Thank you for being a part of our journey this year!

Our team at Habitat for Humanity of Orange County and our hard-working partner families are so grateful for the many ways our community has supported our mission this year:
Letter from the President

As I reflect on the highs and lows of the last year, I am encouraged by all of the victories big and small we at Habitat for Humanity of Orange County have accomplished with your support.

Homes form the foundation of stability for families and are often the marker of achievement of the American dream. They are the safe spaces in which we come together with our children between work and school to relax and form sacred bonds.

Yet it's also no secret that homes are becoming harder and harder to come by as the real estate market continues to soar into unprecedented territory. In 2019, it was reported that one would need to earn at least $162,000 a year in order to afford a median priced home at $826,000. That’s a whopping $4,050 a month. These numbers have only increased since that time.

While we know we cannot simply build our way out of the affordable housing crisis, we also know that when we build a home for even one family, we are creating a ripple effect that touches and improves countless lives. We create stability, community, and hope.

When I look at the work that we have achieved in the last year, I feel uplifted and empowered. I also feel immensely grateful because that work has only been possible thanks to the continued support of people like you.

We hope you will continue to join us on our increasingly important mission to ensure all local families have a decent and affordable home to call their own because—as we all know—there’s no place like home.

Sharon Ellis  
President/CEO
Habitat for Humanity of Orange County

2020-21 BOARD OF DIRECTORS

Charles Antis
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Citibank Business Banking

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Perring Consulting

Mark Mathews
Vice President, Epson America, Inc.
# Statement of Financial Position

**As of June 30, 2021**

## Assets

<table>
<thead>
<tr>
<th>Assets</th>
<th>FY 2020</th>
<th>FY 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>2,394,678.00</td>
<td>2,821,751.00</td>
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<tr>
<td>Cash and Cash Equivalents restricted</td>
<td>361,421.00</td>
<td>427,368.00</td>
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<tr>
<td>Promises to Give</td>
<td>250,260.00</td>
<td>282,839.00</td>
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<tr>
<td>Other Receivables</td>
<td>27,490.00</td>
<td>33,063.00</td>
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<tr>
<td>Inventory - Home for Sale</td>
<td>1,339,838.00</td>
<td>933,845.00</td>
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<tr>
<td>Inventory - ReStores</td>
<td>266,365.00</td>
<td>333,780.00</td>
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<tr>
<td>Prepaid Expenses and Deposits</td>
<td>120,643.00</td>
<td>94,590.00</td>
</tr>
<tr>
<td>Housing Assets, at net realizable value</td>
<td>2,935,268.00</td>
<td>4,396,528.00</td>
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<tr>
<td>Mortgages receivable, net of unamortized discount</td>
<td>5,474,204.00</td>
<td>4,947,999.00</td>
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<tr>
<td>Property and Equipment, net</td>
<td>49,824.00</td>
<td>42,724.00</td>
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<tr>
<td>Other Asset</td>
<td>654,000.00</td>
<td>363,332.00</td>
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**Total Assets**

<table>
<thead>
<tr>
<th>FY 2020</th>
<th>FY 2021</th>
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</thead>
<tbody>
<tr>
<td>13,873,991.00</td>
<td>14,677,819.00</td>
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## Liabilities

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>FY 2020</th>
<th>FY 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>498,817.00</td>
<td>816,707.00</td>
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<tr>
<td>Property Tax and Insurance Impounds</td>
<td>9,984.00</td>
<td>9,307.00</td>
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<tr>
<td>Deferred Mortgage Receipts</td>
<td>15,955.00</td>
<td>15,955.00</td>
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<tr>
<td>Security Deposits</td>
<td>-</td>
<td>8,510.00</td>
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<tr>
<td>Line of Credit</td>
<td>600,034.00</td>
<td>744,970.00</td>
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<tr>
<td>Notes Payable</td>
<td>1,793,015.00</td>
<td>1,028,611.00</td>
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<tr>
<td>Long-term Debt</td>
<td>527,362.00</td>
<td>550,156.00</td>
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<tr>
<td>Assumed mortgages payable</td>
<td>601,079.00</td>
<td>313,193.00</td>
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**Total Liabilities**

