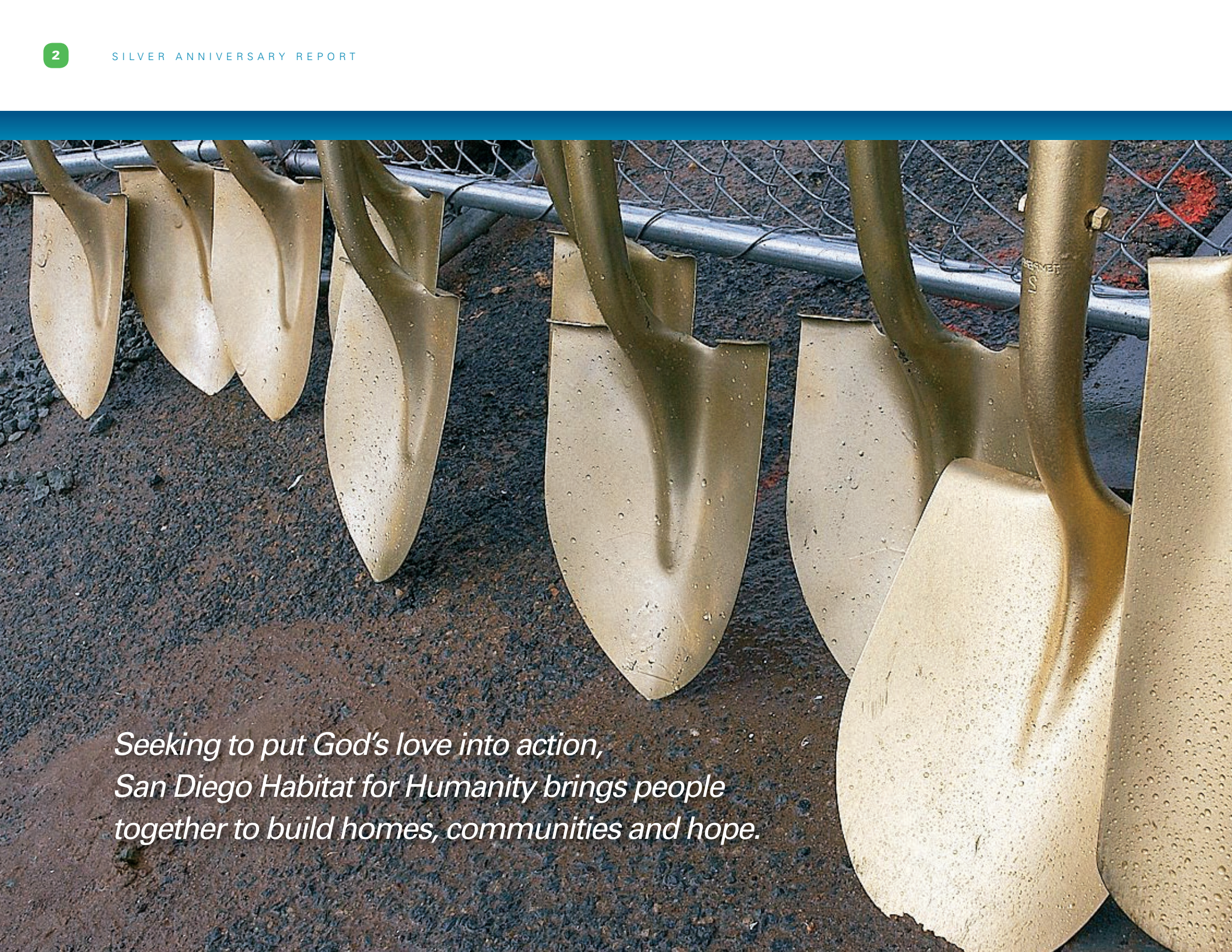


CELEBRATING OUR PAST. *Building Our Future.*



SILVER ANNIVERSARY REPORT 2013





*Seeking to put God's love into action,  
San Diego Habitat for Humanity brings people  
together to build homes, communities and hope.*





**Lori Holt Pfeiler**  
Executive Director

Dear Habitat Supporters,

Twenty-five years ago, a small group of dedicated volunteers inspired by Habitat for Humanity founder Millard Fuller mobilized an entire community to offer a hand-up to their neighbors in need. They knew that providing opportunities for affordable homeownership would change lives and strengthen entire communities, and this legacy continues today.

