Habitat for Humanity of Orange County

**Families Served**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development/Constitution</td>
<td>222</td>
</tr>
<tr>
<td>Home Repair</td>
<td>100</td>
</tr>
<tr>
<td>Neighborhood Revitalization</td>
<td>637</td>
</tr>
<tr>
<td>Family Services</td>
<td>494</td>
</tr>
<tr>
<td>Global Outreach</td>
<td>614</td>
</tr>
<tr>
<td>FY2018-19 Total</td>
<td>2,067</td>
</tr>
</tbody>
</table>

714.434.6200 | HABITATOC.ORG | Facebook | Twitter | Instagram
Letter from the President

Orange County is more than a county of movers and shakers and dealmakers; it is a county of neighborhoods where our children play and go to school, where we work and make our roots. It is our launching pad and our resting place. It is our home. Though they share our passion, many of our neighbors cannot truly call Orange County their home. They are the hard-working who rise early, or stay late to close up at night, or work two or three jobs. For their home, their safe space, they must travel further afield just to find something even moderately affordable. If they do live in the county, they almost certainly live in overcrowded, unsafe or inadequate housing and are significantly rent-burdened.

If you know Habitat for Humanity, you know that we believe in partnering with families to provide the opportunity for decent and affordable homeownership. But affordable homeownership in Orange County? That’s an oxymoron, right? Wrong. Since 1988, Habitat for Humanity of Orange County has delivered the dream of homeownership to more than 250 families and revitalized more than 100 community spaces through a combination of new construction and preservation programs.

We know we cannot build our way out of the affordable housing crisis; instead we must also preserve the affordable homeownership units that already exist in low-income neighborhoods across Orange County. In order to serve the homes and families in desperate need of our help, we launched a far reaching Home Repair Program. We’re also continuing to work with residents in South Fullerton to reinvigorate neighborhoods, parks, and other community centers through partnerships with local stakeholders and local government. While we are true to our roots, we are branching out in newer and bolder directions. Orange County requires that our model be flexible, that our vision be bold, and that everyone finds a way to engage—as volunteers, supporters or as future homeowners. In this annual report, you’ll see the many people it took to help Habitat OC have another successful year. We could not have done any of it without you, our generous supporters.

Sharon Ellis
President/CEO
2018-19 Board of Directors

JoAnn Anderson
Managing Director,
Bank of America Private Wealth Management

Charles Antis
President, Antis Roofing & Waterproofing, Inc.

Robert Barker
President (retired), Parker Aerospace

Francisca Gonzalez Baxa
Attorney at Law
Law Offices of Francisca Gonzalez Baxa

David Booher
VP Global Operations & Integrated Supply Chain
Spectrum Brands HHI

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President, TCA Architects

Frank Ferrara
EVP, Customer Satisfaction (retired)
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ActivCare Living

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Robert Montgomery
Principal, ARBOR Real Estate Professionals

Susan Montoya
Senior VP, Corporate CRA Officer, First Bank

Bradley Morton
President (retired), Eaton Corp

Hugo J. Nuño
Senior Vice President, First Foundation Bank

Rev. Dr. Stanley D. Smith
Pastor (retired)
First Christian Church of Orange

The Rev. Kay Sylvester
Rector, St. Paul’s Episcopal Church

John Schaefer
President, TriMas Aerospace

Kim Shepherd
Chairwoman (retired)
Engage 2 Excel

Marcy Tieger
Managing Director, Symphony Advisors, LLC

Michael Valentine
Executive VP, Construction Management
RiverRock Real Estate Group

Board Emeritus

J. P. "Pat" Kapp
J. P. Kapp Civil Engineers

Joseph Perring
Perring Consulting

Mark Mathews
Vice President, Epson America, Inc.
### Habitat for Humanity of Orange County, Inc.

