



2021 IMPACT REPORT



A letter from the CEO

Satish Rishi



Last year I noted what a year it had been for us at Habitat for Humanity Monterey Bay, and I can say the same again for this year. Across our community, our state, and our world, it has been quite a year. As with all our communities' businesses, the pandemic slowed us down, but despite the hurdles we've faced, because of the strength of our staff, our network, and you, we have been able to provide homes, community, and hope to those families we serve.

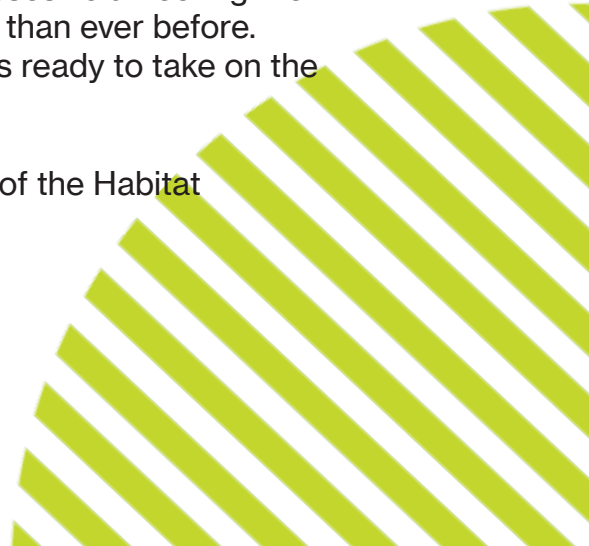
We have some exciting new developments that have taken shape this year, including the move of our Santa Cruz ReStore to Main Street in Watsonville, our first building project in Monterey County since 2015, and the relaunch of our home repair and neighborhood revitalization program. You can read more about each of these in the pages that follow.

After a slow start to the year on the construction side, we completed two homes and are nearing completion on two more. In September, volunteers, donors, and staff welcomed Kali, Joel and Annaleah and their families into their homes at Rodeo Creek Court in Santa Cruz. Seeing the joy on the families' faces when they get the keys to their new permanent home is something we at Habitat never take for granted. It's why we do what we do. As the next two homes are finished, we will see the same joy as Alma, Sarah, and their families receive the fruits of their hard work, and the work of so many others. The Rodeo Creek Court project and its 11 homes would not be possible without thousands of volunteer hours, hundreds of thousands of donor dollars, hundreds of tons of gifted building materials, and the priceless passion of our homeowners, staff, and entire community. It's because of supporters like you that these families can reach up and take the opportunity to provide a better life for their family through stable and decent housing.

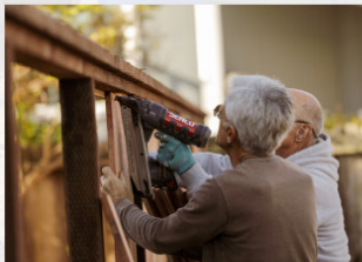
This year we have seen unprecedented generosity with record-breaking individual donations, record-breaking ReStore sales and donations, businesses volunteering their time and talent at the job site, and more homeowner applications than ever before. The need for affordable, decent housing is growing, and Habitat is ready to take on the challenge.

We hope this report gives you a glimpse into your impact as part of the Habitat community. From the bottom of our hearts, thank you.

With gratitude,



In Loving Memory



Ron Buswell 1948 - 2021

As a community we are saddened at the loss of Ron Buswell, Chairman emeritus, who passed away Sunday, September 12, 2021. Ron joined the Board of Habitat in 2010 and served as the Chairman of the Board for many years, as well as a member of almost all committees. His engagement and dedication helped us build a Board that draws from all walks of the community.

Ron was one of the most dedicated volunteers we have known. He mastered all aspects of building and was the go-to person for building specs, design choices, foundation layout, solar installations and more. Recognizing his contributions to the community, in 2017 the City of Santa Cruz proclaimed July 23 to be "Ron Buswell Day."

To us, at Habitat, Ron was a role model of dedication and leadership. He was a mentor to many of us. He was a tireless supporter of affordable homeownership, and the homes on Blake Lane (Scotts Valley), Los Esteros Court and Rodeo Creek Court in Santa Cruz are a living testament to the impact Ron made in the lives of the families who own these homes.

