



# building beyond

**FY25 annual report**  
july 2024 – june 2025

# letter from the ceo

Each year, we reflect not only on what we built – but why it matters.

This year, our theme, Building Beyond, captures what San Diego Habitat is striving for: a future where our impact reaches further than the walls we raise. We're building beyond the structure itself – toward long-term stability, generational opportunity, and thriving, equitable communities.

For San Diego Habitat, FY25 was a year in which we sought to leverage our existing model through innovations, partnerships, and strategic investments that will help make our shared vision a reality for more working San Diegans.

We innovated by launching our Built Homes Partnership strategy, which allows us to acquire newly constructed homes through strategic developer collaborations. This pioneering approach expands our pipeline of affordable homes and furthers our ability to serve families without compromising on quality or community.

We sought partnerships with developers and public sector agencies across San Diego County to ensure that affordable housing remains part of the solution in every community. Taken together, these efforts advanced a pipeline of new developments that will deliver the impact of our network of volunteers and supporters to communities throughout the County.

At the same time we continued to advocate for investment – joining our Habitat affiliates across California to call for renewed investment in CalHome and other programs that give working families a fair shot at homeownership.



Of course, we didn't do this alone. This year, we were reminded of the enduring power of service with the passing of President Jimmy Carter, whose decades of volunteerism with Habitat inspired a global movement. His legacy lives on in every hand that helps raise a wall and every family whose future is made brighter through homeownership.

Here in San Diego, that spirit continues through the generosity of our volunteers, corporate partners, and supporters who show up time and again to help build a more just and hopeful future – one home at a time.

Thank you for helping us build beyond.

With gratitude,

A handwritten signature in black ink that reads "Kwofi Reed".

Kwofi Reed  
President + CEO

# honoring a legacy of service

This year, we joined the global Habitat for Humanity community in remembering Former U.S. President Jimmy Carter, whose lifelong dedication to affordable housing transformed lives around the world and left a lasting impact.

For more than 40 years, Former U.S. President Carter and Former First Lady Rosalynn Carter lent their time, hands, and hearts to Habitat's mission. Together, they helped build and repair thousands of homes in partnership with families across the globe, modeling what service, humility, and compassion in action truly look like.

