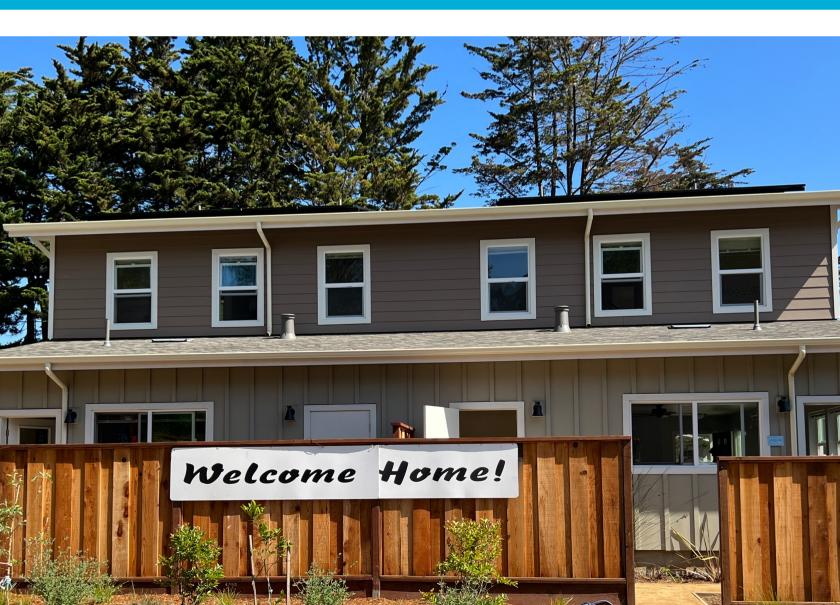


2022 IMPACT REPORT



Your Impact in 2022



668 Donors Made 1,036 Gifts

\$500,000+ in Contributions

\$900,000+ In ReStore Sales to Support Building Homes

\$90,000+ in Revenue from Cars for Homes Program



20 Individuals Served



6 Homes Repaired or Built5 Homes Under Construction



17,000+ Hours Logged by 481 Volunteers

A Message from our CEO & Board Chair

2022 was an incredible year of growth for Habitat for Humanity Monterey Bay. We have fully transitioned volunteers back into our build site, increased the number of homes built, and secured land for our next project in Watsonville. As always, we have engaged the community in our work to further our mission. Volunteers contributed over 17,000 hours of labor to build homes, including future homeowners contributing 1,600 hours.

We saw incredible support from local business and government officials. The Mayor of Santa Cruz volunteered at Rodeo Creek Court to help build and then joined us at our home dedication ceremony for two new homes in September 2022. Supervisor Manu Koenig toured the construction site to learn more about our work, as did Carlos Palacios, CAO Santa Cruz County. We had ten corporate team build days and felt the support and enthusiasm of the community behind us all year.

We finished construction on six homes in 2022 - more than we have ever done in a year. Four of these are new homes at our Rodeo Creek Court Development in the Live Oak neighborhood of Santa Cruz. So far, at this development, we have built homes for four educators, a Navy veteran, single parents, hospitality workers, and a family displaced by the CZU Lightning Complex Fires.

Our other two completed projects were in Marina. We provided a newly remodeled home for a single mom and her teen son, and we built an ADU (Accessory Dwelling Unit) for a senior in Marina, enabling her to age in place. Completing two projects in Monterey County is progress toward expanding our impact in Monterey County, a goal for our organization in the coming years.

As we reflect on the accomplishments of the year, we feel great pride in the team here at Habitat. The Board of Directors, construction crew, administrative staff, and ReStore staff contribute their own energy and talent while collaborating seamlessly to make sure the work keeps moving forward. Our production went from four homes in 2021 to six homes in 2022, and we intend to continue this level of impact in 2023, with a goal to complete six homes.

We are inspired by the support and commitment of our community. None of this would be possible without the generosity of our donors, the hard work of our dedicated volunteers, and the sweat equity the homeowners contribute as they help build their homes. It takes a tremendous amount of resources – monetary, human labor, building materials, and more to fulfill the vision of Habitat for Humanity Monterey Bay. So, we thank you, from the bottom of our hearts, for believing in our work and supporting the hard-working families we serve.

