San Diego Habitat for Humanity seeks to put God’s love into action by bringing people together to build homes, communities, and hope. We aim to empower families by building simple, decent homes for affordable ownership, rehabilitating existing homes, revitalizing entire neighborhoods, serving veterans, and providing proven housing solutions for families with limited incomes in San Diego County.

Our vision is to eliminate substandard living conditions in San Diego County by providing solutions to housing challenges and opportunities for hard working families to create better life stories for generations to come. We believe that decent shelter for everyone should be a matter of conscience and action. We envision a partnership between people of all backgrounds, all faiths, all races and all religions to build and repair homes and community, together.
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THE BOARD IN ACTION
Thank you for your continued generous support as we move forward building homes, communities and hope throughout San Diego County.

FROM THE PRESIDENT/CEO

Dear Habitat Supporters,

A decent, healthy home can positively impact a family for generations to come. That’s why San Diego Habitat for Humanity and its supporters strive every day to create and preserve safe and affordable homes for ownership by hardworking people, offering a hand up, not a handout.

Our communities are stronger when families have access to safe, decent, affordable houses to call home - families that would never be able to buy a home in San Diego County. They are bakers, landscapers, custodians, truck drivers, restaurant workers, laborers, lab technicians, and school playground attendants; they are doing jobs that are critical to the success of our society, but they aren’t earning enough to afford a home of their own. There are not many choices in San Diego County when you can’t afford housing, and many families are living in derelict, dangerous, and unhealthy conditions.

With your support, we are creating a better life story for these families, and are proud of what we have been able to accomplish in the past fiscal year. We served a total of 95 people, ramped up our Neighborhood Revitalization program to repair 5 homes, and served 26 veterans through critical home repair. We built 28 playhouses for needy children, and put 8,229 volunteers to work.

But there is more to do. Housing is critical to breaking the cycle of poverty and we remain focused on building, renovating and rehabilitating homes and cultivating community engagement to serve our families.

Together, we are impacting lives, families, and futures. Thank you for your generous and ongoing support.

In partnership,

Lori Holt Pfeiler
President/CEO
San Diego County is home to more than 400,000 veterans – one of the highest concentrations in the country. In California, 76% of low-income veteran households struggle with a significant housing cost burden, meaning that they are spending more than 50% of their income on housing. Nearly 9 out of every 10 veterans who served after 9/11 fall into this category, and San Diego County has the highest post-9/11 veteran population in the country. So many of those families are only one paycheck or emergency away from complete disaster. And 26% fall within the income range that Habitat serves.¹

SDHFH strives to serve those who have served us by providing affordable homeownership opportunities; up to $15,000 in critical home repair to qualified veteran homeowners; employment and internship opportunities through coalitions with organizations like AmeriCorps, The Mission Continues and The Travis Manion Foundation; volunteer opportunities; counseling and connection to partner organizations for veteran supportive services; and advocacy for change to legislative policies to improve housing stock and stability for veterans.

¹ National Low Income Housing Coalition - Housing Instability Among Our Nation’s Veterans, 2013
Neighborhood Revitalization (NR) is a tool that allows San Diego Habitat for Humanity to serve many more families. NR efforts focus on the improvement of communities around Habitat’s new construction sites, and supporting families who already own their homes. The NR program is inclusive and provides a holistic approach, compelling the existing residents of the neighborhood to be active participants in the revitalization of their own community.

Through Neighborhood Revitalization, Habitat is able to bring together new resources to offer a wide array of housing solutions - from home repairs critical to health and safety, to energy efficiency improvements, to weatherization and accessibility and aging-in-place support, all in an effort to expand Habitat’s traditional partnership with new homeowners and volunteers to include neighbors and other local organizations for a far greater impact.

In FY15, SDHFH completed training and was certified by Habitat for Humanity International as an official NR affiliate.

Efforts focused on the neighborhoods surrounding the Elm Street community in Escondido, and the 10th/Donax community in Imperial Beach.

Referrals for supportive services help the families we serve even further, and we have spent lots of energy this year building and solidifying partnerships with local nonprofits and faith organizations that provide added assistance in the areas of health and wellness. We counseled and connected approximately 120 families to partner organizations in FY15.
Habitat brings the build to you!

The San Diego Habitat for Humanity Playhouse Program is designed to offer a dynamic, fun, and meaningful construction/teambuilding experience for corporate and community sponsors. Habitat provides a half-day event—building and decorating usable and durable playhouses that are given to children through partnerships with several local charities serving families in need. Revenues from sponsorships are used to fund the construction of Habitat homes.