Since 1988, San Diego Habitat for Humanity has built or rehabbed 187 homes, serving 809 men, women and children, with the help of 156,000 volunteers. We are celebrating this past success, while remaining determined to build an even brighter future. With more than 55 percent of San Diego County working families spending more than 30 percent of their household income on rent and utilities, there is much work to be done. We can't do it alone, and we thank our tireless volunteers, generous donors and unrelenting supporters for continuing to make homeownership a reality for people in need in our community.

## Board of Directors

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National University System

### **Paul Barnes**

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Shea Homes San Diego

### **Mark Emch**

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San Diego Convention Center Corporation

### **Byron Floyd**

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### **Bernie Kulchin**

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Marketing G2

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### **Lea Zanjani**

1st Vice President  
California Bank & Trust, Mission Gorge Branch



## By The Numbers: 25 Years in San Diego County

**187** HOMES BUILT      **809** PEOPLE SERVED      **156,000** VOLUNTEERS

- 40** Families receiving homeownership counseling through partnership with Community Housing Works
- 25** Average Years Spent in Habitat Home
- \$500** Average Monthly Partner Family Mortgage Payment
- \$22,600** Minimum Qualifying Income for a Partner Family
- \$10 Million+** Net profits generated by the ReStore since its grand opening in 1998
- 29** Number of San Diego Habitat households headed by women
- 576** Number of children living in Habitat homes in San Diego County
- 6** Habitat for Humanity is the sixth largest homebuilder in the U.S., according to Builder Magazine.
- 4** Number of stars awarded to San Diego Habitat for Humanity by Charity Navigator, America's premier evaluator of charities, based on financial health, sustainability & transparency
- 17** Number of SDHFH homes built to LEED (green) standards
- \$288,346** Amount SDHFH has tithed to HFHI in support of families in Cambodia, Haiti, Honduras, Mexico, Nepal, Pakistan, Romania, Tanzania, and Thailand
- 0** Until the number of people in need of safe, affordable housing reaches ZERO, we will continue to work to find solutions.

1987



**1987** A group of concerned citizens come together to make a difference for families in need in the region.



**1988** San Diego-Tijuana Habitat for Humanity is officially incorporated.

1990



**1990** President and Rosalyn Carter bring the Jimmy Carter Work Project to San Diego and Tijuana and build 107 homes during the week-long blitz-style event.

1995

**1994** After building 285 homes in Baja California, the affiliate shifts its focus to concentrate on affordable housing needs of San Diego County, and is now referred to as San Diego Habitat for Humanity (SDHFH).

2000



**1998** Grand Opening of the ReStore.



**2003** SDHFH moves from Lemon Grove to its current home in Mission Valley.

2005

**2005** SDHFH's first multi-family community is completed in Escondido and wins the award for Housing Project of the Year from the San Diego Housing Federation.

2010



**2010** Completion of first LEED-Certified home, built with eco-friendly and recycled materials.

2013

**2009** A new SDHFH program targeting existing homes for rehab and sale to low-income families kicks off.

**2012** SDHFH completes its 187th home in San Diego County.



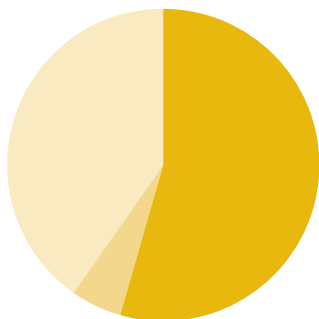
**2013** Local veterans are served through *Repair Corps* and *Building for the Brave* programs.

First Habitat Partner Family pays off their mortgage!



## 2012 Financial Overview

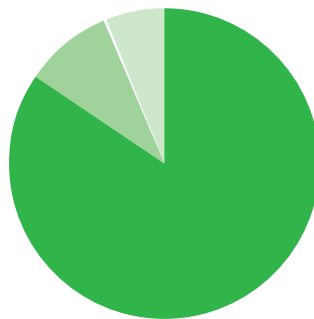
Information sourced from our Fiscal Year 2012 Statement of Activities and Changes in Net Assets.



### Public Support

- Contributions \$1,245,262
- In-Kind Contributions \$119,969
- ReStore \$913,219

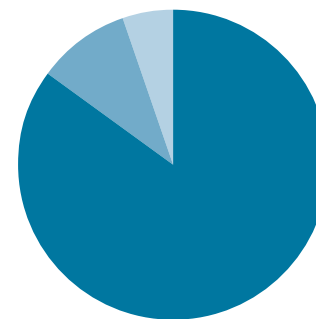
**TOTAL PUBLIC SUPPORT \$2,278,450**



### Revenue

- Sales of Homes \$3,850,521
- Mortgage Loan Discount Amortization \$417,162
- Investment Income \$6,765
- Other \$273,538