#### Statement of Financial Position as of June 30, 2019

<table>
<thead>
<tr>
<th>Assets</th>
<th>FYE 2018</th>
<th>FYE 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>1,468,895.00</td>
<td>2,980,338.00</td>
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<tr>
<td>Cash and cash equivalents - Restricted</td>
<td>1,042,323.00</td>
<td>772,607.00</td>
</tr>
<tr>
<td>Promises to give</td>
<td>541,791.00</td>
<td>431,813.00</td>
</tr>
<tr>
<td>Other receivables</td>
<td>25,526.00</td>
<td>9,569.00</td>
</tr>
<tr>
<td>Inventory - Homes for Sale</td>
<td>856,114.00</td>
<td>474,159.00</td>
</tr>
<tr>
<td>Inventory - ReStores</td>
<td>323,132.00</td>
<td>253,292.00</td>
</tr>
<tr>
<td>Prepaid expenses and deposits</td>
<td>128,253.00</td>
<td>181,916.00</td>
</tr>
<tr>
<td>Housing assets, at net realizable value</td>
<td>5,207,904.00</td>
<td>1,978,803.00</td>
</tr>
<tr>
<td>Mortgages receivable, net of unamortized discount</td>
<td>5,927,152.00</td>
<td>5,720,121.00</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>54,152.00</td>
<td>47,464.00</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>15,575,242.00</strong></td>
<td><strong>12,850,082.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>411,109.00</td>
<td>427,993.00</td>
</tr>
<tr>
<td>Property tax and insurance impounds</td>
<td>132,524.00</td>
<td>120,994.00</td>
</tr>
<tr>
<td>Deferred mortgage receipts</td>
<td>39,362.00</td>
<td>15,955.00</td>
</tr>
<tr>
<td>Security deposits</td>
<td>324,332.00</td>
<td>22,601.00</td>
</tr>
<tr>
<td>Line of credit</td>
<td>-</td>
<td>304,444.00</td>
</tr>
<tr>
<td>Notes payable</td>
<td>2,873,245.00</td>
<td>1,472,016.00</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>1,029,343.00</td>
<td>632,243.00</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>4,809,915.00</strong></td>
<td><strong>2,996,246.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>9,841,920.00</td>
<td>9,240,350.00</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>923,407.00</td>
<td>613,486.00</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td><strong>10,765,327.00</strong></td>
<td><strong>9,853,836.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total liabilities and net assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>15,575,242.00</strong></td>
<td><strong>12,850,082.00</strong></td>
</tr>
</tbody>
</table>
### FY 2019 Revenue

![Revenue Pie Chart]

<table>
<thead>
<tr>
<th>Revenue:</th>
<th>FY 2019</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>2,096,975.00</td>
<td>18.50%</td>
</tr>
<tr>
<td>Donated materials and services</td>
<td>346,578.00</td>
<td>3.06%</td>
</tr>
<tr>
<td>Interest income</td>
<td>177,289.00</td>
<td>1.56%</td>
</tr>
<tr>
<td>Rehab income</td>
<td>340,983.00</td>
<td>3.01%</td>
</tr>
<tr>
<td>Rental income</td>
<td>58,102.00</td>
<td>0.51%</td>
</tr>
<tr>
<td>ReStore revenues</td>
<td>2,422,800.00</td>
<td>21.37%</td>
</tr>
<tr>
<td>Home sales</td>
<td>5,127,000.00</td>
<td>45.22%</td>
</tr>
<tr>
<td>Special events revenues</td>
<td>743,809.00</td>
<td>6.56%</td>
</tr>
<tr>
<td>Other income</td>
<td>24,011.00</td>
<td>0.21%</td>
</tr>
</tbody>
</table>

Total Revenues: 11,337,547.00 100%

### FY 2019 Expenses

![Expense Pie Chart]