We will miss Ron, but his legacy will live on forever.

After six years at the Swift Street location on the westside of Santa Cruz, the ReStore has moved to Main Street in Watsonville. Our two ReStores, the other is in Seaside, sell new and gently used home furnishings, tools, hardware, and building materials, whose sales fund our single-family home and ADU building projects in Santa Cruz and Monterey Counties. More than half of the items sold are new, donated materials that are sold at a large discount.



Watsonville is not new to us, having built one of our first homes there. The Main Street location will encourage foot traffic to the store, and we are excited about the high-profile location in the evolving city center, which has already proved profitable. In addition to five staff, the Watsonville store relies on volunteers for a variety of customer service, item repair, and maintenance tasks.



I love the people I get to work with, like Nick, Andrea, and Jorge. They are wonderful and appreciate the work I do, and always thank me. I've been there for nine years and this group is the best to work with.

- WENDY, RESTORE VOLUNTEER

ReStores

The Difference You've Made in 2021



394 Donors made **757** gifts

\$1,200,000 in Contributions

\$941,000 Raised in ReStore sales to support construction

More than **160** Cars donated bringing in over **\$100,000**

29 Individuals served



5 Homes repaired
2 Homes built
5 under construction



17,700 Hours logged by
330 Volunteers

532 Tons diverted from landfills with ReStore merchandise



The best part of volunteering is the hands-on learning, and meeting the families.

- KEVIN, CONSTRUCTION VOLUNTEER

The Golden Hammers are a fraternity of veteran builders who have been working together for Habitat for more than 20 years, some of them closer to 30. They are largely retired professionals – engineers, dentists, analysts, city planners. They are most often brought in to do fine finish work and carpentry – cabinets, doors, flooring, wainscoting and other interior work.

The fellowship of the Golden Hammers consists of roughly a dozen volunteers who among them have helped build more than 50 houses throughout Santa Cruz County. Like a stalwart jazz combo, their longstanding partnership has allowed them to work together intimately and efficiently.

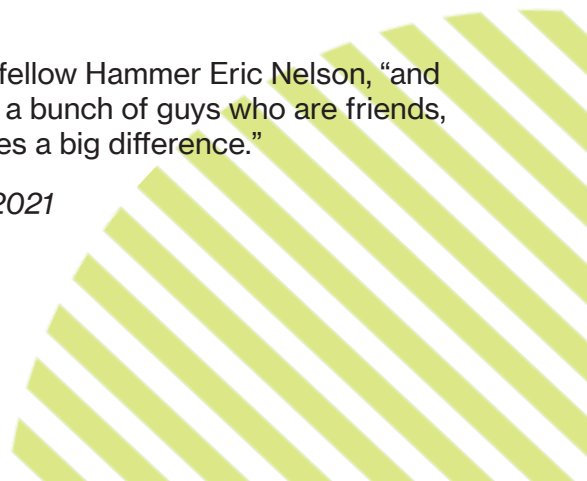
Ken Averall is one of the few Hammers who doesn't live locally. He lives in San Jose, but makes the drive over the hill regularly. He looked for a Habitat crew in the South Bay to join, but kept coming back to Santa Cruz. "It's so much fun to be part of a group of guys who have a real good time together," he said.

As is often the case with older men of a certain generation, that jovial atmosphere often comes in the form of needling each other. "We start at 8 o'clock in the morning," said veteran Lynn Comesky. "Usually someone is insulting someone else before too long."

"As a (regular) volunteer, sometimes you get up in the morning," added fellow Hammer Eric Nelson, "and you think, 'Where is it I'm supposed to volunteer?' But when you're with a bunch of guys who are friends, you think, 'Hey, I get to go do stuff with my friends today.' And that makes a big difference."

-excerpted from article in Lookout Santa Cruz by Wallace Baine, July 1, 2021

Volunteers





Kali Campbell is a 41 year-old single mother of a seven-year-old daughter, and applied for a home through Habitat Monterey Bay three times before being chosen, which is typical of families applying for homeownership. Kali's mother, Naomi, age 64, also lives with them, and relies on Kali's income for support. Prior to owning their Habitat home, they lived in a two-bedroom apartment where Kali and her daughter shared a room.

