



Janice Jensen helps make the dream of homeownership
a reality for thousands of Bay Area residents.

By JULIE VALLONE *Portrait by* CHRIS AYERS



Coming HOME

DURING THE 1990S, Janice Jensen would spend many a Saturday with a hammer, nails and other tools helping to construct new family homes for Orange County's low-income residents, along with other volunteers from her local Habitat for Humanity group. Little did she know that, about a decade later, she'd go on to lead another Habitat affiliate as president and CEO, eventually serving more than 8,000 people throughout the East Bay and Silicon Valley.



“You never know who you’re going to meet at a Habitat work site,” Jensen quips.



Former President Jimmy Carter visited the 12-home development being built by Habitat for Humanity in Oakland. Below: Janice Jensen visits Habitat in Nepal.

For years prior, Jensen had been working in nonprofit health-care management with the American Heart Association, a role that required quite a bit of international travel. Wanting a break from that, she started looking for local organizations doing great work right in her “backyard.” In 2005, when she learned about an opening for a CEO to head the East Bay Habitat in Oakland, she jumped at the opportunity. Jensen was hired, but the job was a little harder than she anticipated.

“Like most people who volunteer with the organization, we think we know how Habitat works,” says Jensen, who, along with volunteering, was also a donor. “But once I got the job, I was humbled very quickly. I realized I knew nothing about affordable housing. I did know how to run a nonprofit, but that was about it,” she recalls.

“I had a massive learning curve, and I really had to take a couple of steps back,” she explains. “I realized that, frankly, the easiest thing that Habitat does is build a house. ... That’s hard, but acquiring land, the entitlement process, the family selection,

everything that goes into this is just a long and arduous process.”

EXPANDING HOUSING OPTIONS

Fast forward to 2018. Under Jensen’s leadership, the East Bay Habitat for Humanity has successfully merged with two other Habitat affiliates—in 2007 with what was then the Mount Diablo Habitat and in 2012 with the Silicon Valley affiliate. Now called Habitat for Humanity East Bay/Silicon

Valley, the nonprofit serves three large counties—Alameda, Contra Costa and Santa Clara—an area that comprises 52 cities, unincorporated areas and a population of 4.3 million.

“We’re now one big happy family,” Jensen says. “I learned on a steep learning curve, and the good news is that today I know a little bit more than almost 14 years ago. And I’m still learning today in this ever-changing landscape.”

While Habitat for Humanity, which launched in the U.S. in 1976, originally worked well as a local organization, over time it became burdened with redundancy and a lack of efficiency, Jensen explains. By merging with other local organizations, it was able to cut costs, save time, build homes faster and serve a lot more people.

“Through the mergers and partnerships, we’ve just become far more efficient as a business,” Jensen says. “I thought the East Bay and the South Bay were very different places culturally, which might make the mergers difficult, but it really hasn’t been an issue because the commonality



FROM TOP: HABITAT FOR HUMANITY INTERNATIONAL/EZRA MILLSTEIN; COURTESY OF HABITAT FOR HUMANITY EBSV

and desperate need for affordable housing is everywhere. It allowed us to dig in and get to work.”

Habitat EBSV now has two offices, one in the South Bay and another in the East Bay, along with dozens of construction sites and four ReStores, which sell used furniture, appliances and other household items to raise money for housing activities.

At the same time, since her affiliate has expanded, Jensen has less time to spend with the families who need homes and the volunteers. She misses that part of the job.

“My biggest frustration is that I don’t get to do that as much as I used to,” she says. “When I started in 2005, we were very small and I knew every family member, every kid, everybody. I can’t say that anymore because we’re now spread so thin, and my job has grown so much. I do spend a lot of my time in advocacy and policy work, but sadly, I don’t get out to meet as many people as I used to.”

But from time to time, Jensen does get to make it out to the building sites, and on occasion, she’s found celebrities—such as President Jimmy Carter, Green Day band members, Garth Brooks and Trisha Yearwood—working side by side with other volunteers on new homes.

“You never know who you’re going to meet at a Habitat work site,” Jensen quips.