<table>
<thead>
<tr>
<th>Expense:</th>
<th>FY 2019</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Activities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ReStore</td>
<td>2,099,097.00</td>
<td>17.14%</td>
</tr>
<tr>
<td>Special events</td>
<td>204,840.00</td>
<td>1.67%</td>
</tr>
<tr>
<td>Rental</td>
<td>16,584.00</td>
<td>0.14%</td>
</tr>
<tr>
<td>Program activities</td>
<td>9,010,690.00</td>
<td>73.56%</td>
</tr>
<tr>
<td>Total Program Activities</td>
<td>11,331,211.00</td>
<td>92.51%</td>
</tr>
</tbody>
</table>

Supporting Activities:
- Management and general | 334,979.00 | 2.73%  |
- Fund development       | 582,848.00  | 4.76%  |
| Total Supporting Activities | 917,827.00  | 7.49%  |

Total Expenses: 12,249,038.00 100%

**Net Income (Loss)** (911,491.00)
Thank you to our 2018-2019 donors for their investment in the mission and vision of Habitat OC. Our entire community is strengthened by their support.

### $100,000 +
- Anonymous
- Automobile Club of Southern California†
- The Estate of Jean A. Barrett
- Belote Family Trust
- Build for Unity Coalition†
- Catholic Coalition†
- Change A Life Foundation
- The Home Depot Foundation
- Presbyterian Coalition†
- Royal Business Bank LA
- Simpson Strong-Tie Company, Inc.
- Sony PlayStation
- The Stephanie Sorensen Charitable Fund
- Geoffrey L. Stack
- Richard & Elizabeth Steele Fund
- David M. Stone
- Succession Capital Alliance Foundation
- TCA Architects
- US Bank National Association Community Affairs
- The Don Yoder Foundation

### $50,000 - $99,999
- Anonymous
- St. Joseph Health, Community Building Initiative
- Schneider Electric
- Wells Fargo Foundation

### $25,000 - $49,999
- Anonymous
- Bank of America Charitable Foundation
- BigRentz
- Cathay Bank Foundation
- Fastmasters, Inc.
- The Estate of Isabel Gimenez
- Ellen and Donald Goodwin
- John and Kenneth Lickey
- Mr. Cooper
- The Vasant and Prabha Rathi Foundation
- Spectrum Brands
- Union Bank Foundation
- Zillow Group

### $10,000 - $24,999
- Absolute Technologies, Inc.
- AMPAM Parks Mechanical
- Antis Roofing & Waterproofing, Inc.
- Kevin F. Backer, Backer Charitable Trust
- Banc of California
- Suzanne and Robert Barker
- Susan E. Barnum
- Tasia and John Boyle
- California Bank & Trust
- Corpus Christi Catholic Church
- Cox Communications
- Laurie and Scott Dubchansky
- Edwards Lifesciences
- First Bank
- Habitat for Humanity of California Inc.
- Nancy C. Hermann
- George Hoag Family Foundation
- Neda and Dallas Imbimbo
- Lee & Associates
- Pacific Life Foundation
- Pacific Western Bank
- Parker Aerospace Group
- Valerie and Jeff Roos
- The Estate of Isabel Gimenez
- Belote Family Trust
- Build for Unity Coalition†
- Catholic Coalition†
- Change A Life Foundation
- The Home Depot Foundation
- Presbyterian Coalition†

### $5,000 - $9,999
- 10 Management Group
- Evelyn S. Airey Charitable Fund
- Alpha West Holdings
- American Business Bank
- Anonymous
- Bernards
- Erica and Rafael Berrios
- Christine and David Booher
- Karen and Steve Brink
- Brown-Forman
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- Hugo Nuño
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- Our Savior’s Lutheran Church
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- St. Edward the Confessor Catholic Church
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- David Taussig
- TriMas Aerospace
- Trinity United Presbyterian Church
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- Kathryn and Michael Valentine
- VCA Structural
- Wynne Systems
- Adelle Yeaton

