Stretching from Marin to San Francisco, 38 new families now have a stable place to call home. Never before have we completed this many homes in a single year. In fact, we are proud to claim a number of “firsts” this year.

Our first-time partnership with a for-profit developer resulted in the completion of Habitat Terrace, a 28 single-family home development in San Francisco’s Ocean View neighborhood. We also completed our very first new development in Marin County, welcoming 10 families to their new homes at Mt. Burdell Place in Novato. In East Palo Alto and San Francisco’s Bayview, we greatly expanded our Neighborhood Revitalization efforts, doubling down on our blitz-style Building Blocks events.

Across the globe, we’re expanding our homebuilding efforts, adding Habitat Dominican Republic to our portfolio of Global Village volunteer trips. Every year, Habitat donates funds and sends a delegation of volunteers abroad to our international Habitat partners, which also include Habitat Vietnam.

All this, thanks to the community that continues to show up in a big way to make our vision happen on the ground. Last year, thousands of volunteers contributed more than 60,000 hours at our construction sites, home repairs, community gardens, and our ReStore on the sales floor.

Building on our momentum, Habitat spent the past year creating a comprehensive strategic plan to chart our goals for the next three years. Zerong in on our strengths, Habitat is moving full speed ahead in seeking out new and innovative ways to address our region’s pressing housing issues.

Habitat is also launching a research and development effort to explore the viability of new ideas, such as teacher and farm-worker housing. In the spirit of flexibility and innovation, our Neighborhood Revitalization work will expand to include more major, and transformational repairs such as roofs, new siding, and windows, deepening the ways we can impact long-time homeowners.

To engage volunteers across our tri-county region, we recently launched our Playhouse Program, where we bring together volunteer groups to build and paint playhouses that will be donated to local nonprofits serving children and families.

In this upcoming year, we must think collectively about our response to our region’s severe housing crisis. It’s not enough to create new affordable homeownership opportunities, but we must also sustain homeownership for long-time residents who have been in our community for decades.

We believe in the power of homeownership as a long-term solution to stabilize not only a family, but an entire neighborhood.

When you turn the pages, you will meet some of our first-time homeowners who have been able to establish long-desired roots in their community. You will also meet long-time homeowners who were able to remain in their homes and beloved communities, allowing them to keep their home for future generations.

The lives that have been touched and the exciting “firsts” are ours to celebrate together. Thank YOU for your generous support. We cannot wait to see what more we accomplish together in the coming year.

In partnership,

Nancy Murray  Maureen Sedonaen
Board Chair              CEO
It’s been a banner year. We welcomed 38 families to their new homes this year. We also expanded our Neighborhood Revitalization program to include major repairs like roofing and siding.

**Mt. Burdell Place**
We completed our very first new development in Marin County of 18 single-family homes. Many Mt. Burdell homeowners are long-time Marin residents who live and work in the Novato community.

**Neighborhood Revitalization**
In East Palo Alto and in San Francisco’s Bayview neighborhood, we repaired 42 homes and 5 community facilities and beautified 37 parks. Our expanded program now includes major home repairs to help stem the tide of displacement of long-time residents.

**Habitat Terrace**
Many long-time San Franciscans got keys to their new homes at Habitat Terrace. Nestled in San Francisco’s Ocean View neighborhood, this 28 single-family home community brought much-needed affordable housing to the neighborhood.

**ReStore**
With 10,000 additional square feet, our expanded ReStore in San Carlos features high-quality furniture and home improvement goods. Help us build and sustain affordable homes for low-income families by donating and shopping at the ReStore. All proceeds go to Habitat Greater San Francisco.
Thursday was an anticipated day of the week for many volunteers at Mt. Burdell Place, our 10 single-family home development in Marin’s Novato. It was every Thursday that the same group of volunteers came out for their weekly build day. First unified by their passion to give back, the group developed a special bond.

Mt. Burdell Place was completed through 43,000 volunteer hours, and our weekly volunteers contributed more than 12,000 hours. Over the years, their loyal support and hard work provided Mt. Burdell Place with a stable volunteer infrastructure to help bring the development into reality.