<table>
<thead>
<tr>
<th>FY 2020</th>
<th>FY 2021</th>
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</thead>
<tbody>
<tr>
<td>4,046,246.00</td>
<td>3,487,409.00</td>
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## Net Assets

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>FY 2020</th>
<th>FY 2021</th>
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</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>9,506,991.00</td>
<td>10,997,765.00</td>
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<tr>
<td>Temporarily Restricted</td>
<td>320,754.00</td>
<td>192,645.00</td>
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**Total Net Assets**

<table>
<thead>
<tr>
<th>FY 2020</th>
<th>FY 2021</th>
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<tbody>
<tr>
<td>9,827,745.00</td>
<td>11,190,410.00</td>
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## Total Liabilities and Net Assets

<table>
<thead>
<tr>
<th>FY 2020</th>
<th>FY 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>13,873,991.00</td>
<td>14,677,819.00</td>
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</tbody>
</table>
## FY 2021 Revenue

<table>
<thead>
<tr>
<th>Revenue</th>
<th>FY 2021</th>
<th>%</th>
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<tbody>
<tr>
<td>Contributions</td>
<td>1,716,200.00</td>
<td>16.86%</td>
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<tr>
<td>Donated materials and services</td>
<td>589,207.00</td>
<td>5.79%</td>
</tr>
<tr>
<td>Donated Stock</td>
<td>25,097.00</td>
<td>0.25%</td>
</tr>
<tr>
<td>Grant Income PPP</td>
<td>621,968.00</td>
<td>6.11%</td>
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<tr>
<td>Interest Income</td>
<td>162,137.00</td>
<td>1.59%</td>
</tr>
<tr>
<td>Rehab Income</td>
<td>105,050.00</td>
<td>1.03%</td>
</tr>
<tr>
<td>Rental Income</td>
<td>56,435.00</td>
<td>0.55%</td>
</tr>
<tr>
<td>Restores Revenues</td>
<td>2,597,947.00</td>
<td>25.52%</td>
</tr>
<tr>
<td>Sales of Homes</td>
<td>3,908,500.00</td>
<td>38.39%</td>
</tr>
<tr>
<td>Special Events Revenues</td>
<td>365,164.00</td>
<td>3.59%</td>
</tr>
<tr>
<td>Other income</td>
<td>33,041.00</td>
<td>0.32%</td>
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</tbody>
</table>

**Total Revenues**: 10,180,746.00 (100%)
FY 2021 EXPENSES

Program Activities:
- ReStore: $1,949,071.00 (22.10%)
- Special Events: $78,787.00 (0.89%)
- Rental: $2,961.00 (0.03%)
- Construction & Other Programs: $5,917,346.00 (67.10%)

Total Program Activities: $7,948,165.00 (90.13%)

Supporting Activities:
- Management and General: $306,428.00 (3.47%)
- Fund Development: $563,488.00 (6.39%)

Total Supporting Activities: $869,916.00 (9.87%)

Total Expenses: $8,818,081.00 (100%)

Net Income (Loss): $1,362,665.00
## 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+

<table>
<thead>
<tr>
<th>Amount</th>
<th>Donors</th>
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<tbody>
<tr>
<td>$100,000 +</td>
<td>Automobile Club of Southern California</td>
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<td>JoAnn and Kenneth Lickel</td>
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<td>Thrivent Financial</td>
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### $50,000-$99,999

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### $25,000-$49,999

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<td>Randy Hadley</td>
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<td>The Home Depot Foundation</td>
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<td></td>
<td>Union Bank Foundation</td>
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### $10,000-$24,999

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<td>Jan Patterson</td>
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### $5,000-$9,999