Satish Rishi, CEO

Doug Yount, Board Chair

New Habitat Homeowners in 2022

Santa Cruz County

Zavala-Roux Family

The Zavala-Roux family had been living in Santa Cruz for more than 14 years when they applied for their Habitat home. Alma Delia Roux, was living with her three children in a 3-bedroom apartment. Miguel (25), Angel (23), and Isabel (16). Miguel works with the Santa Cruz Police



Department as a Community Services Officer. The impact of homeownership on the Zavala-Roux family cannot be overstated. Upon informing Alma and the family that they qualified for homeownership through Habitat for Humanity, she was overwhelmed by emotion, grateful that she and her family would have more stability in their lives.



Speers Family

Sarah and her kids, Calvin, Gabriel, and Jaden, had been living in Santa Cruz for six years in an unsafe neighborhood in an unaffordable home. They were sharing a very small space - with one of them sleeping on the couch and the others sharing a tiny bedroom. While she already she has a full-

time job as a fifth-grade teacher, she was also driving for Uber at night to make extra money. And she would spend her vacation time working at a deli. She now has time to paint and garden. When we asked Sarah what homeownership means to her, she said, "Security and completeness. Every day I wake up, and I feel so peaceful, calm, and safe."

New Habitat Homeowners in 2022

Santa Cruz County

Hinds Family

Eurek Hinds, a disabled Navy veteran and his 9-year-old son, Isaac were delighted to get their keys to their new home in September. Eurek has lived in Santa Cruz County for 22 years, and works for the City of Santa Cruz. He loves the small town feel of Santa Cruz, and he says that owning a home where he lives, works, and volunteers is a dream come true. He



told us that giving his son roots and a strong base to grow is the "best thing he can think of." When we held the home dedication ceremony for their home, Isaac couldn't wait to get the keys



Julien/Politte Family

Luke Politte and Amber Julien are both educators in Santa Cruz County. In 2020, Luke, Amber, and their son, Leo lost their Davenport rental home in the CZU Lightning Complex fires. They were forced to move into a recreational vehicle and were living on a relative's property when they learned about Habitat for Humanity. As first-time

homeowners, they are excited to build a stronger foundation in the community in which they have lived for 13 years. "I never thought I could own a house in California as a teacher… it's like a huge weight has been lifted off of our shoulders," Amber said, with Luke noting, "The Habitat house is the only reason Amber gets to keep her job." Not only that – she can ride her bike to work!

New Habitat Homeowners in 2022

Monterey County

Arze-Mercado Family

The house on Palm Ave had been a Habitat home since 2002 with the same owners. When they moved on in 2021, the house needed a little love. So, our dedicated volunteers sprung into action to renovate and refurbish. We wanted another deserving family to move into a place that felt like a beautiful new home and have the opportunity of works homeownership. Julia first-time nonprofit organization in Monterey and is delighted to be a homeowner in her community. Her teen son, Sebastian, is a talented musician, and the new



home has all the space he needs for his piano, drums, and guitars. They were touched to get the keys handed to them at their home dedication ceremony. Julia said that, "As a first generation immigrant, it has always been my dream to own my own home. I'm extremely grateful to have been chosen by Habitat."



Margaret Bernier

Margaret has lived in her home in Marina for nine years. However, before finding Habitat, she wasn't sure how she could afford to stay in her home and found herself, heartbroken, researching a potential move out of state. She didn't want to leave, but didn't know what else to do. She said that getting her application accepted by Habitat was like finding a "port in a storm." In Marina, she lives near both of her grown children and relies on their support. She feels deeply connected to her community and her neighbors. By building an

Accessory Dwelling Unit (ADU) on Margaret's property that she can rent out for additional income, she has a way to stay near her kids and in the community she knows and loves.