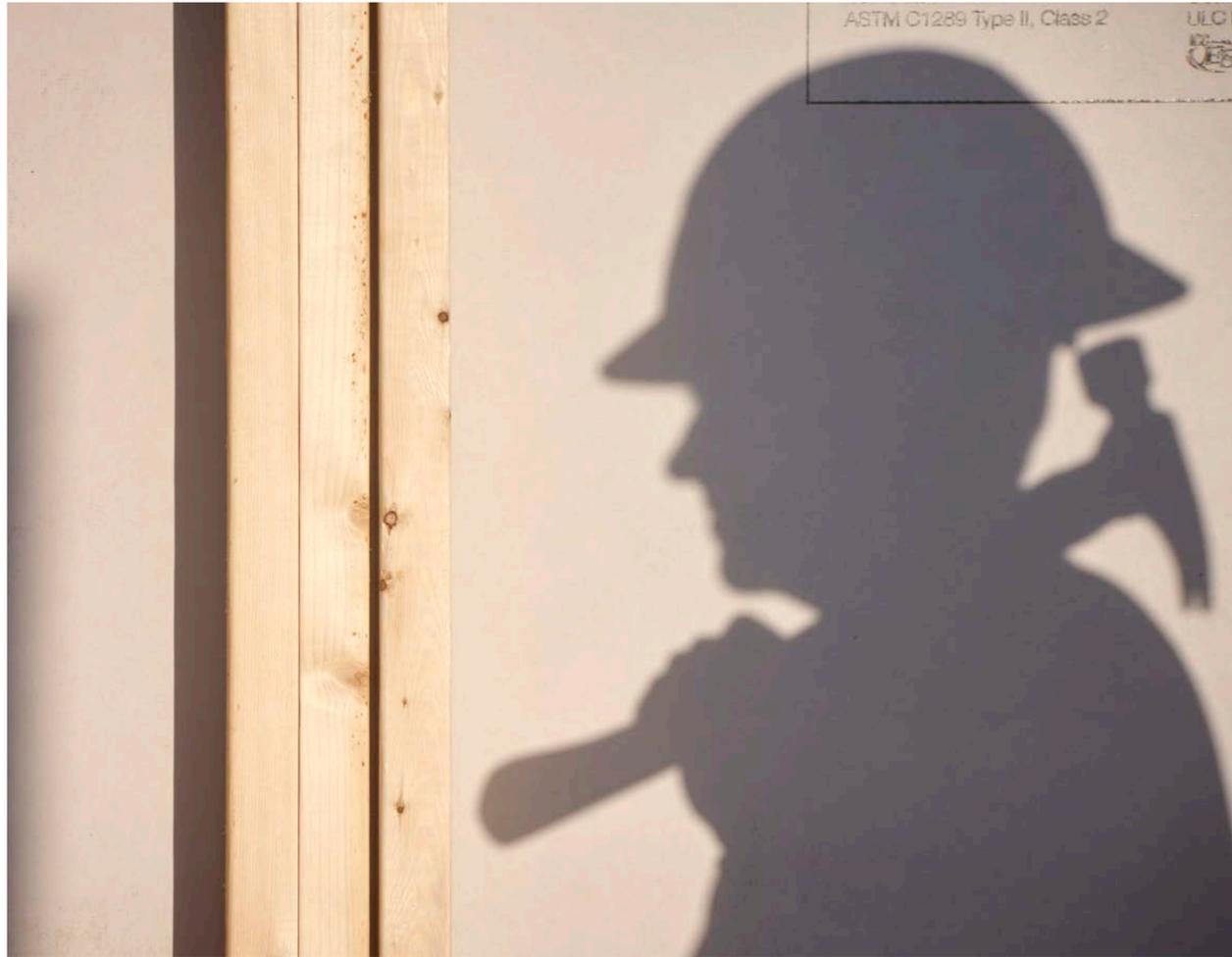
That legacy touched San Diego in a deeply personal way. In 1990, the Carters joined volunteers on both sides of the border for a binational build – constructing homes for families in both Tijuana and San Diego. It was a powerful reminder that the need for shelter knows no borders, and that hope can be built across divides.

As we continue our mission today, we carry Former U.S. President Carter's spirit with us. His belief in justice, his hands-on leadership, and his unwavering commitment to every family's right to a decent place to live will continue to guide and inspire us.

We honor his memory by continuing to build and by ***building beyond.***



Photo Credit: Habitat for Humanity International



# building beyond the front door

Affordable homeownership is the beginning of so much more than a place to live, it's the gateway to security, stability, and generational growth. At San Diego Habitat, we build beyond the front door by helping families plant roots, access opportunity, and build lasting equity. Every affordable home sold becomes a launchpad for the future, where children thrive, families invest in their communities, and hope takes hold for generations to come.

## by the numbers



\* % of habitat homeowners who are current on their mortgage payments.

homeownership

# homeowner testimonial escondido, ca

Gil and Nancy became homeowners in the early summer of 2025 – a milestone that marked the beginning of a new chapter for their family. After years of raising their two boys in a single-room converted garage, the move into their Habitat home brought more than just extra space. It brought peace of mind, safety, and the freedom to dream bigger for their future.

Since moving in, the family has filled their home with laughter, bedtime stories, shared meals, and new routines that reflect the stability they've long worked for. With more room to grow, the boys now have space to play and explore, while Gil and Nancy are focused on continuing their education and careers. Their Habitat home has quickly become a true foundation for opportunity, comfort, and connection.