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<td>The Kenneth Lester Family Charitable Fund</td>
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<td>TCA Architects, Inc.</td>
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### $2,500-$4,999

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<td>Barbara and John Doyle</td>
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<td>Eleanor and Joseph Dunn</td>
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<td>Eaton Aerospace</td>
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<td>Sharon and Frank Ferrara</td>
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<td>Geneva Presbyterian Church</td>
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<td>Bruce A. Greenwood</td>
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<td>Hollywood Canteen Foundation</td>
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<td>Susan and F. Scott Jackson</td>
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<td></td>
<td>June Y. Kim</td>
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<td></td>
<td>Scott Kimpel</td>
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<td>Carol Lynn and James Light</td>
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<td>Suzanne Matherly</td>
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<td>Kelly Moore</td>
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<td>Our Savior’s Lutheran Church</td>
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<td>Placentia Presbyterian Church</td>
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<td>Feizel Waffarn</td>
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### $1,000-$2,499

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<tr>
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<td>Abiding Savior Lutheran Church and School</td>
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<tr>
<td></td>
<td>Kathy Akashi</td>
</tr>
<tr>
<td></td>
<td>Anonymous</td>
</tr>
<tr>
<td></td>
<td>Applied Medical</td>
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</tbody>
</table>

---

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.
Patterson Bandy
Barbara Baranski
Eileen and John Barber
The Robert and Lois Baumgartner Charitable Fund
Francisca Gonzalez Baxa and Frank Lima
Liz and Mark Beattie
Janice M. Bell
Kieran D. Bergin
Susan Bharvani
Barbara and William Bolinger
Penny and Dan Bosch
Brown-Forman
Terri and Wes Bryan
Polly S. Buckingham
Build for Unity Coalition
Timothy Byun
Marjorie and Alan Carrie
Peggy Cation and Jerome Premo
CBRE Asset Services
Raymond & Susan Chen Giving Fund
Christ Lutheran Church
Charlene Clark
Clearinghouse CDFI
Compass
Roslyn Cronmiller
Joan and William Cvengros
David DePierro
Carol DiFilippo
Chris Donelson
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Farmers & Merchants Bank of Long Beach
First Christian Church of Fullerton
First Foundation Bank
First Presbyterian Church of Orange
Judith and Eugene Flath
Carolyn and Harold Foster
Trudi and David Gartley
The Gramata Family
Rhonda and Roger Groves
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Give Thanks Fund
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Patricia Kenner
Wendi and Jason Kliewer
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John Liberati
Janet Logan
Mary L. Lowry
Jack A. Lucas
Anna Lisa and James Lukes
Lynn and Gary Macheel
Ian MacNeil
Tammy and Austin Major
Antoinette Mansell
Manufacturers Bank
Allison and Guy Martin
Marilyn McCollum
Judith A. and Ritchie S. McLaren
Kathleen Meyer
The Moniz Family Revocable Trust
Leslie and Robert Montgomery
Christina W. Mouson
Napa Holdings, LLC
Brigid Noonan
Lyle K. Norton
Ann and Joseph Obegi
Orange County Islamic Foundation
The Joanne and Larry Overman Fund
Parker Aerospace Group
Petro-Diamond Incorporated
Susan E. Rhodes
Karen and John Schaefer
Kathleen Schaefer
Craig O. Schaum
Larry Schneider
Kevin Schraven
Kathleen and Michael Scroggie
Mary Ann Shields
Eleanor and David Shimahara
Cammie and Thomas Shreve
Katie Shreve
Simmons Family Charitable Fund
Rev. Dr. Stanley D. Smith
Michele L. Soutner Family Charitable Fund
Vicky Staub
Barbara Stewart
Jane Steward
Teri Stockman
Clarence R. Sullivan
Mary and Peter Tennyson
Thrivent Financial
Travelers
A.P. Trujillo
Lucia Van Ruiten
Marjorie and Francis Waclawik
O.T. and Robert Warren, Jr.
Michael Weinbaum
Mary Kay & Greg Wise
WNC & Associates, Inc.
Adelle Yeaton
Yorba Linda Presbyterian Church
Zurich American Insurance Company