In addition to her high-powered job as president and CEO of the regional organization, Jensen is also on the board of directors for the affordable housing advocacy group SV@Home and Habitat for Humanity California: State Support Organization and serves on the board of governors for the California Housing Consortium. In addition, she is vice chair of Habitat for Humanity International’s U.S. Council, which is like a board for all of the Habitat affiliates in the country.

“I love running my local affiliate because that puts me in the community, but I also like having a foot on the international stage, too,” says Jensen, who recently was getting ready for a trip to Nepal to visit a Habitat group there. “It’s nice to get a macro view of Habitat worldwide. It gives you a broader perspective, and then I bring that back home.”

WOMAN OF INFLUENCE

In recognition of her commitment to and major impact on affordable housing options, the Silicon Valley Business Journal named her a 2017 Woman of Influence, an honor that Jensen sheepishly acknowledges.

Beyond Four Walls and a Roof

East Bay/Silicon Valley Habitat for Humanity recently commissioned an independent study to assess the social impact of Habitat home ownership. In addition to providing resident families with a safe place to live and room to grow, the study shows the move helped people thrive in a variety of other ways. Here are a few of the findings.

Health, Safety and Well-Being

70
percent of homeowners saw overall improvements in family health problems.

94
percent said they now feel safe in their homes.

98
percent said owning a home improved how they felt about themselves.



Savings for the Future

- Only 17 percent of families earned more than \$40,000 a year before moving in to their new homes. This more than tripled to 54 percent of families after moving in.

- The number of families with more than \$5,000 in retirement savings doubled.

- The number of families with more than \$10,000 in overall household savings also doubled.

Education

40%
Students living in Habitat homes saw a 40 percent improvement in their grades; 34 percent improved their behavior and 54 percent became more confident about school.

87%
87 percent of Habitat kids graduate from high school, surpassing the overall national average (83 percent) and the national average.

45%
45 percent of Habitat kids exceeded the education level of their parents.

Community Pride

Before the move, about 40 percent of respondents would say they were proud of where they lived. After the move, 98 percent said they were proud to say where they lived.

For more information, read the full social impact study results at <https://www.habitatsv.org/impact/impact-studies>. The site also features the results of an independent study that shows some of the economic impacts of East Bay/Silicon Valley Habitat for Humanity home ownership.



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“I’m a little embarrassed by that, but it was a great honor, and totally unexpected,” she says. “I’m not one of those people who seeks awards like that, but I have to say I was very proud and very humbled that my staff nominated me. Once in a while, getting a pat on the back from your community is not a bad thing.”

At press time, Habitat for Humanity East Bay/Silicon Valley was hard at work on about 55 homes in the tri-county area. The organization also does repairs and renovations to preserve the existing affordable housing. In addition, it’s partnering with another nonprofit in San Jose to build tiny homes in the city as a way to ease homelessness.

“I’m hoping that will be a way that we can support the issues in the homeless sector, which is such a huge deal everywhere now,” she explains.

Jensen says Habitat gets hundreds of applications for every home the organization has available, but many who go through the application process are not ready. Habitat offers these people counseling on home ownership and finances, and when they are ready, they can come back and reapply.

The housing leader also wants to correct

a common misconception about Habitat for Humanity.

“People say we give away homes. We don’t.” The program, she says, is quite rigorous. “The only thing we give away is opportunity. We offer hand ups, not handouts; that hand up is often a lifeline in helping these people find an affordable place to live.”

Here’s how it works. Once it chooses a potential owner, Habitat sells the home to the family, which takes on a monthly mortgage payment of about 30 percent of the homeowner’s monthly salary. That way, Habitat knows the homeowner will be able to afford it. Habitat families also help build their homes, along with those of other families in their communities, and in that way, begin getting to know other Habitat residents and building communities before they even move in.

In addition, Habitat educates families on how to manage their finances, on home maintenance, and on other aspects of owning a home so when they are ready to move in, they’ll be able to sustain it.

“A lot of their sweat equity is not just in building the house, but also in learning how to be a homeowner,” Jensen explains. “We have to teach that to people because they

TONY AVELAR/AP IMAGES FOR HABITAT FOR HUMANITY EBSV; OPPOSITE: CHRIS AYERS



Logan Beyer, an AmeriCorps Member at Habitat for Humanity stops to chat with Janice Jensen. Opposite: The Grand opening of ReStore in San Jose in 2014.