**“After just a few months, this house already feels like home. It’s where our boys can play safely, where we can rest and recharge, and where our dreams for the future feel possible. We’re so thankful for this new beginning.”**

— Gil + Nancy  
Habitat Homeowners

homeownership

# building beyond the repair

Our Home Preservation program does more than address what's broken, it protects what matters most: family stability, neighborhood character, and generational roots. Whether through urgent Critical Repairs or specialized VetRepair services, we help homeowners – many on fixed incomes – remain safe, healthy, and connected to the communities they've long called home. By building beyond the repair, we prevent displacement, preserve affordability, and ensure that San Diegans can age in place with dignity.

by the  
numbers

**17**  
people  
served

**4** projects  
completed

**3** veteran families  
helped

## critical repairs

Our Critical Repairs program tackles urgent health and safety issues that could otherwise force families out of the homes they've built their lives around. These essential repairs support aging in place, reduce risk for vulnerable homeowners, and restore comfort and peace of mind, reinforcing the belief that everyone deserves a home that's not only affordable, but secure.

## VetRepair

Through VetRepair, we provide essential home repairs and modifications that help veteran homeowners live independently and comfortably. These improvements reflect our deep respect for those who've served, ensuring they can remain rooted in their communities, surrounded by the people and places they call home.



home preservation

# project spotlight

## spring valley, ca

For over 30 years, Tony – a Gulf War veteran – and his wife, Rene, have called their Spring Valley house home. It's where they raised seven children, celebrated milestones, and built a life rooted in service and family. But as time passed, aging infrastructure and safety concerns began to threaten their sense of stability.

Determined to protect their family and preserve their home, Tony reached out to Habitat for support. Through our Veteran Repair program, we were able to respond with urgency and care – replacing broken windows and a faulty garage door, removing hazardous siding, and updating outdated electrical systems. A threatening tree near the home was safely removed, and new appliances were installed to improve everyday comfort and energy efficiency.

Volunteers helped transform the property by painting the home, adding security gates, and creating a new patio area where Tony and Rene can safely enjoy time outdoors. These repairs not only improved safety and accessibility – they reinforced a family's ability to remain rooted in place.



home preservation



Together, this transformation ensured Denzil could remain safely rooted in the home and community he loves. It was a powerful reminder of what's possible when we come together to honor those who served – by preserving the homes and memories they hold dear.



# project spotlight oceanside, ca

More than 60 volunteers came together during Veterans Build to honor the life and legacy of Denzil, a U.S. Marine Corps veteran and longtime San Diego resident. Denzil proudly served his country for 22 years in the Marine Corps and raised his family in the same home for decades alongside his wife of 57 years, Carmalita, who recently passed away. As he entered a new chapter of life, his home required extensive repairs to ensure it remained a safe and accessible place for him to age with dignity.

Thanks to his daughter-in-law's outreach and the support of our VetRepair program, San Diego Habitat was able to make urgent health and safety upgrades – including the installation of an ADA-accessible shower, new kitchen appliances, small ramps at both front and garage entrances, and grab bars throughout the bathrooms. Four towering palm trees threatening the structure were safely removed, and volunteers gave the home a fresh coat of paint and completed extensive yard work.

One of the most touching moments came when volunteers installed a brand-new flagpole in the front yard – something Denzil had dreamed of for years. Watching the American flag rise above his home was a powerful symbol of pride, service, and resilience.

# building beyond with compassion in action

Our volunteers remind us that building a better future takes more than tools, it takes people willing to lead with empathy, show up for others, and make service a part of their everyday lives. Their commitment helps us build beyond what we could do alone, creating not only homes, but a deeper culture of connection, generosity, and shared responsibility.