Playhouses provide a secret world where kids can create make believe scenarios that foster their development, leadership, and creativity. Playhouses built by Habitat’s corporate partners are offered to Habitat Partner Families, as well as to other children in need, and to the children of local veterans and active duty military personnel. SDHFH partners with organizations such as the San Diego Military Family Collaborative, the Escondido Community Child Development Center, The Children's Initiative, and Ronald McDonald House Charities of San Diego. These are families who never dreamed they would be able to offer their children such a wondrous experience like the one that a playhouse provides.

**the number**

Raised $94,500

**the impact**

Built 28 playhouses for deserving children
The San Diego Habitat for Humanity ReStores are a critical to the impact Habitat for Humanity makes in our communities. The Mission Valley and Escondido locations sell new and gently used home improvement items to the public, with net proceeds providing a sustainable income that funds the construction of Habitat homes. The Escondido ReStore celebrated its year anniversary in 2015, and is continuing to be a major contributor to the ReStore’s overall success. Generous donors and loyal customers help the ReStore continue to be a driving force in the realization of the Habitat mission.

<table>
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<tr>
<th>The number</th>
<th>the impact</th>
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<tr>
<td>Grossed $1.4 million in sales</td>
<td>Built 5 Habitat homes and diverted over 39 tons of reusable materials from local landfills due to recycling efforts</td>
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For eight years prior to moving into the Libby Lake Community in Oceanside in 2015, the Carrillo family lived in a cramped low-income apartment. Alex’s mother, Matilde, lives with them, and shared a small bedroom with Valeria (14) and Melanie (10). They had been the victims of theft, and they had no safe outdoor space of their own.

Alex and Lilia work very hard in the restaurant industry – both as servers at local hotel resorts. The girls enjoy school and are good students.

Valeria has life-threatening type I diabetes and requires daily insulin to maintain safe blood sugar levels and good health. Medical benefits from Alex and Lilia’s jobs do not cover Valeria’s insulin, and they could not afford the out-of-pocket expense for the medication Valeria needs. Lilia, in a desperate move to help her daughter, began working reduced hours in order to qualify for MediCal and to care for Valeria, making it even harder to make ends meet. They did their best on limited incomes to save for a home of their own, something they dreamed of for a long time, but never truly thought would be in their reach.

Now, the Carillos have completed their sweat equity and are settled in to their new home in Oceanside, ready for a bright future. The girls are most excited about having space for friends and family to come visit, and to the possibility of a new pet.
BY THE NUMBERS

**SUPPORT**
- Special Events $127,307 (4%)
- ReStore $1,404,436 (43%)
- Contributions $917,256 (28%)
- In-Kind Contributions $643,538 (19%)
- Grants $187,439 (6%)

**TOTAL SUPPORT - $3,279,976**

**REVENUE**
- Mortgage Loan Discount $486,688 (20%)
- Investment Income $1,855
- Other $57,757 (2%)
- Sales of Homes $1,940,000 (78%)

**TOTAL REVENUE - $2,486,300**

**EXPENSES**
- Management and General $443,199 (9%)
- Fundraising $545,580 (10%)
- Cost of Homes Sold and Program Support $4,293,970 (81%)

**TOTAL EXPENSES**

**TOTAL SUPPORT AND REVENUE**

$5,766,276

$5,282,749

To see complete audited financial statements please visit [sdhfh.org/AboutUs/FinancialStatements](http://sdhfh.org/AboutUs/FinancialStatements)
95 TOTAL PEOPLE SERVED THROUGH LOCAL HOUSING SOLUTIONS

31

People served in Romania and Lesotho through international tithe to Habitat for Humanity International

8,229 VOLUNTEERS donated their time and talent on 22 construction sites, in SDHFH's office, and in the ReStore

300 PEOPLE counseled and connected with Partner Organizations for supportive services

1,878 DONORS made gifts to support Habitat's mission of offering a hand up to hardworking families.

Thank You!
DONORS

$100,000+
Balfour Beatty Construction
Clark Construction Company
McCarthy Builders
RQ Construction
Square & Circle International
TD Ameritrade

$50,000 - $99,999
Jimmie Johnson Foundation
Lowe’s
Sempra Energy

$25,000 - $49,999
American Faucet and Coatings
BAE Systems
California Bank & Trust
Concentrus
Cox Communications
Encore Capital Group
Erik Freitag
Harrah’s Resort Southern California
James Hardie Building Products Inc.
Kitchen Aid
San Diego Marble & Tile
STAR 94.1 FM
Sullivan Moving & Storage
Wells Fargo

