A Habitat OC Home Creates a Ripple Effect for a Fullerton Family

Armando learned the importance of working hard to attain the American Dream of homeownership when he saw his parents build his Habitat OC home.

In 2007, Armando was living with his parents, brother, and sister in a cramped apartment in Fullerton. One day, they received a knock on the door from a group of volunteers who were there to tell them they were selected for the Habitat OC program. They couldn’t believe it.

“We always looked for a home we could afford and all we could find were apartments in the worst areas,” said Bertha, Armando’s mother. “They said we were accepted and it was hard for us to believe until they said, ‘now you will own a home.’”

Armando’s parents began to build his future Habitat OC home and he was able to volunteer alongside them. “I remember waking up every weekend wanting to see how I can help build our first home. Whether that was digging trenches or framing my room’s wall, our family took pride in building that house with our hands.”

Once the family moved into their Habitat OC home in Fullerton, their lives began to change.

“There are so many blessings to a Habitat OC home, but the one thing I truly appreciate is the fact that it allowed us to nurture our futures. Habitat allowed our parents to have a great work/life balance as well as allow us, their children, to focus on our education and careers. I can truly say that the effects of Habitat have rippled through my life far beyond my childhood.”

More than 10 years later, Armando is still feeling the ripple effects of the Habitat OC home his parents purchased.

“I am now married, am a business owner, and have two little boys. My wife and I recently purchased our first traditional home in the city of Fullerton where we are extremely excited to raise our young family.”

As for his parents, Armando says they are still enjoying their Habitat OC home.

“My parents still love and live in their Habitat home. Through Habitat for Humanity, my parents were given a chance to provide a stable future to their children. In turn, I am now able to strive for a better future for my growing family. My parents and I could never express all the gratitude we have towards all the donors that made our home possible. Thank you for continuing to support a great organization like Habitat for Humanity.”

What We Accomplished in Fiscal Year 2017-2018

Habitat OC proudly:

- Completed two homes in Placentia and five homes in Santa Ana that were sold to low-income and moderate income families.
- Our Habitat OC Hand-Up Home Repair program completed 16 total repairs this year, serving 33 individuals and nine veteran families. Our Home Repair team also added a Home Repair program for senior and/or disabled residents of Rancho Santa Margarita.
- Continued to revitalize the Woodcrest community in Fullerton by partnering and collaborating with residents, non-profits, stakeholders, and local businesses and focused on resident leadership as part of the Neighborhood Revitalization effort.
- Held our 7th Annual Building Dreams Fundraising Breakfast where we raised $367,976 in pledges in one hour to support Habitat OC.
- Raised $201,220 at the 10th Annual Leaders Build Day, where more than 90 Orange County business leaders gathered to build frames for our Habitat OC homes.
- Led a Global Village trip to Romania where Orange County volunteers traveled internationally to help build affordable Habitat for Humanity homes.
Letter from the President

In the face of incredible need, success cannot be measured in the same old ways. It must be measured in momentum and scale. Are we doing enough? Can we do more? Habitat for Humanity of Orange County seeks to put love and faith into action and bring people together to build homes, community, and hope. When people believe in that mission, an economic downturn is not just an obstacle; it is an opportunity to broaden the path to success. A housing recession is not a hindrance; it is a chance to find new ways to reach more people in need.

The ever-expanding Habitat OC tool kit includes advocacy, preparing families for college, training in construction skills, and financial literacy. Building safe, decent homes remains the heart of Habitat OC’s work and will always be its most tangible symbol of hope. Every family Habitat OC serves is unique, with different needs and challenges. There is no one-size-fits-all housing solution, but there are many ways to help. There are many roads home.