## by the numbers

**11,298**  
volunteer hours contributed

**1,427**  
total volunteers

**2,568**  
volunteer shifts

Volunteers

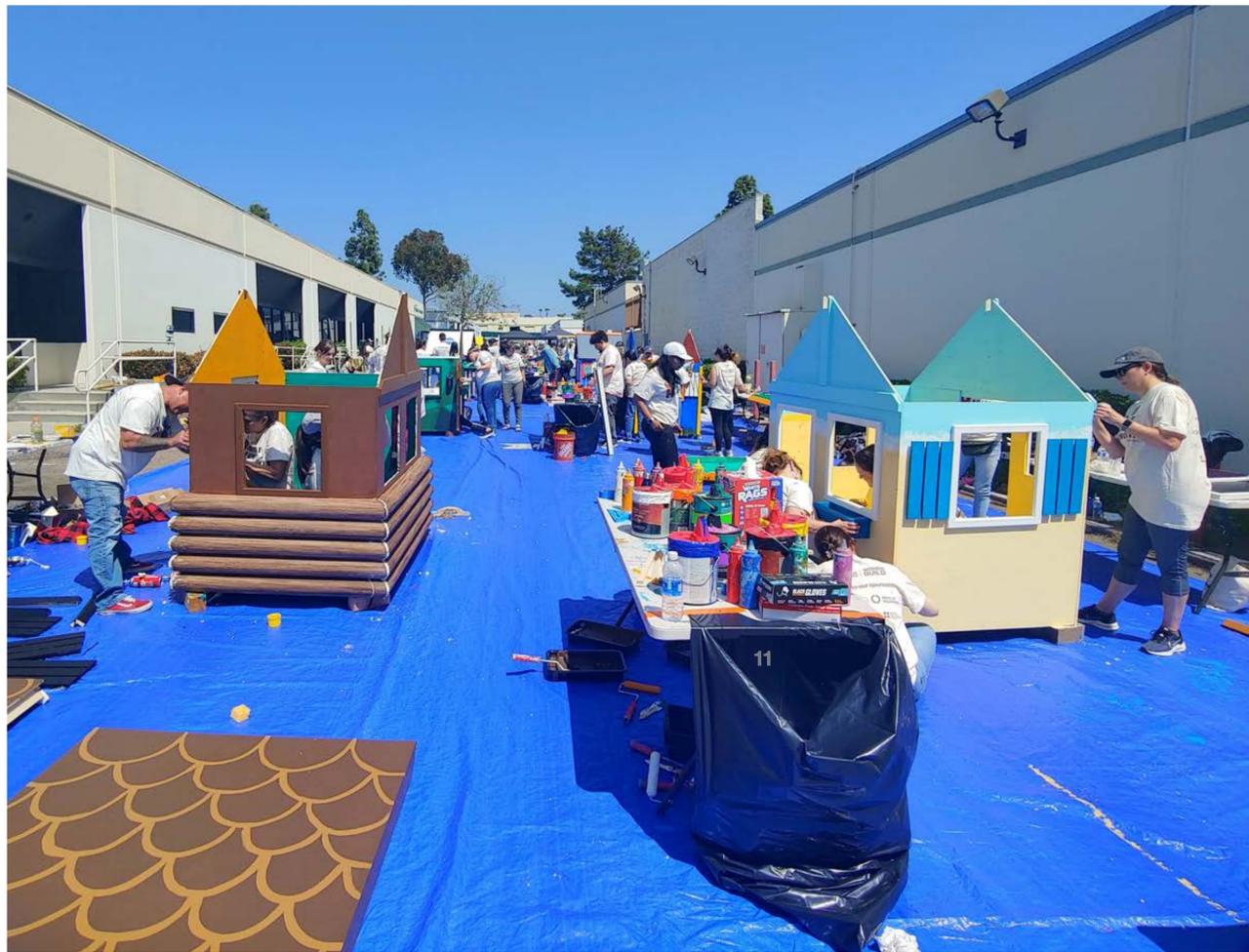
# construction volunteer spotlight michael + nicco

Michael and Nicco embody the spirit of service through their reliability, initiative, and unwavering support of Habitat's mission. During a large-scale offsite wall framing event with our longtime partner Realty Income, the duo stepped up in remarkable ways. Mid-event, they generously gave up their lunch break to drive to our office and assist with logistics – making sure critical materials got where they needed to be, right when they were needed. But their commitment didn't stop there. The next day, they returned to help unload walls and complete essential post-event tasks. Their actions played a key role in the event's success, and we are deeply thankful for their continued dedication, leadership, and heart.