Kali is a Santa Cruz native, and is very excited to finally be able to own a home in the town where she grew up and is raising her daughter. She is currently a math teacher for Santa Cruz High School, her alma mater. After making a career change from engineering to teaching, she started from the ground up. The low starting salary and high cost of health insurance for herself and her daughter made it hard to save for a home in Santa Cruz, and she thought she might have to move out of state to support her family. Luckily, she persisted in finding solutions for homeownership, and was able to move in to her new home in August.

Kali anticipates a high increase in the family's quality of life after purchasing their Habitat home. Now that her daughter has her own room she is able to sleep better, and has a safe space to play outside, giving her the freedom to just be a kid. Kali is especially grateful to have the community of other Habitat homeowners in the Rodeo Creek Court development, and to be able to finally own a home in the town where she grew up. For the whole family, The security of knowing they have a home of their own to make memories for a lifetime is what they are grateful for the most.

Homeowner Story

Key Accomplishments

- Completed construction of two homes
- Moved two families into their homes
- Moved the Santa Cruz ReStore to Watsonville
- Set record-breaking sales at Seaside ReStore



Photo by Shmuel Thaler

- Began construction on unit at Rodeo Creek Court for a CZU fire-affected family
- Began work on an ADU in Marina, our first building project in Monterey County since 2015
- Engaged local leaders and entrepreneurs in bringing awareness to women in construction at Women Build

The physical work of volunteering is so rewarding, and learning different aspects of construction. It was an awesome experience!

- LIS, CONSTRUCTION VOLUNTEER



4 homes under construction

2 homes sold

1 ADU project started

5 homes repaired and painted

It is great to be helping someone else. The homeowners were there volunteering also, and it was a great feeling to be contributing to my community in this way.

- CAT, CONSTRUCTION VOLUNTEER





In the wake of the devastating fires occurring throughout the region and the state, we remain committed to our mission of building more safe, decent, and affordable housing for families in need. All other things being equal, we have given priority at Rodeo Creek Court to families who have been displaced by the CZU fires. We are pleased to announce that one of the new families will finally have closure and a secure place for themselves and their son to call home after their rental house was damaged in the CZU August Lightning Complex Fire.

Both educators with strong ties to the community, the couple has continued to work harder than ever as they pick up the pieces from their devastating loss. Dealing with time-consuming insurance and legal claims put enormous pressure on them, and they were recently forced to leave their transitional trailer home as well. In their current rental unit, they pay about 70% of their income on rent.

“These unsustainable situations are exactly why Habitat exists, and why we’re so committed to offering this opportunity for those affected by the fires,” said CEO Satish Rishi. The Politte family is hard at work on their sweat equity and will move in by February, 2022.



Construction Programs

Donors and Sponsors from 2021

Aaron Lotto
Adam Kollgaard
Alameda Roofing
Alan B Barclay
Alcyon Foundation
Alex Dildine
Alexander Winkle
Alicia Barone
Allie Wilson
Allison Largent
Allterra Environmental, Inc.
Amazon Smile
Amy M Ivey
Amy R Newell
Andrew W Miller
Andrew Ausonio
Anita Elfving
Anna Hackenbracht
Annabelle Merz
Anonymous (8)
Anthony Augimeri
Anthony Medeiros
AOAO OF Pali Ke Kua
Aria Arancio
Arija Buswell
Austin Pruitt
Barbara Dickinson
Barbara Rice
Barbara Uppstrom Oyama
Bay Federal Credit Union
Bernadette Olson
Beth Fryksdale
Betsy Powers
Betty Gangware
Beverley A Wolfe
Bootz
Bowman and Williams, Inc.
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Brenda Diaz Rivas
Brenda Dorvinen
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Bruce Gaguine
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California State Board of Equalization
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Carol Berg
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Cherri Rupert-Canfield
Chloe Kinsley-Burt
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Christine K Wellens
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Community Foundation of Santa Cruz County
Concorso Italiano Foundation
Congregational Church of Soquel

Cory Bennett
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Cynthia Hertzner
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Gertie M Johnson
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Greg Netzorg
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Habitat for Humanity of California
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Hatice Kucukosmanoglu
Hayden Bressoud
Helen Bennett
Helen Holt
Helen Shepherd

