



**Habitat For Humanity
Monterey Bay**

Building Homes,
Communities and Hope.

**Impact Report
2024**

A message from our CEO



Dear Friends,

It's an honor to write to you as the new CEO of Habitat for Humanity Monterey Bay. Joining this remarkable organization and community means so much to me, because here, our work truly changes lives – one home, one family at a time.

Throughout my career, I have championed fairness, opportunity, and community. Now, I am bringing that same dedication to tackling one of our region's greatest challenges: access to safe, affordable housing.

We live in one of the most beautiful yet costly areas in the country. Too many of our neighbors, essential workers, veterans, and families struggle to find a stable place to call home. At Habitat for Humanity Monterey Bay, we are committed to changing that.

This Impact Report shows what we can accomplish together: homes built, repairs completed, and hope restored. None of this would be possible without your generosity, time, and belief in our mission.

As we look ahead, my goal is simple: to expand our impact and ensure more families across Santa Cruz and Monterey Counties have the security and opportunity that a decent home provides.

Thank you for standing with us. Together, we are building more homes, more hope, and a brighter future for all.

With gratitude,

A handwritten signature in black ink that reads "Catherine Stihler". The signature is fluid and includes a checkmark at the end.

Catherine Stihler
Chief Executive Officer
Habitat for Humanity Monterey Bay

Everyone deserves a home to *feel safe*

Our Mission

Habitat for Humanity Monterey Bay brings people together to build homes, communities, and hope.

Our mission is to build decent, affordable homes and provide home ownership opportunities to qualified families who live and work in Santa Cruz and Monterey Counties.

Our volunteers and families have built 65 homes, with further plans extending through the foreseeable future.



The Davis Family

Our Vision

Our work goes beyond building homes; we empower our partner families with tools for long-term success, including workshops on budgeting and financial management.

Each home we build is part of an effort to preserve the Monterey Bay region as a place where working families can thrive.

Together, we're building more than houses – we're building stronger futures.

2024 year in review

A Year of Growth, Gratitude, and Building Forward



This year, we celebrated the leadership of Satish Rishi, who stepped down after guiding Habitat for Humanity Monterey Bay with dedication and heart. We are deeply grateful for his service.

Habitat affiliates around the world mourned the loss of President Jimmy Carter, whose decades of service and advocacy shaped the Habitat movement. His legacy of compassion and action continues to inspire our work.



Habitat For Humanity Monterey Bay became an official Veterans Build Affiliate, expanding our ability to serve local veterans and their families through home repairs, new construction, and volunteer opportunities that support the transition to civilian life.

In spring 2024, we held our first Hucks Fore Homes tournament with 80+ players, dozens of volunteers, and thousands raised for affordable housing – a true celebration of community and our mission.



Community Impact



8

Families Served

22,481

Volunteer hours

434

Volunteers

3

Homes Completed

Projects

Details

Impact

Women Build

Each year, we host Women Build in March, Women's History Month.

Uplifts the role of women in construction

Supports the ongoing development at Rodeo Creek Court in Santa Cruz

Veteran Build

Veterans, their families, our crew, and the community provide engaging volunteer opportunities.

Helps veterans apply for funding to support home building and repair projects for themselves and their families

We recruit veterans to work at Habitat as employees, Board Members, and volunteers

Impact Stories

homeowner spotlights



Jona's Story

Determined to build a better future, Jona applied to Habitat for Humanity Monterey Bay. When she was selected, she felt overwhelmed with gratitude.

Through sweat equity, Jona discovered new confidence and skills working alongside staff and volunteers on build sites. **"It was overwhelming at first, but once I got in there, I felt empowered – learning to use tools and seeing the progress firsthand was amazing,"** she said.

Their new Habitat home is three bedrooms and has the space they've long needed. For Jona, the biggest change is knowing her family will finally have a permanent, safe place to call their own, a true home where they can make memories, build community, and even get a family dog. **"I'm so grateful for this opportunity, the process, and everyone involved donors, staff, and volunteers. You've given us hope and a future."**



As a single mom, being able to have stability for your kids, a place to call home, is life changing.

- Jona





Sierra and Taj's Story

Taj and Sierra are deeply rooted in Santa Cruz, where Taj is a local leader, artist, and DJ, and Sierra teaches third grade in the Dual Immersion program at DeLaveaga Elementary.