Volunteers

# playhouse volunteer spotlight roya



A standout addition to our Playhouse crew, Roya brings curiosity, kindness, and a true team spirit to every volunteer opportunity. From day one, she embraced each task with enthusiasm and a strong desire to learn. When she stepped out of her comfort zone to take on woodcutting during our prefabrication prep days – one of the most vital behind-the-scenes roles in the program – her confidence and capabilities quickly grew. In just a short time, Roya has become a leader, guiding fellow volunteers and leading build days with grace and confidence. Her journey is a beautiful reflection of what our volunteer community is all about: growth, generosity, and the courage to show up and make a difference.



Our work is about more than the projects we complete – it's about the people we connect, the relationships we foster, and the trust we build. Through playhouse builds, planter box projects, mission-driven events, and local partnerships, we engage the broader community in joyful, hands-on ways that inspire shared purpose and strengthen belonging. Because when we lead with connection, we build more than homes – we build community.

**building beyond  
projects cultivating  
community**



**community**

# playhouse program

San Diego Habitat's Playhouse Program provides custom-built playhouses to military families, child care centers, and nonprofit partners – offering children a joyful space to play while supporting Habitat's mission to build safe, affordable homes. Each playhouse is handcrafted by volunteers, creating a meaningful connection between service, creativity, and community impact

by the numbers

**43**  
corporate groups

**58** build days

**90** playhouses assembled and donated

## a military family's story

One of the most heartwarming moments from our Playhouse Program this year came from a military family newly relocated to San Diego after the father was stationed at Camp Pendleton. To help their children feel at home, the family requested a farmhouse-themed playhouse inspired by their love of animals and bright colors. Since bringing it home, the playhouse has become the center of outdoor play – sparking imagination, laughter, and a sense of belonging. Inspired by the experience, the family has shared the program with other military families and local daycare centers on base, helping spread joy through play.



community

# planter boxes



Planter boxes provide a meaningful way for individuals to nurture growth and experience the joy of seeing their efforts take root. For Habitat and veteran homeowners, these additions have enhanced outdoor spaces, offering opportunities to garden, build routine, and strengthen a sense of home. Beyond sustainability, planter boxes support well-being, healing, and accessibility for people of all ages.

## by the numbers

**3** build days

**4** planter boxes assembled and donated

**3** corporate groups

# veterans build

## by the numbers

**993**

hours contributed

**106**

volunteers

**9**

corporate groups

In FY25, more than 100 volunteers participated in a multi-day build that included essential home repairs and a playhouse-building competition benefiting veterans and military families across San Diego County. Together with our partners, San Diego Habitat raised more than \$95,000 to support the VetRepair Program, helping ensure safe, stable homes for those who served. These efforts directly supported two veteran homeowners – Denzil, a 22-year Marine veteran, and Tony, a Gulf War veteran – by improving accessibility, safety, and comfort in their homes.

*You can read more about the work completed during Veterans Build on page 7 and 8.*



community

# taste of home



San Diego Habitat hosted its third annual Taste of Home – a vibrant celebration of community, connection, and purpose – raising essential funds to support the construction and preservation of affordable homes across San Diego County.

The event brought together supporters, partners, and community leaders to honor Habitat families who moved into their homes in 2025. Guests enjoyed locally crafted food and drinks, participated in a silent auction of unique experiences, and engaged in hands-on activities, including writing welcome cards to incoming homeowners and signing a wooden beam that will be installed in Habitat’s upcoming Escondido development.

Assemblymember Tasha Boerner and representatives from the office of State Senator Catherine Blakespear’s were also in attendance to present Habitat with a recognition for its continued impact in the region.

## by the numbers

**\$68,000**  
raised

**13**  
habitat families  
honored

**15**  
welcome notes  
written

**130+**  
guests in attendance



community



# building beyond the build site

## CalHome

To urge lawmakers to invest in CalHome – California's only state program designed to help low-income families become homeowners – San Diego Habitat for Humanity joined forces with Habitat California and housing advocates across the state, mobilizing over 1,800 letters to 108 state legislators – building momentum, expanding legislative engagement, and strengthening the collective voice for housing access.