Herman A. and Ruth H, Utter Fund
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Howard Fosler
Howard Tsuchiya
IBEW
Insight Inspections
Irina Gutman
Isabelle Herbert
James Howley
James Burnis
James Copeland
James Hardie Siding
James P Crowley
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Jane Sullivan
Jane Barr
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Jane P Doyle
Janet Ronstadt
Janet S Slay
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Jean Laroche
Jeanne L Herrick
Jen Wohlner
Jennifer Kuyper
Jennifer Smith
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Jill Dutra
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Sandeep Ramani
Sandi M Crouser
Sandra Allen

Sandy Bass
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Sharon Bystran
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Terrie Sterling
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Kendra Howell

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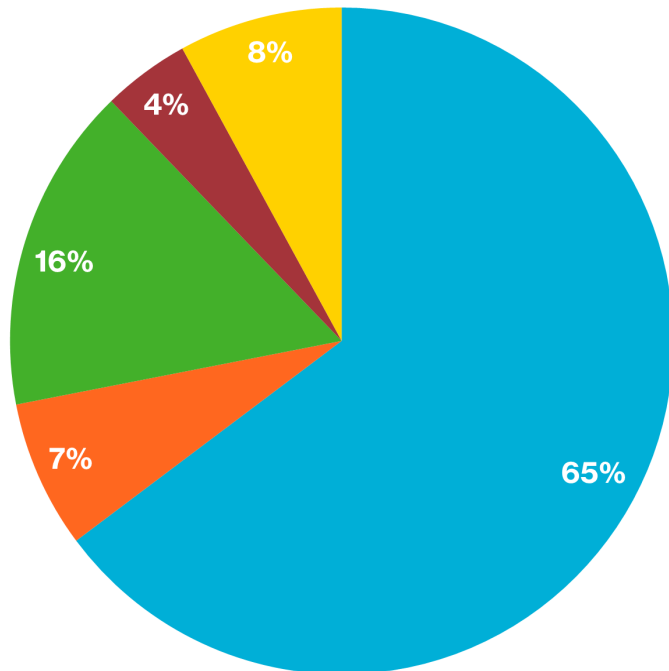
Jeff Wardwell

Salinas Valley Memorial Hospital Foundation



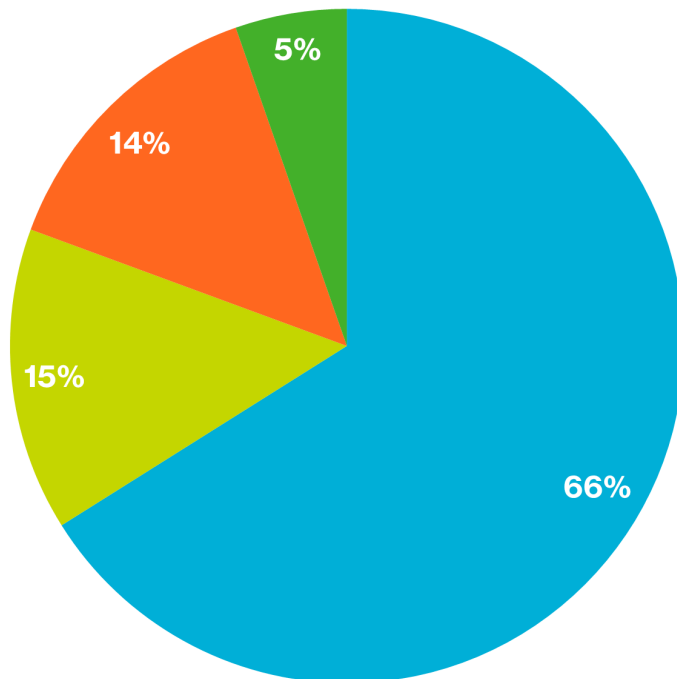
Financial Overview

As of fiscal year ending June 30, 2021



Income

- ReStores
- Debt converted to grant
- Contributions & Grants
- Others
- In-kind Donations



Expenses

- ReStores
- Program Services
- Management & General
- Fundraising

Visit www.habitatmontereybay.org/financials for our latest financial report



THANK YOU

Habitat for Humanity Monterey Bay

Building Affordable Housing in Santa Cruz and Monterey Counties

108 Magnolia Street
Santa Cruz, CA 95062
(831) 469-4663

Learn more about donating, volunteering, or visiting the ReStores
at www.habitatmontereybay.org