Many of our weekly volunteers at Mt. Burdell Place are long-time Marin residents themselves. Working side by side with our new Habitat homeowners gave them an opportunity to build a sense of community with their new neighbors. The weekly volunteers soon had a regular spot where they’d meet up for happy hour and dinner after a day of building. A number of them have traveled together, including a volunteer trip to Vietnam through Habitat’s Global Village program.

The spirit of community and passion to give back continue to live on among the group. They find other Habitat volunteer opportunities to do together, including constructing playhouses as part of our new Playhouse Program and repairing homes through our Neighborhood Revitalization efforts. The tight-knit group of volunteers continue to enrich our community at large. And along the way, a group of lifelong friendships were formed.

**Volunteer Impact**

Our volunteers are vital to achieving our mission of building new affordable homes, revitalizing neighborhoods, and supporting our ReStore in San Carlos.

- **6,554** volunteers
- **63,926** volunteer hours
- **$1,704,896.55** value of volunteer hours
“Owning a home brings a sense of security we’ve never had as renters.”
Twenty years ago, Jennifer moved to San Francisco and fell in love with the city. Not long after, she fell in love again and married Alec, a native San Franciscan. Both Jennifer and Alec never imagined leaving the city with both of their families here. Jennifer’s mother lives in the Inner Richmond and Alec’s father is in North Beach.

Jennifer and Alec’s apartment became overcrowded when they recently welcomed their second child. Looking for options to stay in the city, the going rate of a new market-rate rental was unaffordable and their income did not qualify them for a Below Market Rate home. They considered moving to Central California and leaving behind their beloved community. Jennifer and Alec were stuck in the middle with few options. But thankfully, in January 2017, they became proud Habitat homeowners in San Francisco.

“Being a homeowner feels unreal to us especially since we came so close to leaving the city. Owning a home brings a sense of security we’ve never had as renters.”

Their new Habitat home means Jennifer and Alec can stay in their long-time community and raise their children near their parents. Because of their predictable mortgage payments capped at 30 percent of their annual income, they are able to plan for their future and start saving for their children’s college education. After all of these years, Jennifer and Alec can confidently call San Francisco their home.
“A stable home helped set our family up for success.”
Manuel and his wife traveled to New Hampshire last summer for a very exciting celebration. Their oldest son was graduating from Dartmouth College — the first to graduate college in the family. This was a proud moment for Manuel who’s always been in pursuit of a better future for his family.

Over 30 years ago, Manuel and his wife immigrated to the United States and settled in Redwood City. Manuel started working for the city as a landscape gardener. With a growing family, Manuel had to work an additional job to pay their increasing rent. This meant he rarely had time off work or extra savings to concentrate on his children’s education. Manuel and his wife’s number one priority for their family was for their kids to go on to college. When they became Redwood City Habitat homeowners in 2000, they were able to save money for their children’s education because of predictable mortgage payments.

“I feel like I’m experiencing the American Dream. A stable home helped set our family up for success, so that we could give our children a better future.”

Habitat’s zero percent interest loan, zero down payment model of homeownership provided Manuel’s family a chance to share in the American dream, build home equity, and re-focus their energy on their children during their most formative years.

Over the years, Manuel has been able to send all four of his children to a local college preparatory high school, where three of his children are currently attending. Manuel attributes his Habitat home to unlocking opportunity for his whole family, giving them a chance to reach their full potential.
“There is nowhere else I have called home besides San Francisco.”
Patricia’s home is decorated with San Francisco history — black and white photographs of famous jazz musicians who would drop by for her mother’s famous suppers and relatives who have since passed away.

But her four walls have housed more than just memories. Over the years, her home has provided many things: a place for neighbors to organize donations for local homeless shelters, a stable environment to raise her grandchildren, and even a place of refuge for those in need. When Patricia, 72 years old, recently learned that her daughter’s childhood friend was living on the streets, she put a roof over her head for two years.

“I was born in San Francisco. I worked for the city. I raised my children and volunteered in this very community. There is nowhere else I have called home besides San Francisco.”

Born and raised in San Francisco, Patricia worked for the City of San Francisco for over 25 years. But after going on disability, she was unable to maintain her house on a fixed income. As the only homeowner in her family, she always hoped to pass down the home to her grandchildren.