$10,000 - $24,999
ABGF Fund at The San Diego Foundation
AJS Consulting
COOLA
Countywide Mechanical Systems, Inc.
Daltile
Dow
EasyTurf
EDCO
Escondido Disposal, Inc.
Don and Alice Fehrenbach
GAF
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The Valspar Corporation
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$5,000 - $9,999
Ace Hardware
Bradley Adams
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Jane Bastien
Black Whale Lighting
Boise Cascade
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Cali Bamboo
Diamond Environmental Services
Karen Dow
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Foundation Escrow
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John Higgins
Hunter Industries
Integra LifeSciences Corporation
Junk MD
Lowe’s of Vista
Northrop Grumman
Nypro
Orion Construction
PepsiCo, Inc.
Pfizer
Rancho Bernardo Community Presbyterian Church
Thrivent Builds
Trane Commercial Systems
Union Bank
University Mechanical & Engineering Contractors, Inc.
Ruth Warwick

$2,500 - $4,999
Action Air
American Medical Response
BJ’s Restaurants Foundation
Robert and Jill Clark
ClosingCorp
CoreLogic, Inc.
Cushman & Wakefield
Bill and Crix Dealy
Dimont & Associates
Dudek
Eberhard Benton Roofing
Faith Presbyterian Church
Fortune Builders, Inc.
Gafcon, Inc.
Gemological Institute of America
Hanson Aggregates
Greg Heinzinger and Kerstin Pfann
Michael Hostetler and Erica Pascal
JCJ Business Corp.
Koji and Sue Kasuyama
Doug Lambe
LPL Financial
Maggie Roland Associates, Inc.
Panasonic Corporation of North America
Qualcomm
Rexel
Simpson Strong-Tie
Brad Storey
TaylorMade Golf
The Burnham Foundation
Totally Bamboo
Thank you to the 1,878 donors who gave gifts totalling an impressive $1,875,540!

174 donors gave $1,000+
60 donors gave $500-999
102 donors gave $250-499
446 donors gave $100-249
1094 donors gave $1-99

Uptime Ontime, Inc.
Brandon M. Vega
Vulcan Materials Company
Wawanesa Insurance
Westcoast Connection & 360° Student Travel
$1,000 - $2,499
Accel Framing, Inc.
Michael and Karen Adam
Agri Service, Inc.
Austin Peay State University
Virginia J. Barber
Paul Barnes
Barona Resort & Casino
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Hawthorne Cat
Home Depot of Escondido
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Phillip and Laura Huffman
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J & B Materials, Inc.
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JAMAR Electric
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MCAS Miramar Chapel
Winona McNitt
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Moore Dry Dock Foundation
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O’Hagin
Pacific Coast Glazing, Inc.
Palomar Unitarian Universalist Fellowship
Sukumar Pattnaik
Lori and Tim Pfeiler

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- HOME Investment Partnership Program
State of California Department of Housing and Community Development
- CalHOME Program
City of National City
City of El Cajon
City of Escondido
City of Imperial Beach

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Robin Weaver
Graydon & Dorothy Wetzler
Whirlpool
Mr. and Mrs. Sam Williams
Kennedy Wilson
Window Depot
Yale
Volunteers are the backbone of the Habitat for Humanity mission.

100+ Hours
Keith Adams
Richard Beebe
Keith Benham
Aris Berard
Walt Birchall
Michelle Blackman
Richard Blackman
Pamela Brondstetter
Reese Buckingham
Ken Dalpe
Dale Dille
James Durward
Dan Dusek
John Dwyer
Lillis Emperador
Richard Ernau

Bruce Esmond
Crystal Evans
Ronald Falldorf
Mark Gabler
Mike Gehl
Armando Gonzalez
Rick Gordon
Arnold Greenberg
Jeffrey Gugala
Natalie Halcrow
Matt Hallett
Mark Hanson
George Hanson
Sherri Hayne
Harry Heeder
Laura Hendrickson
David Hewitt

THANK YOU, VOLUNTEERS
Ralph Jones  
Koji Kasuyama  
Keith Kelly  
Len Kube  
Tom Lazet  
Jorge Leon  
Allan Lohaus  
Ken McIntyre  
Marileen Milligan  
 Josh Mynear  
Pat Parsons  
Terry Parsons  
Tony Prizio  
Marc Rasmussen  
Paul Schaller  
Steve Sebastian  
Larry Sherrill  
David Slaunwhite  
Clinton Smith  
Richard Smith  
Melissa Star  
Keith Sternal  
Duane Stevens  
Terry Stisser  
Bruce Swanson  
Tracy Tempest  
Jon Von Blum  
Mary Walden  
Roger Wherry  
Tom Wherry  
Craig White  
Kami Wilde  
William Yaussy  
John Zawis

In FY15, we welcomed 8,229 volunteers to construction sites, the ReStore, the administrative office, and special events.

Thank you to all of our wonderful volunteers who helped make this year a success!
Making An Impact

2015 ANNUAL REPORT