This was an especially meaningful year for me, Habitat for Humanity of Orange County is celebrating 30 years of helping create a world where everyone has a decent place to live and the completion of 11 Habitat OC homes in 2018. I feel energized again by experiencing the impact of Habitat OC’s work on homeowner families, on communities and on volunteers. Every day, I see how one person’s commitment to make a positive change inspires many and how the ripples from those acts of kindness affect others. I am so grateful to all those who lead boards, volunteer in Habitat for Humanity ReStores, make generous donations, and work alongside partner families and community groups to help us build homes, community, and hope. As we look to the coming years, I invite you to join us for another 30 communities. Help create a world where everyone has a decent place to live.

Sharon Ellis
President/CEO

Your Legacy, Their Future

Greg and Mary Kay and have been involved with Habitat for Humanity OC since 1993. One of the members at their Catholic parish shared with them that they can easily set their budget goals and priorities while giving to Habitat OC monthly through auto-pay. Since then, Greg and Mary Kay have been a steady and reliable donor helping to further the mission of Habitat OC. Through the grace of God, both Greg and May Kay have contributed their time working alongside families on build sites, hosting special fundraisers, and supporting the Catholic Coalition through their parish St. Edward the Confessor. They have even shared this giving opportunity with other Habitat supporters who can enjoy the convenience of monthly giving and know that OC families and children can make their dreams come true with home ownership.

In addition, by giving monthly, they qualify as members of the Dream Builder Society and attend special events throughout the year. Lastly, Greg and May Kay recently joined the Future Builder’s Legacy Society by committing to include a provision in their will or trust specifying Habitat OC as a beneficiary. They are laying the foundation for bright futures with their generous spirits and concern for the community. “Our hearts are with Habitat OC in many different areas because we grieve for families that are without a stable, safe, loving place to call home. We love Habitat!” To learn more, please call Mary Beth Steen at (714) 434-6200 x222.
**Habitat for Humanity of Orange County, Inc.**

*Statement of Financial Position as of June 30, 2018*

### Assets

<table>
<thead>
<tr>
<th></th>
<th>FYE 2017</th>
<th>FYE 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>2,265,549</td>
<td>1,468,895</td>
</tr>
<tr>
<td>Cash and cash equivalents - restricted</td>
<td>1,963,193</td>
<td>1,042,323</td>
</tr>
<tr>
<td>Promises to give</td>
<td>621,307</td>
<td>541,791</td>
</tr>
<tr>
<td>Other receivables</td>
<td>2,368</td>
<td>25,526</td>
</tr>
<tr>
<td>Inventory - Homes for sale</td>
<td>1,031,001</td>
<td>856,114</td>
</tr>
<tr>
<td>Inventory - ReStores</td>
<td>320,190</td>
<td>323,132</td>
</tr>
<tr>
<td>Prepaid expenses and deposits</td>
<td>118,190</td>
<td>128,253</td>
</tr>
<tr>
<td>Housing assets, at net realizatble value</td>
<td>4,815,737</td>
<td>5,207,904</td>
</tr>
<tr>
<td>Investment in joint venture</td>
<td>5,627,589</td>
<td>-</td>
</tr>
<tr>
<td>Mortgages receivable, net of unamortized discount</td>
<td>6,058,943</td>
<td>5,927,152</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>64,516</td>
<td>54,152</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>22,888,583</td>
<td>15,575,242</td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th></th>
<th>FYE 2017</th>
<th>FYE 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>887,810</td>
<td>411,109</td>
</tr>
<tr>
<td>Property tax and insurance impounds</td>
<td>139,980</td>
<td>132,524</td>
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<tr>
<td>Deferred mortgage receipts</td>
<td>176,162</td>
<td>39,362</td>
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<tr>
<td>Security deposits</td>
<td>487,557</td>
<td>324,332</td>
</tr>
<tr>
<td>Line of credit</td>
<td>500</td>
<td>-</td>
</tr>
<tr>
<td>Notes payable</td>
<td>4,022,751</td>
<td>2,873,245</td>
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<tr>
<td>Long-term debt</td>
<td>7,844,846</td>
<td>1,029,343</td>
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<tr>
<td><strong>Total liabilities</strong></td>
<td>13,359,606</td>
<td>4,809,915</td>
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### Net Assets