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Continued
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**Foundation Club**
*up to $25/month*

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- Linda Bennett
- Jerome Blackman
- William Borthwick
- Barbara Brinkley
- Melanie Cheever
- Janet Daspit
- Alice Dear
- Dana Decker
- Mark DeVilbiss
- Michael Downey
- Linda Drake
- Pauline Elason
- Kai Evers
- Sandy Gilliam
- Judi Glass
- Rowena Hacker
- George Haskell
- Charmaine Hinston Mankey
- Jane Hopper
- Nancy Jambon
- Robert Jones
- Dorothy Larson
- Patricia Lewis
- Barbara Luther
- Mary Makena
- Ruby Maldonado
- Claudia Marcogliese
- James Mitzel
- Robin Murez
- Thomas Nicolai-Vargas
- Terrance O’Connor
- Manuel Rodriguez
- Arthur Sayles
- Ana Schneider
- Gary Schrey
- Russell Smith
- Julianna Suchard

**Wall Raisers Club**
*$26 to $50/month*

- Charles An
- Robert Barry
- Teresa Cano
- Glenn Christensen
- Luis Contreras
- Charles Cucunato
- John Glessner
- Jeffrey Goddard
- Robert Heineman
- K & R Management, Inc.
- Anita Lawrence
- Catherine Newman
- Anita O’Brien
- Arline Pohlman
- Brenda Roa
- Julie Tormey
- Robert Walter
- Donald Westenhaver
- Sharon Young

**Carpenter Club**
*$100 to $250/month*

- Alain Hirsch Construction Corp.
- Ania Behm
- William Bolinger
- Milford Dahl
- Jason Kliever
- Allison Martin
- Suzanne Martherly
- Marilyn McCollum
- Our Savior’s Lutheran Church - San Clemente
- Thomas Shreve
- Jerome Thompson
- Robert Warren

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*$51 to $100/month*

- Jeanne Doig
- Michael McMurray
- Michael Michalek
- Stan Smith
- Teri Stockman
- Danny Sullivan
- A. P. Trujillo
- W. Michael Verna
- Mary Zupanc
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Their lasting legacy gifts help low-income families purchase affordable homes in Orange County.

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The Elizabeth Anne Berry 1998 Revocable Trust
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Polly S. Buckingham
Jean B Burnett Trust
The Estate of Helen M. Chase
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The Estate of Sylvia Nachsin
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Francisca Gonzalez Baxa and Frank Lima
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Feizel Waffarn
O.T. and Robert Warren, Jr.
Anonymous
Anonymous
Mary Kay and Greg Wise
Adelle Yeaton
## FY 21 CONSTRUCTION DONORS

### CONSULTING SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Donor</th>
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<tbody>
<tr>
<td>Architect</td>
<td>AMK Studios, Inc / GMD Design Group</td>
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<tr>
<td>Civil Engineer</td>
<td>Pasco Laret Suiter &amp; Associates</td>
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<td>Energy Consultant (Title 24)</td>
<td>MOR Engineers</td>
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<tr>
<td>Entitlements</td>
<td>Argus College</td>
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<tr>
<td>Land</td>
<td>City of Fullerton</td>
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<tr>
<td>Landscape Architect</td>
<td>Hourain Associates</td>
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<tr>
<td>Legal Services</td>
<td>Jackson Tidus, A Law Corporation</td>
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<td>Soils Engineer</td>
<td>Associated Soils Engineering</td>
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<td>Soils Engineer</td>
<td>LGC Geotechnical</td>
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<td>Structural Engineer</td>
<td>MOR Engineers</td>
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<td>Surveyor</td>
<td>Pasco Laret Suiter &amp; Associates</td>
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<td>Utility Consultant</td>
<td>Powers Utility Services</td>
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## FY 21 CONSTRUCTION DONORS