Before partnering with Habitat, they lived in poor rental conditions and feared having to leave their beloved community.

Thanks to Habitat and their hard work, they now have a safe, stable home to build lasting roots.

"We were ecstatic to build our community here," they shared, excited for a future filled with hope.

“ Homeownership to me, feels like standing on solid ground.
- Sierra ”

Veronica and Brian's Story

Veronica, Brian, and their son Santi have found lasting stability in their new Habitat home – a place that finally meets Brian's needs and gives their family the security they've longed for.

Brian, a lifelong Santa Cruz resident, was left quadriplegic after a surfing accident. When their landlord sold their ADA-accessible rental, they were forced into a home that didn't meet his needs. **"One of my biggest fears after the accident was having to leave Brian's support system,"** Veronica shared. Now, they have a stable, accessible home in the place they love.



“ This home means we don't have to worry anymore.
Brian's needs will be met, and we can stay in the
community we love.
- Veronica ”

First Time Homebuyer Programs

Habitat for Humanity Monterey Bay works in Santa Cruz County to help qualifying households purchase their first home. The CalHome and Joe Serna Jr. Mortgage Assistance program provides farm workers and community members in Santa Cruz County who qualify with a zero percent, \$100,000 loan to help pay for a down payment on a first home.

Participants can use the program to buy a home, condo, or townhome in Santa Cruz County. All homes have income, age and size requirements. This program helps families become first-time homeowners by purchasing affordable homes in the community. Families will not spend more than 30% of their income on housing costs.

Sarah's Story

Sarah Cooper, a dedicated special education teacher and lifelong Santa Cruz local, never thought owning a home was possible. But thanks to Habitat for Humanity Monterey Bay's CalHome first-time homebuyer loan, she was able to buy her own home. Sarah was able to achieve what many in her position only dream of: purchasing a home well below the California average first-time buyer age of 49.

Sarah is relieved that she can live in the community she loves. **"I'm so grateful to Habitat for this program."**



Rachel and Mark's Story

Habitat for Humanity Monterey Bay's CalHome first-time homebuyer program allowed Rachel and Mark Gerber to secure a larger down payment on their first home: a 3-bedroom, 1.5-bath single-family home. Their dream of owning a home in Santa Cruz County became a reality and CalHome allowed them to secure an affordable mortgage and stay in the community they love.

Rachel called it "a true dream". Their forever home brings stability, security, and hope for a bright future in Santa Cruz.



Leadership

Habitat for Humanity Monterey Bay is poised to grow and serve more families, thanks to a strong financial foundation, an experienced Board of Directors, dedicated volunteers, and trusted name recognition. Our Board plays a vital role in guiding the organization, setting strategic direction, providing oversight, and supporting key initiatives that build strength, stability through safe, affordable housing.

Management

Catherine Stihler
Chief Executive Officer

Tracy New
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Gabby Rubio
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David Tausheck
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Scott Thomas
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Kevin Donnelly
Board Treasurer

Gabe Sanders
Board Secretary

Doug Mahone
Member at Large

Nancy Amadeo

Delmy Cardoza

Frank Halasz

Maxwell Sinclair

Kelly Stracke

David Torres

Financial Table

Audited Financials

July 1, 2023 – June 30, 2024

Income

Sale of Homes	\$1,163,000
Contributions & Grants	\$1,191,464
Debt Converted to Grant	\$637,329
ReStores	\$1,051,356
In-Kind Donations	\$1,231,780

Total Income

\$5,274,929

Expenses

Program Support	\$2,884,292
ReStores	\$2,084,479
Management & General	\$380,305
Fundraising	\$282,623

Total Expenses

\$5,631,699

Our Volunteers

The Heart Of Habitat



Habitat for Humanity Monterey Bay is truly fortunate to have an extraordinary team of devoted, passionate, and generous volunteers. Their unwavering support, kindness, and tireless efforts are essential to our mission of building safe, affordable homes. **These incredible individuals bring hope and opportunity to our community, helping families lay the foundation for a brighter, more secure future.**



We'd like to thank all our donors for their generous support!

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*For a full list of our donors, please visit
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Building Affordable Housing in Santa Cruz County and Monterey County

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