<table>
<thead>
<tr>
<th></th>
<th>FYE 2017</th>
<th>FYE 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>8,120,435</td>
<td>9,841,920</td>
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<tr>
<td>Temporarily restricted</td>
<td>1,208,542</td>
<td>923,407</td>
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<tr>
<td><strong>Total net assets</strong></td>
<td>9,328,977</td>
<td>10,765,327</td>
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</tbody>
</table>

**Total liabilities and net assets**

<table>
<thead>
<tr>
<th></th>
<th>FYE 2017</th>
<th>FYE 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>22,888,583</td>
<td>15,575,242</td>
</tr>
</tbody>
</table>

### FY 2018 Revenue

<table>
<thead>
<tr>
<th></th>
<th>FYE 2018</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>ReStore revenues</td>
<td>2,291,840</td>
<td>24.4%</td>
</tr>
<tr>
<td>Other income</td>
<td>2,291,277</td>
<td>24.4%</td>
</tr>
<tr>
<td>Contributions</td>
<td>2,009,512</td>
<td>21.3%</td>
</tr>
<tr>
<td>Home sales</td>
<td>1,465,500</td>
<td>15.6%</td>
</tr>
<tr>
<td>Special events</td>
<td>487,557</td>
<td>6.6%</td>
</tr>
<tr>
<td>Donated materials</td>
<td>387,390</td>
<td>4.1%</td>
</tr>
<tr>
<td>Interest income</td>
<td>163,433</td>
<td>1.7%</td>
</tr>
<tr>
<td>Rehab income</td>
<td>131,007</td>
<td>1.4%</td>
</tr>
<tr>
<td>Rental income</td>
<td>43,508</td>
<td>0.5%</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td>9,407,360</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

### FY 2018 Expenses

<table>
<thead>
<tr>
<th></th>
<th>FYE 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program costs</td>
<td>4,956,247</td>
</tr>
<tr>
<td>ReStore expenses</td>
<td>2,083,597</td>
</tr>
<tr>
<td>Fundraising</td>
<td>423,817</td>
</tr>
<tr>
<td>General and admin</td>
<td>252,056</td>
</tr>
<tr>
<td>Special events</td>
<td>168,492</td>
</tr>
<tr>
<td>HFHI contributions</td>
<td>60,641</td>
</tr>
<tr>
<td>Rental expenses</td>
<td>26,160</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>7,971,010</td>
</tr>
</tbody>
</table>

**Net Income**

<table>
<thead>
<tr>
<th></th>
<th>FYE 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>1,436,350</td>
</tr>
</tbody>
</table>

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*Celebrate five years of Habitat OC’s Neighborhood Revitalization effort in Oakhurst Westwood neighborhood*
Honor Roll of Donors
Thank you to our 2017-2018 donors for their investment in the mission and vision of Habitat OC. Our entire community is strengthened by their support.

$100,000 +
- Catholic Coalition

$50,000 - $99,999
- Anonymous
  - Bank of America Charitable Foundation
  - The Estate of Danny Letner
  - Jakob and Kenneth Letler
  - Janet McKeen Family Trust A
  - St. Joseph Health, Community Building Initiative
- Wells Fargo Foundation
- Zillow Group

$25,000 - $49,999
- Anonymous
- Teanau and Robert Barker
- Biglif
- Caithly Foundation
- The Estate of Mary B. DeSloover
- The Joe Matheson Foundation
- John H. & Wilma Davis Foundation
- Edwards Lifesciences
- First American
- First Bank
- Fiducium, Inc.
- Eileen and Donald Goodwin
- Ruth Ann Hixon
- Hyundai Motor America
- Hunt and Dallas Woldense
- Susan and Scott Jackson