### $2,500 - $4,999
- Abstrax Tech Inc.
- Accurate Steel Treating
- All Metals Processing of Orange County
- Applied Medical
- ARBOR Real Estate Professionals
- Arthur J. Gallagher & Co.
- ASAP Semiconductors
- AstraZeneca
- AvalonBay Communities, Inc.
- AVCO Charitable Foundation
- Burnham Benefits
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- Cambria Capital LLC
- Camden Development
- CBRE Asset Services
- Cisco Systems
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- Sharon Ellis
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- First Presbyterian Church of Fullerton
- First Republic Bank
- Fleet Yards Inc.
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- Frome Family Foundation
- Hollywood Canteen Foundation
- Donna and Mark Hoover
- Hyundai Motor America
- The Irvine Company
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- Kamran Jabbari
- Johnson & Johnson
- Kaiser Permanente
- Kidder Mathews
- Karina and Anders King
- Wendi and Jason Kliewer
- Knights of Columbus 4922
- The Koll Company
- Largo Concrete, Inc.
- The Leoni Foundation
- LMC, A Lennar Company
- Kathleen and Brett Mansfield
- Suzanne Matherly
- McCarthy Building Companies, Inc.
- MJS Landscape Architecture
- Sean P. Moran
- Susan and Bradley Morton
- Northland Capital Markets
- OMB Electrical Engineers

* Neighborhood Builders † Cornerstone
thank you

Honor Roll of Donors  (continued)

OneOC
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Teresa K. Pasquale
Plex Systems, Inc.
Power Design Inc.
R.D. Olson Construction
Real Foundations
RTwelve
Sts. Simon & Jude Catholic Church
Karen and John Schaefer
Lew Siegler
South Coast Shingle/A1 Building
Standard Drywall
Cynthia Case and The Rev. Kay Sylvester
Thrivent Financial
Toshiba America Business Solutions, Inc.
Toyota
Travelers
Tustin Presbyterian Church
United Healthcare Group
Mr. and Mrs. Jerry Weintraub
Woodruff, Sawyer & Company

$1,000 - $2,499

The Abshier and Reed Families Charitable Fund
Kathy Akashi
Marian and Paul Anderson
Dawn and Charles Antis
Assurant Specialty Property
Autodesk
Joseph Bailey
Jennifer and Christopher Baiocchi
Barbara D. Baranski
Sunita and Chandrakant Baxi
Liz and Mark Beattie
Janis M. Bell
Corin Bernus
Lourdes and Joseph Bennington
Susan R. Bharvani
Karla L. Bjorklund
Barbara and William Bolinger
Nicholas Braun
Poly S. Buckingham
Eduardo Burguero
Harold Burkart
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Marjorie and Alan Carrie
Ann Carter
Peggy Catron and Jerome Premo
Kristin and Aram Chabazian
Charming Charlie, LLC
Christ Lutheran Church
Circle K - Corona
Charlene Clark
Russ Cogdill
Rosalyin Cronmiller
Joan and William Cvengros
Dassa Construction
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Chris Donelson
Eleanor and Joseph Dunn
Ellen Depuy
Paula Durham
Edelman Financial Services LLC
Susan and Marc Ellenberg
Graham Ellis
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Victoria and Robert Fitch
Judith and Eugene Flath
Constance and Frank Fossati
Carolyn and Harold Foster
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Francisca Gonzalez Baxa and Frank Lima
The Gramata Family
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Margaret E. Grube
Gary D. Guzman
Randi Hadley
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David M. Hansen
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Haynes and Boone, LLP
Beth Hufford
IMG Construction Management
Elizabeth A. Jaskoski
Mark Jeffries
Nancy and Thomas Jewell
Robert L. Jones
Gerta Khouw
Elizabeth Kiefer
June Kim
Knights of Columbus 6020-Pope John Paul I
Chelsea and Nick Kovacevich
David K. Kramer
Kathryn Langston
The LaRocco Family Charitable Fund
John Liberati
Carol Lynn and James Light
L.R.M Landscape Architecture
Lynn and Gary Macheel
Ian MacNeil
Robert-Bruce MacVicar
Tammy and Austin Major
Antoinette Mansell
Manufacturers Bank
Georgette and Donald Mareina
Bill Martin
Cathy and Mark Mathews
MBA Challenge for Charity
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Ritch Mclaren
Eleanor A. Mear
Scott Merril
Susan Montoya
Kelly D. Moore
Gus Morales
Christina Woods Moulson
Mary Murphy
Napa Holdings, LLC
Rick Nelson
Eric and Julie Nelson
Newport Center United Methodist Church
Daniel Nichols
Dorothy J. Nicholson
Brigid Noonan
Nossaman LLP
Ann and Joseph Obeigi
Patricia O’Donnell
Steve J. Olo
Our Lady Queen of Angels Catholic Church
Jane and Robert Parker
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Placentia Presbyterian Church
Patrick Prendiville
Presbyterian Church of the Covenant
Richard Randolph
Teri and Mark Rogers
Daria Rose
Katie Rucker
St. John the Baptist Roman Catholic Church
St. Kilian Catholic Church
St. Timothy Catholic Church
Steven Sanfilippo
Audrey Schneider
SchoolsFirst Federal Credit Union
Kathleen and Michael Scroggie
Mary Sewell
Shepard Bros. Inc.
Renee Bidwell and Rev. Dr. Stanley D. Smith
Vicky Staub
Barbara Stewart
Lloyd Stockwell
Helen Swanson
Rick Swinford
Sunny and Hal Tamblin
Kelly Taylor
Mary and Peter Tennyson
Elizabeth and Jerome Thompson
Jason Traut
A. P. Trujillo
Turnipseed-Wilkinson Family Fund
Ugalde Family Charitable Foundation
O.T. and Robert Warren
Mary Kay and Gregory Wise
Yorba Linda Presbyterian Church
Zurich American Insurance Company
Monthly Giving Club Donors

