Letter from the President

Habitat for Humanity of Orange County’s work only happens because of people like you. Your generosity means families can partner with Habitat OC and experience the stability that affordable homeownership and improved living conditions can provide. It’s your participation and support that help families in Orange County improve the quality of their own lives — and those of generations to come. We know that when we do — when we join together — every improvement we make envelops and uplifts us all.

COVID-19 has forced everyone to deeply consider the fundamental importance of home — of having safe, decent and affordable shelter. For far too many families, “shelter in place” only exacerbated the conditions with which they have struggled for so long.

Because of the commitment and creativity of our network, we were able to quickly find our footing and continue forging a path forward. Even as COVID-19 has significantly impacted our ability to build at full capacity in fiscal year 2020 — and likely will continue to do so well into 2021 — we have seen great progress. And yet, as we celebrate our impact, there is still so much work to do.

We know firsthand the benefits of having a safe, decent and affordable place to call home. We also know that far too many Orange County families already struggled with housing before the global pandemic, and we see now how our communities and our neighbors continue to be deeply impacted by COVID-19 — and by the ensuing economic ripple effects that are only exacerbating the existing crisis and will no doubt continue for quite some time.

We will continue to be challenged, but we are ready to meet those challenges through innovation and with your help. Thank you for sharing this vision and thank you for continuing to partner with Habitat for Humanity of Orange County.

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2019-20 Board of Directors

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President (retired), Parker Aerospace

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Attorney at Law
Law Offices of Francisca Gonzalez Baxa

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President, C. J. Light Associates

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Citibank Business Banking

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First Christian Church of Orange

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Board Emeritus

J. P. “Pat” Kapp
J. P. Kapp Civil Engineers

Mark Mathews
Vice President, Epson America, Inc.

Joseph Perring
Perring Consulting
## Statement of Financial Position as of June 30, 2020

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2019</th>
<th>FY 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>2,980,338.00</td>
<td>2,394,678.00</td>
</tr>
<tr>
<td>Cash and Cash Equivalents Restricted</td>
<td>772,607.00</td>
<td>361,421.00</td>
</tr>
<tr>
<td>Promises to Give</td>
<td>431,813.00</td>
<td>250,260.00</td>
</tr>
<tr>
<td>Other Receivables</td>
<td>9,569.00</td>
<td>27,490.00</td>
</tr>
<tr>
<td>Inventory - Home for Sale</td>
<td>474,159.00</td>
<td>1,339,838.00</td>
</tr>
<tr>
<td>Inventory - ReStores</td>
<td>253,292.00</td>
<td>266,365.00</td>
</tr>
<tr>
<td>Prepaid Expenses and Deposits</td>
<td>181,916.00</td>
<td>120,643.00</td>
</tr>
<tr>
<td>Housing Assets, at net realizable value</td>
<td>1,978,803.00</td>
<td>2,935,268.00</td>
</tr>
<tr>
<td>Mortgages Receivable, net of unamortized discount</td>
<td>5,720,121.00</td>
<td>5,474,204.00</td>
</tr>
<tr>
<td>Property and Equipment, net</td>
<td>47,464.00</td>
<td>49,824.00</td>
</tr>
<tr>
<td>Other Asset</td>
<td>872,000.00</td>
<td>654,000.00</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>13,722,082.00</td>
<td>13,873,991.00</td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2019</th>
<th>FY 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>427,993.00</td>
<td>498,817.00</td>
</tr>
<tr>
<td>Property Tax and Insurance Impounds</td>
<td>120,994.00</td>
<td>9,984.00</td>
</tr>
<tr>
<td>Deferred Mortgage Receipts</td>
<td>15,955.00</td>
<td>15,955.00</td>
</tr>
<tr>
<td>Security Deposits</td>
<td>22,601.00</td>
<td>-</td>
</tr>
<tr>
<td>Line of Credit</td>
<td>304,444.00</td>
<td>600,034.00</td>
</tr>
<tr>
<td>Notes Payable</td>
<td>1,472,016.00</td>
<td>1,793,015.00</td>
</tr>
<tr>
<td>Long-term Debt</td>
<td>1,504,243.00</td>
<td>527,362.00</td>
</tr>
<tr>
<td>Assumed Mortgages Payable</td>
<td>-</td>
<td>601,079.00</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>3,868,246.00</td>
<td>4,046,246.00</td>
</tr>
</tbody>
</table>

### Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2019</th>
<th>FY 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>9,240,350.00</td>
<td>9,506,991.00</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>613,486.00</td>
<td>320,754.00</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td>9,853,836.00</td>
<td>9,827,745.00</td>
</tr>
</tbody>
</table>

### Total Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2019</th>
<th>FY 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>13,722,082.00</td>
<td>13,873,991.00</td>
</tr>
</tbody>
</table>
### FY 2020 Revenue

- **Revenues:**
  - Contributions: $1,851,953.00 (23.38%)
  - Donated Materials and Services: $526,952.00 (6.65%)
  - Interest Income: $185,211.00 (2.34%)
  - Rehab Income: $257,312.00 (3.25%)
  - Rental Income: $31,659.00 (0.40%)
  - Restores Revenues: $2,395,725.00 (30.25%)
  - Sales of Homes: $1,748,000.00 (22.07%)
  - Special Events Revenues: $264,191.00 (3.34%)
  - Management and General: $323,329.00 (4.07%)
  - Other Income: $659,549.00 (8.33%)

- **Total Revenues:** $7,920,552.00 (100%)

### FY 2020 Expenses

- **Expenses:**
  - Program Activities:
    - ReStore: $2,131,655.00 (26.82%)
    - Special Events: $123,755.00 (1.56%)
    - Rental: $4,911.00 (0.06%)
    - Construction & Other Programs: $4,761,033.00 (59.91%)
    - **Total Program Activities:** $7,021,354.00 (88.36%)
  - Supporting Activities:
    - Management and General: $323,329.00 (4.07%)
    - Fund Development: $601,960.00 (7.58%)
    - **Total Supporting Activities:** $925,289.00 (11.64%)

- **Total Expenses:** $7,946,643.00 (100%)

**Net Income (Loss)**: $(26,091.00)
Honor Roll of Donors
Thank you to our 2019-2020 donors for their investment in the mission and vision of Habitat OC. Our entire community is strengthened by their support.

$100,000 +
- Automobile Club of Southern California
- Build for Unity Coalition
- Catholic Coalition
- Ethel and Steve Jordan
- JoAnn and Kenneth Lickel
- Presbyterian Coalition
- St. Joseph Health

$50,000 - $99,999
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- Schneider Electric
- Wells Fargo Foundation

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- The Bank of America Charitable Foundation, Inc.
- Susan E. Barnum
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- Hubbell Lighting
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- Hugo Nuño
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- Parker Aerospace Group
- Raintree-Evergreen Management LLC
- Joel Reiss
- ReLove Church
- Terry Hergert Schale
- Sons of the American Legion, Newport Harbor Squadron
- Southern California Edison
- Spectrum Communications
- State Farm Companies Foundation
- Trinity United Presbyterian Church
- Tustin Presbyterian Church
- Adelle Yeaton

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- Aperto Property Management, Inc.
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- Suzanne Matherly
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- Medtronic
- The Monis Family Revocable Trust
- Kim and Rick Nelson
- Our Savior’s Lutheran Church
- RAD Estate Management, Inc.
- R.D. Olson Construction
- Royal Canadian Legion Chapter 156
- Sts. Simon & Jude Catholic Church
- Salesforce.com Foundation
- San Clemente Presbyterian Church
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- South Coast Shingle Co. Inc./A-1 Building Material
- SteelWave
- Denise and Todd Talbot
- Thrivent Financial
- UnitedHealthCare
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Sharon and Tim Wigal
Mary Kay and Greg Wise
Yorba Linda Presbyterian Church
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Zurich American Insurance Company
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($100 to $250/month)
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Wendi and Jason Kliewer
Allison and Guy Martin
Suzanne Matherly
Marilyn McCollum
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Cammie and Thomas Shreve
Elizabeth and Jerome Thompson
Christy and Jason Traut
O.T. and Robert Warren, Jr.
Mary Kay and Greg Wise

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A.P. Trujillo
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Mary and Terrance O’Connor
Mala and John Passmore-Strong
Laura and Manuel Rodriguez
Karen and Arthur Sayles
Ana and John Schneider
Cynthia and Gary Schrey
Kelly and Russell Smith

Thank You to our Future Builders Legacy Society Donors

Their lasting legacy gifts help low-income families purchase affordable homes in Orange County.