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don’t have a landlord anymore. They’re it.”

She points out that this education has truly paid off through the years, even in tough economic times, with many Habitat families learning how to save and handle their finances, often even better than many of those buying their homes at market rate.

“It was interesting during the recession, as we were watching the nation’s foreclosure rates just skyrocket,” Jensen recalls. “Habitat nationwide didn’t spike like that. It held to about a 2 percent default rate, which is really low, crazy low, for that time. But

I think one of the reasons is that Habitat affiliates work so closely with buyers. The last thing we want to do is put a family in a home where they’re not going to be successful. That makes for a much more stable housing environment.”

IMPACT BEYOND HOUSING

For those families who are lucky enough to get a home, the impact goes far beyond finding a safe, affordable place to live. According to a social impact study commissioned by Habitat EBSV and conducted

by an independent research firm, families living in these homes show dramatic improvements in health and well-being, along with increases in income and household, retirement and education savings. The high school graduation rate for residents exceeds the national average and kids in these homes tend to surpass the education level of the previous generation. (For more findings of the study, see accompanying sidebar.)

Habitat EBSV also commissioned an economic impact study by another independent group several years ago, which



COURTESY OF HABITAT FOR HUMANITY EBSV (3)



The construction site for new homes in Fremont; Opposite: Janice Jensen at the Women of Influence 2017 awards; A South Bay family gathers at their newly finished home.

found that the organization's investment of \$175 million had created about \$900 million in economic activity, in addition to jobs, wages and local and state revenue.

"For every \$1 invested in Habitat, we've turned it into \$20," Jensen notes, pointing to the current overall economic impact.

But for Jensen, it's not just about the numbers. It's about the families and the personal stories that mean so much more. She describes one family from San Jose with three young girls that, before Habitat, had to move frequently into unsuitable living situations. When they had an opportunity to obtain a Habitat home, the family worked hard to make it happen. Jensen says one of the children turned out to be the family's best spokesperson in sharing the impact of the move.

"She was 7 years old when they got into the home in San Jose, and she talked about what it was like to have her own bedroom, and to have a home where she could have birthday parties and have friends over," Jensen says. "It never dawned on me that she would be ashamed that they didn't have any place to have friends over. They also didn't have a place or light to study because they had been living in a garage."

With the stability and security the home gave her, the child grew up healthy and happy, was able to get a good education and even became a Rhodes Scholar. Her sisters are also very well educated and successful.

"The cycle has completely been broken for those sisters and they've gone on to do amazing things," Jensen says. She notes that the parents are still living in the Habitat home and haven't progressed much income-wise, but she suspects the daughters will be taking care of them.

"That type of story is repeated over and over again. It doesn't matter what race or ethnicity that family is, or the gender of the head of household; the story is the same," Jensen says.

When she's not helping to put roofs over the heads of East Bay and Silicon Valley families, the busy CEO likes to swim, hike and shop for footwear.

"I have a serious shoe addiction," she confides.

Jensen also enjoys hanging out with her family. She is very close to her four nephews and nieces and three goddaughters, ranging in age between 24 and 32 years. "I have seven kids. While I did not give birth to any of them, they are my babies nonetheless,"

she says. "I am so proud of them. They are the most amazing people I know and they inspire me to be a better person."

Jensen adds that her work has influenced these kids, who are all advocates for affordable housing in their states. Some of them have become donors, and several have volunteered.

As Jensen looks back on her journey up until now, she feels she's landed in the right place.

"I would have been a terrible widget maker," she says. "People are my product. At Habitat, I get to see people on a long journey, and watch their lives change radically once they have a stable place to call home. I can't look a family in the eyes and not be inspired by what they're going through."

In January, Habitat East Bay/Silicon Valley will host a dedication ceremony for the newly constructed homes in its Fremont development. They'll hand over the house keys to the new homeowners, with speeches from local dignitaries and other celebratory activities. The public is invited to attend. For more information on this event, and on volunteering and donating for the holidays and beyond, see the Habitat EBSV website, <https://www.habitatebsv.org>. ■