After finding a Neighborhood Revitalization postcard in her mailbox, Patricia reached out to Habitat. Habitat made safety repairs to her stairs and door, built a fence, and repainted the home’s exterior. With the home revived to a safe condition, she’s re-focusing her energy on raising her grandchildren and keeping up her home, so she can pass it on to her family for generations to come.
"As long as I have a fridge and a roof over my head, I’ll take care of anyone and everyone."
Leo’s daily routine involves cooking an abundance of food in the kitchen — her favorite spot in the home. With more than 30 grandchildren who visit her regularly, she has a lot of mouths to feed. Since Leo purchased her home in East Palo Alto 40 years ago, it’s become a stable place for her family and friends. Her door is always open and free of judgment.

As a retired Nursing Assistant for San Mateo County, taking care of others has been a lifelong theme for Leo, who is now 92 years old. Throughout the years, Leo cared for her family, including her two brothers, mother, and daughter, before they all passed away. Her home has been a safe haven for second chances, where relatives and friends often sought refuge when they fell on hard times.

And during those same years, Leo found it difficult to keep up with essential home repairs on her fixed income. On the brink of losing her home, Leo’s health started to deteriorate from the stress. Her niece understood the importance of keeping the home in the family and applied for Habitat’s Neighborhood Revitalization program.

Since Habitat installed new flooring in her kitchen, replaced her broken gate, and removed mold in her bedrooms, Leo’s health is getting better and she continues to care for others in her home.

“As long as I have a fridge and roof over my head, I’ll take care of anyone and everyone. My home has become a sanctuary where anyone can come by for supper without judgment.”
Financials

Net Assets

INCOME
- Public Support $4,166,745
- Investment $13,710,419
- Sales of Homes $30,890,288
- ReStore $1,618,707
- Mortgage Income $1,377,526
- Other $4,166,745
TOTAL $43,736,286

EXPENSES
- Programs $13,710,419
- Fundraising $6,043,570
- Admin $47,175
- ReStore $3,752,180
TOTAL $23,549,686

The financial data reported above is summarized based on the audit performed by Armanino, LLP. Copies of the audit report are available at www.habitatgsf.org/finance.

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Public Support

- Individual $1,993,169
- Corporate $786,438
- Foundation $407,435
- Grants $792,276
- Other $804,407
TOTAL $4,770,126

In 2022, 918 individuals volunteered a total of 54,922 hours. These hours included 750+ hours of volunteerism, 500-749 hours of volunteerism, 250-499 hours of volunteerism, and 0-249 hours of volunteerism. The financial data reported above is summarized based on the audit performed by Armanino, LLP. Copies of the audit report are available at www.habitatgsf.org/finance.

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- Jim Edwards
- Linda Grayson
- Linda Knox

Hope Builder 500-749 Hours
- Robert Barnstram
- Nick Davis
- Robert Siedner
- Charles Williams

Foundation Builder 250-499 Hours
- Larry Allen
- Monica Armon
- William Becker
- Steven Bradley
- Larry Bridges
- Joella Desaul
- Erm Duthum
- Art Grinstead
- Barbara Hart
- Bradford Kirby
- Dan Lewis
- Thomas Lester
- Wolfgang Lohach
- Allan McKay
- Anna Meahan
- Pierre Mousset
- Debbie Rostenberg
- Larry Rushing

Community Builder 100-249 Hours
- Luis Angeles
- Elizabeth Arnold
- Catherine Baard
- Peter Barnes
- David Becker
- Nick Bello
- Hans Bergandi
- Sharon Brown
- Calvin Broad
- David Brown
- Scott Carney
- Michael Chochola
- Isabella Cortes
- Alfred Cuadros
- Suzanee Pack Daly
- Nadja DeBleer
- Linda Dorgan
- Geoffrey Ding
- Scott Dinerman
- Alan Gordon
- Linda Grassi
- Alice M. Graveshy
- John Heilmann
- Bridget Ide
- Benjamin King
- Dan Low
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- Patti Lynch
- Jordan Marcy
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- James Drum
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- Patricia Rauze
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