**TOTAL REVENUE \$4,547,986**



### Expenses

- Cost of Homes Sold and Program Support (85.2%) \$5,060,232
- Management and General (9.5%) \$563,894
- Fundraising (5.3%) \$312,831

**TOTAL EXPENSES \$5,936,957**

TOTAL PUBLIC SUPPORT & REVENUE  
**\$6,826,436**

NET ASSETS – BEGINNING OF YEAR  
**\$6,652,397**

NET ASSETS – END OF YEAR  
**\$7,541,876**



**“For a community to be whole and healthy, it must be based on people’s love and concern for each other.”** *-Millard Fuller*

**\$100,000 – \$500,000**

American Bankers Association  
The Home Depot Foundation  
The Estate of Mary Garcia  
TD Ameritrade

**\$50,000 – \$99,999**

Adconfon Direct  
American Internet Mortgage  
Bank of America Foundation

**\$25,000 – \$49,999**

Cox Communications  
The Estate of George Perry Ewens

**\$10,000 – \$24,999**

Archstone Communities  
Black Contractors Association of San Diego  
Don and Alice Fehrenbach  
James Hardie Building Products  
Koji and Sue Kasuyama  
Nissan North America  
Nokia, Inc.  
Ruth Warwick

**\$5,000 – \$9,999**

Akzo Nobel Paints  
BD Biosciences

Beyster Family Foundation  
Bridgepoint Education  
California Bank & Trust  
CareFusion  
Dorothy Dixon  
Golden Image Window Coverings  
HoyleCohen, LLC  
The Kroger Company Foundation  
Lowe’s  
MADCAPS  
Rancho Bernardo Community  
Presbyterian Church  
State Farm Mutual Automobile  
Insurance Company

**\$2,500 – \$4,999**

Michael and Karen Adam  
Advanced HPC, Inc.  
Allianz Global Investors  
AmericanWest Bank  
Barney & Barney  
California-Pacific Annual Conference  
of the United Methodist Church  
Catering By Lisa  
CoreLogic  
Emerson Network Power  
FortuneBuilders, Inc.  
Gafcon  
Gregory Heinzinger and Kerstin Pfann

Hewlett-Packard  
Logic PD  
Motorola Mobility Foundation  
Ninthlink  
Perkins Coie  
Qualcomm  
Ronald F. Vosacek  
Shea Homes  
Urbach Roofing

**\$1,000 – \$2,499**

Bank of Internet  
Virginia Barber  
Paul Barnes  
Beverly Hills High School  
Stephen and Priscilla Bothwell  
ClosingCorp, Inc.  
Colwell Family Fund  
Joseph and Victoria Costello  
Cynthia and Mark Dankberg  
Bill and Crix Dealy  
Dimont & Associates  
Walton and Sharon Dutton  
Edison International  
Steven Evans  
James and Louise Farschon  
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Johnson Controls, Inc.  
Bernard Kulchin and Paula Taylor  
LPL Financial  
Pearl and Forrest McKinley  
Moore Dry Dock Foundation  
National Charity League  
Ann T. Patounas  
Pickford Escrow  
Royal Design Studio  
Sagient Research  
Tom and Kim Schoettle  
Peter and Jocelyn Schultz  
Significant.org  
Stantec Consulting Services  
Teradata  
Robert W. Tirsbier  
Margaret and Mark Umphres  
USD Shelter Club of San Diego  
Raymond Waite  
The Wall Family Fund

***Thank You For Your Invaluable Support!***

A complete list of donors can be found at [www.sdhfh.org](http://www.sdhfh.org)



## How Our Program Works

The Habitat program is focused on creating homes for ownership by low-income families in need. Habitat homes are sold to Partner Families at cost and are financed by a 0 percent-interest 25 to 30-year mortgage. The mortgage payments create a revolving fund that Habitat uses to construct future homes for local families in need.

### Habitat Partner Families qualify for our program by:

- Showing a demonstrated **need for improved housing**;
- A **willingness to partner** with Habitat by committing to 250-500 hours of “sweat equity”;
- The **ability to pay** an affordable monthly mortgage.

## New Veterans Programs: Serving Those Who Served Us

In 2013, San Diego Habitat for Humanity launched two initiatives to aid veterans returning from duty:

- **Repair Corps** – Generously underwritten by The Home Depot Foundation, this program provides critical home repair to veterans and their families.
- **Building for the Brave** – *Building for the Brave* homes are outfitted with state of the art finishings adapted to the special needs of disabled veterans. Habitat broke ground on its first *Building for the Brave* community in Lakeside in April 2013.