### IN KIND MATERIALS AND SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Donor</th>
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<tbody>
<tr>
<td>Appliances (Range/Dishwasher)</td>
<td>Whirlpool</td>
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<tr>
<td>Appliances (Refrigerator)</td>
<td>Women Build-OC</td>
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<td>Cabinets</td>
<td>American Woodmark</td>
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<tr>
<td>Concrete On Site/Off Site</td>
<td>SJ Grigolla Construction Co., Inc.</td>
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<td>Electrical Panels</td>
<td>Schneider Electric/Square D</td>
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<td>Electrican</td>
<td>Astro Electric, Inc.</td>
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<td>Flashing</td>
<td>OC Metals</td>
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<td>Flooring Installation</td>
<td>Sharon &amp; Sons</td>
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<td>Foundations</td>
<td>KJL Construction</td>
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<td>Framing Hardware</td>
<td>Simpson Strong-Tie Company, Inc.</td>
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<td>Framing Labor</td>
<td>NKL Logistics, Inc</td>
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<tr>
<td>Garage Doors/Gutter/Insulation</td>
<td>Tru Team of California</td>
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<tr>
<td>Grading</td>
<td>Tim Greenleaf Engineering, Inc.</td>
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<tr>
<td>Grading, Import/Export Dirt</td>
<td>Colossal Excavation, Inc.</td>
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<td>House Wrap</td>
<td>Dow Building Products</td>
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<td>HVAC</td>
<td>Titan Air Conditioning, Inc.</td>
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<td>Import/Export Dirt</td>
<td>Morris Trucking, Inc.</td>
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<td>Landscape Materials</td>
<td>AAA of Southern California</td>
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<td>Landscape/Irrigation Installation</td>
<td>First Choice Landscape</td>
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## FY 21 CONSTRUCTION DONORS

### IN KIND MATERIALS AND SERVICES

<table>
<thead>
<tr>
<th>Category</th>
<th>Donor</th>
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<tr>
<td>Lumber, Doors - Interior/Exterior</td>
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<td>Lowe’s</td>
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<td>Misc Supplies (Gift Cards/Grant)</td>
<td>The Home Depot</td>
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<td>Paint</td>
<td>Valspar Paint</td>
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<td>Plumbing</td>
<td>CT Plumbing</td>
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<td>Printing</td>
<td>ARC Document Solutions</td>
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<tr>
<td>Roofing Installation</td>
<td>Antis Roofing &amp; Waterproofing</td>
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<tr>
<td>Roofing Materials</td>
<td>Eagle Roofing Products</td>
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<tr>
<td>Siding</td>
<td>James Hardie Building Products</td>
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<tr>
<td>Tankless Water Heaters</td>
<td>Navien, Inc</td>
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<td>Toilets</td>
<td>Fluidmaster, Inc.</td>
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<td>Trenching</td>
<td>Trenchers West</td>
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<td>Windows</td>
<td>Simonton Windows</td>
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</table>
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HABITAT OC RESTORE DONORS

3 Day Blinds
Above and Beyond Flooring
Access Lighting
Adez USA
A-E Wood
Affordable Floors
Allied Cabinet and Granite
Alpine Kitchen and Bath
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Arizona Tile
Art & Stone
Austin Hardwoods & Hardware
Avalon Bay Communities
B&C Custom Hardware
Bedrosian Tile and Stone
Berger Allied Transfer & Storage
Best Cheer Stone, Inc.
Bixby Plaza Carpets, Inc.
Boyer Electric
Briar’s Tile Works
Brown Jordan
Brownstone Advisors
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Building Collaborative, Inc.
Cabinet Wholesalers
Cabinets Quick
Capistrano Hardwoods
Capstone Industries
Casper
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Crown Ace Hardware
Crown Custom Hardware
Cunningham Doors & Windows
Datile
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DFR Services
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