**CARPENTER CLUB**
($100 to $250/month)
William K. Bolinger
Wendi and Jason Kliewer
Allison and Guy Martin
Suzanne Matherly
Marilyn McCollum
Our Savior’s Lutheran Church
Elizabeth and Jerome Thompson
O.T. and Robert Warren
Mary Kay and Gregory Wise

**WALL RAISERS CLUB**
($26 to $50/month)
Hee and Charles An
Kerri and Robert Barry
Judy and Jerome Blackman
Teresa Cano
Linda and Luis Contreras
Charles Cucunato
Susan and Jeffrey Goddard
Colleen and Robert Heineman
Anita and John Lawrence
Paula and Carson Munzing
Arlene and Matthew Pohlman
Julie Tormey
Peggy and Robert Walter
Ellie and Don Westenhaver

**STAKEHOLDERS CLUB**
($51 to $99/month)
Ed Lundgren
Teri Stockman
A. P. Trujillo
Francesca and Michael Verna

**FOUNDATION CLUB**
(up to $25/month)
Gerald Beason
Linda Bennett
Jacqueline and William Borthwick

Thank You to our Future Builders Legacy Society Donors
*Their lasting legacy gifts help low-income families purchase affordable homes in Orange County.*

**The Estates of:**
Anonymous
Suzanne and Robert Barker
The Estate of Jean A. Barrett
Belote Family Trust
The Elizabeth Anne Berry 1998 Revocable Trust
Bertolet Revocable Trust
Sandra S. Brodie
Polly S. Buckingham
The Jean B. Burnett Trust
The Estate of Helen M. Chase
Barbara C. Dahmke
The Estate of Mary B. DeSloover
Doering Family Trust
Dorothy A. Dostal and Kay J. Dostal
Elmer W. Farnsworth
The Estate of Joyce E. Finch
Carol J. Geisbauer
The Estate of Isabel Gimenez
Sabrina Green
Donna and Mark Hoover
Linda Howard
Dawn Hoyle
Rebecca Ingram
Marjorie L. Lester
The Estate of Danny Letner
Gayla K. McDowell Living Trust
McKenzie Family Trust
Heather McKenzie-Densmore and John Densmore
The Estate of Stephen Edward Mead
Amy and Robert Meaux
Kathleen Meyer
Christina Woods Moulson
The Estate of Sylvia Nachsin
Cathy Newman
The Novarro Family Trust
Lynda and Joseph Perring
Victoria M. Regan Trust
Edgar B. Schroeder Trust