While the final state budget did not include CalHome funding, San Diego Habitat remains committed to advancing policies that make homeownership more attainable – because access to a safe, stable home is life-changing and worth fighting for.

# President Jimmy Carter Day

On February 20, the California State Legislature officially recognized President Jimmy Carter Day, honoring his enduring legacy of service and advocacy for affordable housing. The resolution, sponsored by Habitat for Humanity California and championed by Senator Anna Caballero and Assembly Majority Leader Cecilia Aguiar-Curry, highlighted Carter's commitment to expanding access to homeownership.

His legacy continues to inspire Habitat's work across California – reminding us that building homes is about more than construction; it's about dignity, opportunity, and community.

# Sponsored Bill AB 1206

Sponsored by Habitat California and affiliates, this bill would require local agencies to establish preapproved plan programs for single-family and multifamily housing, similar to existing ADU plan catalogs.

Status: The bill was held in committee during the legislative session, and advocacy efforts will continue to advance streamlined housing approvals across California.



# building beyond borders

Housing is a universal human need, and our mission extends beyond our local footprint. Tithing is one of the cornerstones of Habitat, allowing U.S. affiliates to directly support international Habitat programs in more than 30 countries. Through tithing, we build beyond borders – partnering with global affiliates to advance equity, strengthen communities, and affirm the belief that everyone, everywhere, deserves a safe place to call home.

## by the numbers

0.4

families served through global mission fund

\$2,000

tithed to global mission fund

\$616,246

total tithed since our founding

151

total international families served since our founding

The Global Mission Fund, supported by the U.S. affiliate tithing, plays a vital role in advancing Habitat's global housing mission. Allocated by Habitat for Humanity International's senior leadership, these funds support international programs, spark innovation, and help unlock additional institutional and foundation investments. The fund also helps bridge critical funding gaps to ensure programs can move forward and families can thrive.

[Learn more about FY25 Global Mission Fund distribution >](#)



global impact



# thank you!

Your generosity helps us build beyond the build site – creating stability, opportunity, and stronger communities for generations to come.

## individual donors

**13,302**  
gifts

**4,278**  
new donors

**5,460**  
donors

## donor programs

**221**  
cars donated through cars for homes

**\$36,299**  
raised by hopebuilders

**\$224,786**  
raised through cars for homes

## corporate partners

**\$100,000+**

REALTY  INCOME

  
BANK OF AMERICA

  
WELLS FARGO

**\$40,000+**

  
usbank

supporters

# donor spotlight

## jeremy

Across San Diego County, donors fuel the work of building safe, stable, and affordable homes. Their generosity strengthens neighborhoods, uplifts families, and expands opportunity for generations to come.

For Jeremy, supporting San Diego Habitat for Humanity began with a simple spark: admiration for President Jimmy Carter and the lifelong example he set through service. That inspiration led Jeremy to learn more about Habitat's work and, eventually, to focus his own philanthropy on affordable homeownership – beginning right here in San Diego, the community he calls home.

Over the years, Jeremy has not only followed Habitat's work but experienced it firsthand. Attending groundbreaking and meeting families whose lives have been transformed has deepened his belief in the mission. Those moments, he says, have reinforced his commitment and inspired him to continue giving.

Jeremy hopes his support helps local families secure the stability they need to build brighter futures for their children. He believes that every contribution – large or small – plays a part in strengthening our region. His hope is that by sharing his story, others will be encouraged to get involved and witness the ripple effects of affordable homeownership in our community.

“**Helping families acquire a safe and affordable place to live, grow, and prosper is a great feeling. Every contribution – large or small – moves the mission forward.**”

– Jeremy



supporters



# builders circle

We are deeply grateful for the individuals whose annual gifts of \$1,200 or more power our mission forward. In FY25, Builder Circle members contributed an extraordinary \$520,665, helping to build and preserve affordable homes, expand homeownership opportunities, and spark innovative housing solutions across our region. Thank you to our Builder Circle members for strengthening communities and creating pathways to a brighter future for San Diego families.