One of a Kind Volunteer





Jim Chambers is one of a kind. We couldn't ask for a more committed volunteer. He has devoted 25 years of volunteer service to advance the progress of our home builds. At 90 years old, he is a member of our "Golden Hammer" crew, a group of dedicated, experienced volunteers who assist at the build site each Tuesday. Jim also volunteers 2-3 times a week depending on the task he has. He is our

finish guy. He installs the interior doors, trim, and window sills. He is extremely helpful coordinating materials and the tools he needs for his tasks. This independence and skillset takes some of the load off our three-member construction team.

Our Construction Manager, Keaton, says, "Jim is an expert at his craft. His precision and eye for detail make him the perfect volunteer for complex tasks. He has morphed the art of building window sills into a science through his innovative technique of creating custom jigs for the task."

On Tuesday, November 22, 2022 we gathered Jim's friends, family, and Habitat staff to celebrate Jim's 90th birthday and to honor his years of volunteerism with our organization. Jim was born on Thanksgiving

Day, 1932, and we give thanks regularly for his commitment to our work, his years of service, and the expertise he brings to help build affordable housing in his community.

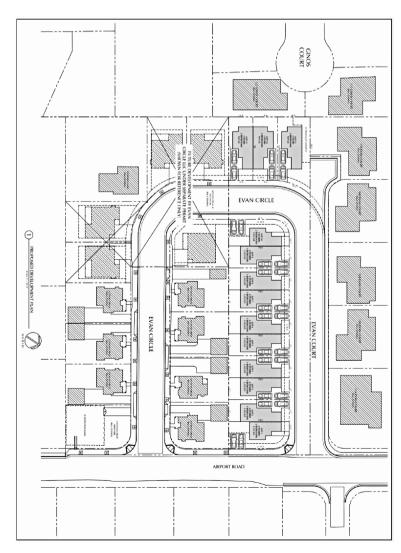


Up Next for Habitat Monterey Bay

Airport Road Project

Located in Watsonville, in an ideal location, close to schools and transit, the Airport Road Project will consist of 13 homes for eligible lower income households, with a few homes dedicated specifically to farm worker families. The project includes 2-and 3-bedroom, semi-detached and detached homes (eight 3-bedroom, 2-bathroom, and five 2-bedroom, 2-bathroom homes. We expect to break ground in 2023, and construction on the homes will be completed within four years. The homes will be built to be energy-efficient including advanced framing techniques, energy efficient windows and solar electricity. All homes will include Energy Star appliances. A large storage area is included in the design for each home. All homes will be built with universal design, meaning one downstairs bedroom and the downstairs bathroom are wheelchair accessible.

We are excited to be building Our last again in Watsonville. project there was in 2007. homes in this project will available to prospective first-time homebuyers with gross household incomes between 50% and 70% of the Area Median Income (AMI) for Santa Cruz County, adjusted for household size. Habitat's their homeownership program ensures that no more than 30% of the homebuyer's income goes toward their mortgage and other housingrelated expenses. As with Habitat projects, homebuyers must contribute 500 hours of sweat equity working alongside Habitat volunteers in the building of a home.



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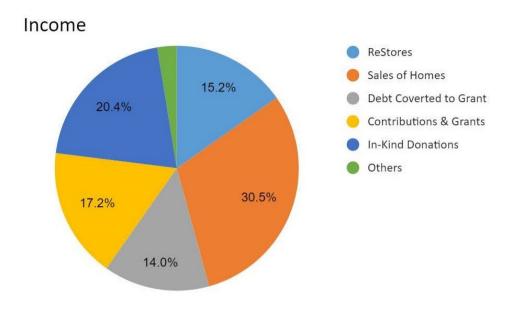
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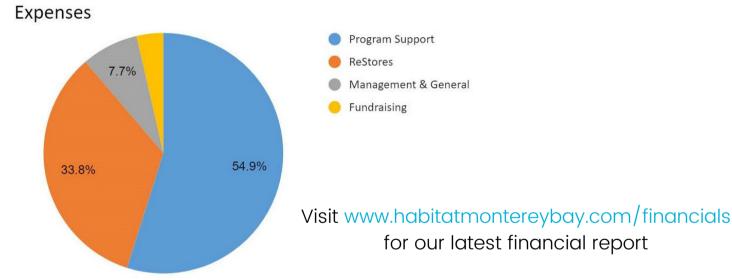
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