$10,000 - $24,999
- AHRMP Public Mechanical
- Assured Specialty Property
- Mr. Kevin F. Black, Buckner Charitable Trust
- Bank of California
- Susan and Allen Boerner
- Charm and Steve Brink
- Chad Foundation
- The Estate of Helen M. Chase
- Cross Family Foundation
- John H. & Wilma Davis Foundation
- Edmonds Urbanisms
- First American
- First Bank
- Fiducium, Inc.
- Eileen and Donald Goodwin
- Ruth Ann Hixon
- Hyundai Motor America
- Hunt and Dallas Woldense
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Thank you to our 2017-2018 donors for their investment in the mission and vision of Habitat OC. Our entire community is strengthened by their support.
Thank You to our Dream Builders Society Donors
Dream Builders Society members are donors who make multi-year pledges to Habitat OC.

GIFT OF HOME ($25,000+ /yr)
Anonymous
Susan and Robert Barker
Karesa and Anderson King
Aisha and Kenneth Lickel
The John H. MacPherson Foundation
Barbara and Larry Davis
Sam Dawson
Kirsten and Douglas DeCinces
Chris DeFazio
Victoria and Ronald DeFazio
Thom DeGroof
Eleanor and Joseph Dunn
Susan and Marc Eilenberg
Graham Ellis
Elyse S. Ellis

GIFT OF A DREAM ($10,000-$24,999/yr)
Susan and Allen Boerner
Polly S. Buckingham
Heather L. Burns
Irene and Kent Burrows
Susan and Bradley Morton
Sean P. Moran
Kelly Moore
Susan Montoya
Cathy Medeiros-Wede
Heather McKenzie-Densmore and John Densmore
Cathy and Mark Mathews
Mary Ahern Mathews
Cathy and Mark Mathews
Heather Holmstrom-Demening and John Demening
Cathy Nedoms-Wise
Susan Montoya
Kelly Moore
Sue Mamer
Tammy and Austin Major
Ian MacNeil
Jennifer Lyons
Eric and Julie Nelson
Mary Murphy
Eric and Juliet Nelson

GIFT OF INDEPENDENCE ($1,000-$9,999/yr)
Sue and Charles Artis
Sandra and Robert Barker
Liz and Mark Beattie
Laurel and Joseph Bennington
Christine and David Booher
Lourdes and Joseph Bennington
Liz and Mark Beattie
Jennifer and Christopher Baiocchi
Dawn and Charles Antis
GIFT OF INDEPENDENCE ($1,000-$9,999/yr)
Susan and F. Peter Reum
Richard Randolph
Barbara and Randall Widelitz
U.S. Trust, Bank of America Private Wealth Management
USAA
Barbara and Randall Widelitz
Zwick Construction

Energistic Solutions, Inc.
Enterprise Holdings Foundation
First Christian Church of Fullerton
First Republic Bank
Victoria and Robert Hoch
Carolyn and Harold Foster
Candi and Gabe Jordan
Susan E. Gilmore
GOHRKels
Victoria and Tom Gray
Tom Haigh
Mary and Ed Hall
David Hanlon
Caroline R. Hanson
Michael Harkesy
Donna and Mark Hoover
John Hoff
HBC Construction Management
Inwood Electric
Kathryn Jackson
Elizabeth A. Jackowski
Donor and David Jeffers
Mark Jeffers
Brian Jow
Hayley and Paul Johnson
Elizabeth Kefer
June Kim
Wendi and Jason Klein
Knights Of Columbus 12834-St. Timothy Council
Knights Of Columbus 16441-St. John Paul II
Laguna Nigel Presbyterian Church
Jeanne Lamb-Lidd
John Librecz
Janet Logan
Edwin Lunde
Jennifer Lynes
Lynn and Gary Machan
Jan Macphail
Tammy and Austin Major
Sue Nome
Manufacturers Bank
Georgetown and Donald Mannina
MBB Challenge for Charity
Marlin McCallum
Ritch McGinn
Scott Mellor
Susan Montoya
Kelly Mou
Christina Woods-Mouhan
Lee Molon
Mary Murphy
Eric and Julie Nelson
Brigid Nuzzo
Nussbaum LLP

