each time they build, they contribute \$2,500 and 100 hours of volunteer time toward building new homes.

Workforce Initiative Subsidy for Homeownership (WISH) Partners



..... Government Partners



financials

Total Support and Revenue
\$12,509,451



- **Mortgage Loan Discount Amortization**
\$577,092
- **Grants** **\$466,142**
- **Other Income** **\$2,291,602**
 - gain on sale of corporate building - \$1,479,973
 - gain on sale of mortgage notes receivable - \$755,469
 - Other income - \$56,160
- **Special Events** **\$128,329**
- **In-Kind Contributions** **\$115,886**

Total Expenses
\$11,025,551



● **Fundraising**
\$685,926 ● **Management**
\$545,499

Net Assets

at beginning of year

\$7,228,044

at end of year

\$8,711,944

To see complete audited financial statements please visit:
sandiegohabitat.org/aboutus/financialstatements

donors

Thank you to all who donated to San Diego Habitat for Humanity this year.

100K+

David C. Copley Foundation
The Estate of Dennis R. Clark
Realty Income Corporation
TD Ameritrade
The Home Depot Foundation
Wells Fargo Housing Foundation

50K+

AimLoan Inc.
Encore Capital Group
The Estate of Gertrude
A. Jockusch

25K+

Bank of America Foundation
Coles Fine Flooring

1K+

Alisha Abrahamson
Bradley Adams
Ambient Management Services
American Endowment Foundation
Armando Arce
Mr. and Mrs. Victor L. Archer
AYCO Charitable Foundation
Paul Barnes
Jane Smisor Bastien
Bryan and Lee Bebb
Tom Berry
Julia Blyth
William Bunker
Erin and Michael Castelleo
Andrew Churchill
Mark and Christine Clark
Eric Cohen
Clifford Colwell and
Carolyn B. Colwell

10K+

Air Plus Heating & Cooling
Anonymous
Anonymous
BAE Systems
Virginia J. Barber
Foundation
Blindsgalore
California Bank & Trust
John and Pauline Cone
Coraform
County of San Diego
Cymer
JPMorgan Chase
Leidos
MADCAPS
Northrop Grumman
Corporation
Point Loma Community
Presbyterian Church
Semptra Energy
Foundation
Sunstone Hotel Investors
TH&H Hardwoods &
Hardware
Thrivent Builds
Todd Pipe & Supply
Ruth Warwick
Wells Fargo Foundation

2.5K+

Allianz Global
Investors Capital
ARS National Services
Bollert Lebeau
Breckinridge Capital
Advisors
Chen Ryan Associates
ClosingCorp
Correlation Ventures
Karen Dow
The Dow Chemical Company
First American Trust
Gables Residential
Point Loma
Gafcon
GenomeDx
Greg Heinzinger and
Kerstin Pfann
Hughes Marino
Jeff Katz Architecture

5K+

Avalon Bay Communities
Balfour Beatty
Construction
Diamond Environmental
Services
Kellie Evans-O'Connor
Linda Griffin
Guild Mortgage Company
Hudson & West
J.F. Beyster Fund
Steve Likins
Marriott International
MHS Heating &
Air Conditioning
Kerry and Paul Mills
prAna
Rancho Bernardo
Community Presbyterian
Church
ResMed Human
Resources Team
Shea Homes
Sony Playstation
Tomodachi Fund
Trilion Capital
USAopoly
US Bank Foundation

JPI Construction
Peter and Dorothy Kovacic
La Jolla Country Day School
Charles and Ray Lickel
Mitchell International
Nexus Physical Therapy
The Original Pink Box
Pentair Foundation
Restoration Hardware
SB&O, Inc.
San Diego Catering
Company
Siemens
John Stiker
Teradata
T.Y. Lin International Group
David E. Van Deventer
Wilson Sonsini
Goodrich & Rosati
Xpera

Community of Christ
Michelle Conde
Jeremy Cowperthwaite
Tim Cramer
Bill and Crix Dealy
Brenda Duffey
Escondido East Rotary Club
Denise and John Ford
Foundation of the Heart
Randy and Suzanne Frisch
Garage Door Medics
Jerry and Jill Hall Charitable Fund
Karen Hickman
Ruben Huerta
The Jewish Community Foundation
of The East Bay
Gregory Jordan
Norma J. Kreischer
Bernard Kulchin and Paula Taylor

La Jolla Kiwanis Foundation
La Jolla Presbyterian Church
Richard and Diane Llewellyn
Armando and Margaret Martinez
Cami Mattson
Paula Moore
Moore Dry Dock Foundation
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Pacific PonyCon / Order of
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building strength,
stability and self-reliance
through shelter



San Diego
Habitat
for Humanity®

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619-283-4663 (HOME)

sandieghabitat.org