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 De Sloover
Madge D. Doering
Dorothy A. Dostal and Kay J. Dostal
Elmer W. Farnsworth
The Estate of Joyce E. Finch
Carol J. Geisbauer
J. Robert & Anne Gilroy Trust
The Estate of Isabel Gimenez
Marta W. Goldstein
Sabrina Green
Donna and Mark Hoover
Linda Howard
Dawn M. 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 G. Meaux
Kathleen Meyer
Christina Moulson
The Estate of Sylvia Nachsin
Catherine Newman
The Novarro Family Trust
Lynda and Joseph Perring
Victoria M. Regan Trust
Edgar B. Schroeder
Hazel U. Simpson Trust
Rev. Dr. Stanley D. Smith
Laura M. Snyder
Sunny and Hal Tamblin
Barbara Jean Wilson
Mary Kay and Greg Wise
Thank You to our Dream Builders Society Donors

*Dream Builder Society members are individual donors who made a gift of $1,000 or more to Habitat OC’s mission.*

Kathy Akashi  
Marian and Paul Anderson  
Anonymous  
Dawn and Charles Antis  
Jennifer and Christopher Baiocchi  
Ronald Baesler  
Suzanne and Robert Barker  
Elisabeth Hart Bathgate  
Francisca Gonzalez Baxa and Frank Lima  
Liz and Mark Beattie  
Janice M. Bell  
Lourdes and Joseph Bennington  
Erica Berrios  
Marcia and Ronald Biang  
Barbara and William Bolinger  
Christine and David Booher  
Terri and Wes Bryan  
Polly S. Buckingham  
Cecily Burke and David Taussig  
Peggy Catron and Jerome Premo  
Kristin and Aram Chahbazian  
Lisa and Frederick Chambers  
Jason Kenneth Check  
Joan and William Crengros  
David DePierro  
Barbara and John Doyle  
Eleanor and Joseph Dunn  
Susan and Marc Eilenberg  
Sharon Ellis  
Sharon and Frank Ferrara  
Judith and Eugene Flath  
Carolyn and Harold Foster  
Kristen and Michael Gibbons  
Nancy Gibbs  
The Gramata Family  
Victoria and Thomas Gray  
Rhonda and Roger Groves  
Gary D. Guzman  
David M. Hansen  
Melissa Hicks and Thomas McCormack  
Donna and Mark Hoover  
Linda Howard  
Carol and Frank Infusino  
Susan and F. Scott Jackson  
Denise and David Jeffers  
Mark Jeffries  
Roylene and Paul Johnson  
Ethel and Steve Jordan  
June Y. Kim  
Scott Kimpel  
Karina and Anders King  
Wendi and Jason Kliwer  
Chelsea and Nick Kovacevich  
Barbara and Gene Kraus  
Melody Lai  
The Leonis Family Foundation  
JoAnn and Kenneth Lickel  
Carol Lynn and James Light  
Anna Lisa and James Lukes  
Lynn and Gary Macheel  
Ian MacNeil  
Tammy and Austin Major  
Antoinette Mansell  
Kathleen and Brett Mansfield  
Allison and Guy Martin  
Suzanne Matherly  
Marilyn McCollum  
The Moniz Family Revocable Trust  
Susan Montoya  
Kelly Moore  
Susan and Bradley Morton  
Dorothy Joy Nicholson  
Brigid Noonan  
Hugo Nuño  
Carol and Finbarr O’Neill  
Peter H. Park  
Jane and Robert Parker  
Joel Reiss  
Barbara Rogers  
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Cammie and Thomas Shreve  
Georgiann and Steven Smith  
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A.P. Trujillo  
Kathryn and Michael Valentine  
O.T. and Robert Warren, Jr.  
Rebecca Welch  
Mary Kay and Greg Wise  
Adelle Yeaton  
Jamie Young
Thank you for your donations of land, materials, and professional services for Habitat for Humanity of Orange County homes.