Habitat OC
begins building
two new homes
in Tustin
with the gift of
the Catholic
Coilition

Habitat OC
celebrates
National Women Build Week
2017-2018 Annual Report | Page 5

Michael Kuzas
Mary Kuzas
Ots Elizabeth Company
Our Lady Queen of Angels
Paul Capital, Inc.
Robert A. Parker
Wendy Pate
Lynda and Joe-Patting
Patrick Pendeville
RT2
Richard Randolph
Barbara and F. Peter Reum
Susan E. Rhodes
Riverbank Real Estate Group
Korin and Jeff Ross
Phyllis Schaub
Robert Anderson Schuyler
Kathleen and Michael Stagg
Sharon and Sean Inc.
Shoreline Company Foundation
Shoupard Bros. Inc.
Lori Seger
Jill Shinneman
Rene Bidwedd and Rev. Dr. Stanley D. Smith
Kay Stidman
State Farm Insurance
Door Haflter
Barbara Stewart
Stibb Nosbus
Sunniet Stewart
Sumnet Electric, Inc.
Dean Stiff
Helen Susovsky
Target Corporation
David Team
Doug Thomas
William L. Tomney
Deborah A. Thompson
Elizabeth and Jerome Thompson
Total Equipment Rental, Inc.
A. P. Triglio
United Rentals
Ventrica Consulting
D.T. and Robert Warrin
Jeffery Witek
Matthew Witek
Rebecca Welch
Westminster Lutheran Church of Hope
Robert Whitman
Mary Kay and Gregory Wise
Woodcraft, Sawyer & Company
Cindy Zercher

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Dream Builders Society members are donors who make multi-year pledges to Habitat OC.

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Victoria and Ronald DeFazio
Thom DeGroof
Eleanor and Joseph Dunn
Susan and Marc Eilenberg
Graham Ellis
Elyse S. Ellis

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Sue Mamer
Tammy and Austin Major
Ian MacNeil
Jennifer Lyons
Eric and Julie Nelson
Mary Murphy
Eric and Juliet Nelson
Hugo Naio
Jane and Robert Parker
Lynda and Joseph Preemng
Patrick Preemling
Laurie and Ramon Reeves
Vivien and Jeff Ross
Kim M. Shepherd
 Renee Bidwedd and Rev. Dr. Stanley D. Smith
Cynthia Carr and The Rev. Kay Sylvester
Sammy Tobin
Elisa and Frank Thompson
Kathleen and Michael Valentine
Jeffrey Witek
Rebecca Welch
Mary Kay and Gregory Wise
Adelle Weston
Wendy and Robert Yoder

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Mary Kuzas
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Habitat OC
begins building
two new homes
in Tustin
with the gift of
the Catholic
Coilition

Habitat OC
celebrates
National Women Build Week
donor spotlight

Zillow Partners through Philanthropy and Volunteerism

While many companies and organizations can say they have donated large sums of money to a variety of causes, few have hit the ground running quite as quickly as Zillow. Zillow is the leading real estate and rental marketplace dedicated to empowering consumers with data, inspiration, and knowledge around the place they call home, and connecting them with the best local professionals who can help. As new donors to Habitat for Humanity of Orange County, Zillow has proven that they too share our vision of building a world where everyone has a decent place to live.

Zillow has shown their belief in the power of home ownership for low and moderate-income families by giving to Habitat OC in a variety of ways. From donating cash, spending more than 200 hours helping to build homes for families in need, and continuously donating their in-kind services by using their web expertise to help Habitat OC with new tools and strategies – Zillow has proven their dedication to our organization.

“At Zillow Group, we know how important it is for a family to own a home,” said Stacey Newman, Facilities Manager at Zillow Group. “Working with Habitat for Humanity of Orange County allows us to help more families achieve the dream of homeownership and gives our employees a chance to support the mission of Habitat in a direct, hands-on way.”