## Turning Blight into Bright!

San Diego Habitat for Humanity’s rehab program, active since 2010, takes existing blighted homes and rehabs them for purchase by low-income families, defined as those with incomes at or below 80 percent of the Area Median Income (AMI). The program has increased the number of needy families Habitat is able to serve.



## ReStore: Growth and Success

The ReStore, Habitat's discount home improvement retail center, had humble beginnings when it opened in a cramped space in Lemon Grove in 1998. In Mission Valley, it has grown to become an integral part of Habitat's mission. Open to the public, the ReStore offers an opportunity for customers to donate new and like-new building materials and household items. Shoppers can purchase these items at 30-70 percent below the lowest retail price.



By buying items from the ReStore, homeowners and property owners not only get great deals on materials, they also fund the construction of homes throughout San Diego County. Currently, the ReStore generates nearly \$1 million per year toward these efforts.





## Family Spotlight: Transforming Lives

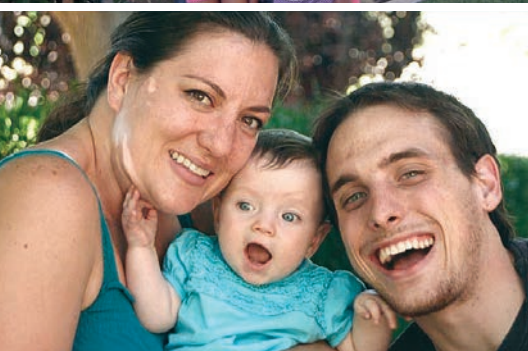
### The Mendez Family

When Raul and Flora Mendez discovered Habitat's program, they thought it was too good to be true. Now, Raul and Flora own a successful upholstery business and their eldest son, who was only 11 years old when they purchased their home in Escondido 2003, is planning to attend medical school so that he can work in communities and countries that desperately need help. They say that their Habitat home has been instrumental in shaping their success and their "pay it forward" attitude.



### Janette Robinson

Janette is raising her three beautiful nieces in their Habitat home in National City. She had the opportunity to see some of the homes in her community that were already being constructed when she discovered the Habitat program and fell in love with them instantly. She loved working with the Habitat staff and volunteers through the homebuying and sweat equity process. She felt like everyone was rooting for her success, a sentiment she didn't expect and deeply appreciates. She says her girls have a better chance at succeeding in life and are thankful to have something to call their own.



### The Lathrop Family

Andrew and Amy Lathrop live with their 2 ½ year-old daughter in Oceanside. A Habitat home usually takes up to a year to construct, but the Lathrop's home was built in five days during the 2011 Home Builders Blitz. During their sweat equity process, they learned new skills about home building and maintenance, including how to use a myriad of power tools, how the plumbing systems work and how to climb – and get down from – “a really tall ladder”. Amy and Andrew have gotten to know the other families in their community - Libby Lake Village, a 20-home Habitat development - and are pleased to know that their children will grow up in such a safe and loving neighborhood. Amy blogged about her homebuilding experience at <http://housebuildingmommy.blogspot.com/>.



## Volunteer Spotlight: John Zawis

John Zawis, a 29-year veteran of the U.S. Navy, father of two and grandfather of five, spends nearly every Saturday on a Habitat job site. He is what the construction superintendents affectionately refer to as a “regular.”

John’s first project was in 2008 at Foundation Lane in El Cajon, where he was drawn to the Habitat mission and the fact that homeowners take such an active role in their future. “I was intrigued by the idea of offering a hand-up and that the families have some skin in the game,” says John. Since then, he has worked on homes at Harding Avenue and G Avenue in National City, Florida Street in Imperial Beach, and Rock Street in San Diego. He is now beginning work at Habitat’s newest build site in Lakeside which will serve wounded veterans and their families.

*“I was intrigued by the idea of offering a hand-up  
and that the families have some skin in the game”*

John had no construction experience when he began with Habitat, aside from tinkering around his house. He credits the patience and helpfulness of the Habitat construction superintendents. They began as teachers, then mentors, and he now considers them friends. He now supervises up to 6 people at a job site.

Retirement is on the horizon for John and he sees himself spending a lot more time on the Habitat construction sites enjoying the work, the camaraderie with volunteers, and bonding with the partner families.

“We’ve all had times in our life when we’ve had a little help from someone else until we get our momentum going. At Habitat, we’re not just helping the families, we’re helping future generations. Kids have a better chance in school and better places to grow up – we’re really paying it forward.”





“Everyone who gets sleepy at night should have a simple and decent place to lay their heads, on terms they can afford to pay.”

—Millard Fuller, *Founder of Habitat for Humanity*