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- **Architect**  
  Danielian Associates
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  Walden & Associates
- **Energy Consultant (Title 24)**  
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- **Entitlements**  
  Argus College
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  Residential Fire Systems, Inc.
- **Land**  
  City of Fullerton
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  Hourain Associates
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  Jackson Tidus, A Law Corporation
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  Associated Soils Engineering
- **Structural Engineer**  
  Gouvis Engineering
- **Surveyor**  
  Walden & Associates
- **Utility Consultant**  
  Powers Utility Services

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- Antis Roofing & Waterproofing
- Aquatic Bath
- ARC Document Solutions
- Astro Electric, Inc.
- Behr Process Corporation
- Best Cheer Stone, Inc.
- Dow Building Products
- Eagle Roofing Products
- Earthco
- First Choice Landscape
- Fluidmaster, Inc.
- SJ Grigolla
- Hampton Products International
- The Home Depot
- James Hardie Building Products
- KJL Construction
- Morris Trucking
- Navien, Inc.
- NKL Logistics, Inc.
- OC Metals
- Orange Park Masonry
- Pfister
- Quickel Paving, Inc.
- Ramona Lumber Company
- R&V Painting, Inc.
- Schneider Electric
- Sharon & Sons
- Simpson Strong-Tie Company, Inc.
- Simonton Windows
- So Cal Sandbags
- Square D
- Sunrise Drywall
- Tim Greenleaf Engineering, Inc.
- Titan Air Conditioning, Inc.
- Tru Team of California
- Whirlpool
- Women Build-OC
Thank You to our 2019-2020 Habitat OC ReStore Donors

3 Day Blinds
A World Wide Trading Company
Above and Beyond Flooring
Access Lighting
Ace/Emery Jensen
Adex USA
A-E Wood
Affordable Floors
Alfagres/OPA International
Allied Cabinet and Granite
Alpine Kitchen and Bath
Anaheim Centsible Tile
Anaheim/Orange County Visitor and Convention Bureau
Arizona Tile
Art & Stone
Atrium Hotel
Austin Hardwoods & Hardware
Avalon Bay Communities
B&C Custom Hardware
Bedrosian Tile and Stone
Berger Allied Transfer & Storage
Best Cheer Stone, Inc.
Best Western Orange County
Bixby Plaza Carpets, Inc.
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Brian’s Tile Works
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Builders Finish Supply
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Cabinet Wholesalers
Cabinets Quick
Cantoni Furniture
Capistrano Hardwoods
Capstone Industries
Certified Home
Crown Ace Hardware
Crown Custom Hardware
Cunningham Doors & Windows
Daltile
Deacon Construction LLC
Delco Sales
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DRI Services
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Gaidano Renovations
Ganahl Lumber Company
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Langan
Legacy Center Furniture - CM
Lobel Financial
Lowe’s Home Improvement
Made-In Cookware
Marazi Tile
MBK Real Estate
Modona Bathroom Company
Montessori Academy of Long Beach
MS International, Inc.
Overstock.com
Pacific Land and Tile
Pacifica Wholesale Tile and Stone
Porcelanosa USA
Possibilities Unlimited, Inc.
Precision Construction
Precision Installation Products Inc.
Pride Industrial, LLC
Pro Planet Industrial Supply
Pull’R Holdings Company LLC
Pyramid Logistics
Rebuilding Therapy Center
Rejuvenation
Rescue Army
Restoration Hardware
RJ Enterprises Inc.
Rok Hardware
RSI--Recycling Systems, Inc.
Saddleback Church
Scandinavian Design
Seabreeze Siding & Windows Co.
Sharon & Sons Flooring & Cabinets
Sherwin- Williams
Spec Ceramics, Inc.
Spectrum Brands
Steele Tile, Inc.
Top Greener
True Innovations
US Best Repairs Inc.
Venetian Tile & Stone Gallery
W&J Installation
Walters Wholesale Electric Co
Weber Plywood
Williams Sonoma
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