As an organization, Habitat OC is excited about the partnership. “Zillow’s impact on Habitat OC goes beyond their donations,” said Chris Baiocchi, Vice President of Fund Development for Habitat OC. “Zillow team members are generous and passionate about our mission and the organization shares our belief that families gain strength, stability, and self-reliance through home ownership.” In just a few years, Zillow has proved their dedication to giving back to the community by giving generously of their time, talent and treasure.

We are looking forward to building a strong relationship with Zillow for many years to come.
The Habitat for Humanity of Orange County ReStore locations in Anaheim and Santa Ana are non-profit home improvement stores and donation centers that sell quality new and gently-used furniture, appliances, home décor, and building materials to the public at discounted prices. Proceeds help fund the construction of affordable Habitat for Humanity of Orange County homes. The public is encouraged to shop, donate, and volunteer.

What We Accomplished in 2017-2018

- Raised more than $45,000 through our fuel recovery program. These donations help defray the costs associated with providing a donation pick-up service.
- Received and resold nearly 7,500 donations of new and gently-used home furniture and building materials, with each donation including either one or multiple items, increasing our donations by more than 30% from the previous year.
- Collected and diverted 105,601 pounds of electronic waste and other recyclables from the landfill.
- Raised nearly $2,000 through the Register Round-Up program. These donations are given by Habitat OC ReStore shoppers rounding up the change from their in-store purchases to donate to Habitat OC.
- Collected and diverted 105,601 pounds of electronic waste and other recyclables from the landfill.
- Continued our partnership with Second Harvest Food Bank of Orange County through their Holiday Food Drive. We collected 477 lbs. of food in partnership with the Second Harvest Food bank, which equates to approximately 397 meals that go towards children, seniors, and families in OC.

Thank you to our 2017-2018 Habitat OC ReStore Donors

$100,000+
Porcelanosa USA
Venetian Tile & Stone Gallery

$50,000 - $99,999
3 Day Blinds
Access Lighting
Laguana's Fancy Faucets

$25,000-$49,999
De Benedictus Design Center Associates DDA Inc.
Light Bulbs Etc.
Marazzi Tile
Mcke & Company
Mx Electronics
The Finishing Touch Floors

$10,000 - $24,999
Albertini Italian Windows and Doors, LLC
Avalon Tile Wholesalers
Baywood Development
Bischof Drapery Work Room, Inc.

$5,000 - $9,999
Anaheim/Orange County Visitor and Convention Bureau
Arnold Construction
Art & Stone
Beachwood Partners EBLLC
Coast Floors, Inc.
Cruz Modular Inc.
Damon Soraya Inc.

$2,500 - $4,999
ACI Inc.
B&C Custom Bath Hardware
Budget Blinds
California Closets
California Mantel & Fireplace
Capistrano Hardwoods
Chapman University
Clayton Builders, Inc.

$100,000 - $24,999
Abloom

714.434.6266
Donation Hotline: 714.434.6202
DonationHotline@ReStoreOC.org
www.ReStoreOC.org

Schedule a Donation Pick-Up at: www.HabitatOC.org/DonateToReStore
In this Annual Report, we celebrate our fiscal year 2017-2018 accomplishments and recognize those who helped us continue our mission of creating a world where everyone has a decent place to live. Because of you, we have been able to serve more than 1,500 women, men, and children in Orange County. We would like to take this opportunity to thank you for offering families a hand-up, not a handout, and to share news on our most recent work and future plans.

Looking ahead, Habitat OC plans to:

• Complete two homes in Tustin, and two in Fullerton.
• Begin building four homes in Fullerton.
• Continue to vigorously market our homes for sale to active military, veterans and to families of fallen warriors.
• Expand Habitat OC’s Neighborhood Revitalization effort into the South Fullerton region to better serve the community.
• Grow the Habitat Hand-Up Home Repair program throughout Orange County, with a focus on veterans, to serve more limited-income homeowners who are unable to maintain their homes due to age, disability or financial stress.