## legacy donors

Virginia J. Barber Foundation  
 Pat Brukes  
 James A. Carr Estate  
 Estate of Herb Chamberlain  
 Corum Family Trust  
 Kellie Evans-O'Connor  
 Mary Ellen Jones Trust  
 Gary Pekala  
 Wendy Rankin Trust  
 Ed & Laura Scarpelli

David Leigh Shearer  
 Colleen Ann Spining Fund  
 Jack Snider  
 Marjorie A. Stettbacher  
 Herbert Valen Estate  
 Ronald F. Vosacek  
 Molli Wagner  
 Rebecca Wallies  
 Paul & Carol Yong

## \$25,000+

Anonymous (2)

Charles Lickel

## \$5,000+

Anonymous (2)  
 Chad Bell  
 James F. Beyster  
 Clifford & Carolyn Colwell  
 Janice Cone  
 Angela M. DePalo  
 Art & Gwen Flaming  
 Joan Henderson

Andra L. Johnston  
 Kellie Evans-O'Connor  
 Gregory Heinzinger & Kerstin Pfann  
 Kim & Vicki Rutherford  
 Carol M. Thomas  
 Ruth Warwick  
 Keith Wieland

## \$1,200+

Anonymous (2)  
 Elizabeth Amirouche  
 Joan Anderson  
 The Bailey Family Fund  
 Jack Snider & Lauren Beaudry  
 Bryan & Lee Bebb  
 Karen Begin  
 Janet & Ron Beronio  
 Denise Botticelli  
 Cecilia Conover  
 Jeremy Cowperthwaite  
 Nicole Darling  
 Daniel Denison  
 Karen Dow  
 Jennifer Disser  
 Kelly Feuillet  
 Caitlin Flint  
 Deborah Fountain  
 Daniel Frazier  
 Alex Funderburk  
 Kevin Geraghty

Ian Gill  
 Jane & Henry Goichman  
 Ginger Hitzke, Hitzke Development Corporation  
 David Hymer  
 Justine Ulmer, Up Time On Time, Inc.  
 Deborah & Bill Jardin  
 Gina Purlia & Kent Johnson Family  
 Elaine Kalin  
 Terry Klitzner  
 Jill Levitt  
 Diane & Richard Llewellyn  
 George & Susan Mansho  
 James & Linda MacBeth  
 Armando & Margaret Martinez  
 Kristy McCaskill  
 Barbara McGill  
 John Conkle & Patty Morris  
 John Neagley  
 Douglas Owen

Pamela Gray Payton  
 Courtenay Pearson  
 Lori Holt Pfeiler & Tim Pfeiler  
 Robert & Joan Reese  
 Shannon J. Riley  
 Neal & Margaret Schmale  
 Ron Seden  
 Agda Shelley  
 John Siefert  
 Lauren Beaudry & Jack Snider  
 Cynthia Staley  
 Peggy & Mark Umphres  
 David E. Van Deventer  
 Richard Kolodner & Jean Wang  
 Thomas & Andrea Watt  
 Theresa Martin-Werk & Stephen Werk  
 Ann Wicker  
 Pam & Wendell Wierenga  
 Susan & Milo Worsham  
 Paul & Carol Yong

# financials

## total support **\$5,829,316**

contributions	\$1,539,700
direct market revenue	\$851,228
in-kind contributions	\$35,467
retail store, net	\$370,005
special events	\$53,689
grants	\$375,509
pledge	\$2,587,005
pledge discount amortization	\$16,713

## total revenue **\$1,029,495**

sales of homes	\$385,169
mortgage loan discount	\$372,531
investment gain	\$39,256
other income	\$232,539

## total support + revenue **\$6,858,811**

## total expenses **\$5,575,080**

cost of homes sold and program support	\$3,235,925
management and general	\$1,054,139
fundraising	\$1,285,016

[Learn more about FY25 financials >](#)