Barbara Brinkley
Melanie Butler
Katherine Casserly
Michael Cheever
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Linda and David Drake
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K & R Management, Inc.
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Valerie and James Mitzel
Mary and Terrance O’Connor
Mala Passmore-Strong
Suzanne Privette
Laura and Manuel Rodriguez
Cynthia and Gary Schrey
Kelly and Russell Smith
Marion Swarthout

Hazel U. Simpson Trust
Renee Bidwell and Rev. Dr. Stanley D. Smith
Laura Snyder
Sunny and Hal Tamblin
Barbara Jeanne Wilson
Mary Kay and Gregory Wise
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
- Suzanne and Robert Barker
- Karina and Anders King
- JoAnn and Kenneth Lickel
- The Joe MacPherson Foundation

**GIFT OF A DREAM ($10,000-$24,999/yr)**
- Susan and Allen Boerner
- Neda and Dallas Imbimbo
- Susan and F. Scott Jackson
- Irene and Christopher Veitch

**GIFT OF INDEPENDENCE ($1,000-$9,999/yr)**
- Dawn and Charles Antis
- Jennifer and Christopher Baiocchi
- Liz and Mark Beattie
- Lourdes and Joseph Bennington
- Erica and Rafael Berrios
- Christine and David Booher
- Polly S. Buckingham
- The John L. Cashion Family Foundation
- Peggy Catron and Jerome Premo
- Lisa and Frederick Chambers
- Joan and William Cengros
- Kristi and Douglas DeCinces
- Chris DeFazio
- Victoria and Ronald DeFelice
- Therese DeGroot
- John Devine
- Susan and Marc Eilenberg
- Sharon Ellis
- Sharon and Frank Ferrara
- Catherine and Sam Fullerton
- Francisca Gonzalez Baxa and Frank Lima
- The Gramata Family
- Victoria and Tom Gray
- Rhonda and Roger Groves
- Donna and Mark Hoover
- Linda Howard
- Mark Jeffries
- Stephen Jesson
- Roylene and Paul Johnson
- June Kim
- Chelsea and Nick Kovacevich
- Marushkah and Brett Kurtz
- Jeffrey Lewis
- Carol Lynn and James Light
- Lucas Lujano
- Tammy and Austin Major
- Kathleen and Brett Mansfield
- Mary Aileen Matheis
- Cathy and Mark Matthews
- Cathy Medeiros-Wede

Susan Montoya
Kelly Moore
Sean P. Moran
Susan and Bradley Morton
Mary Murphy
Eric and Julie Nelson
Mary Murphy
Carol and Finbarr O’Neill
Jane and Robert Parker
Lynda and Joseph Perring
Patrick Prendiville
Valerie and Jeff Roos
Kim M. Shepherd
Cindy and William Shopoff
Renee Bidwell and Rev. Dr. Stanley D. Smith
Cynthia Case and The Rev. Kay Sylvester
Sunny and Hal Tamblin
David Taussig
Elsa and Frank Thompson
Kathryn and Michael Valentine
Jeffrey Weiss
Rebecca Welch
Mary Kay and Gregory Wise
Adelle Yeaton
Wendy and Robert Yoder
Thank you for your donations of land, materials, and professional services for Habitat for Humanity of Orange County homes.

**Architects**
Danielian Associates
KTGY Group, Inc.

**Civil Engineers**
Walden & Associates

**Energy Consultant**
Heritage Energy Group
Gouvis Engineering

**Land**
City of Fullerton
City of Tustin

**Landscape Architects**
Hourian Associates
Summers, Murphy & Partners

**Legal Services**
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Gouvis Engineering

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