

Building the progress  
veterans deserve,  
*together.*

*Annual Report  
2025*

# Letter from the Executive Director

In 2025, Swords to Plowshares supported veterans across the San Francisco Bay Area who were working toward stable access to housing, healthcare, and stronger ties to community and services.

Many came to us after years of instability, and an increasing number were older veterans living with disabilities. Together, these trends underscore the growing need for housing and care that meets people where they are.

Our work shows what's possible when veterans get the dignified care they deserve. For over 50 years, Swords to Plowshares has built and refined a nationally respected model of veteran-centered care, shaped by what we learn every day from the people we serve. We know what works, and we're committed to advancing solutions that move us toward a future where every veteran has a place to call home.



**Tramecia Garner**  
Executive Director

*With gratitude,*

*Tramecia Garner*

# Overview

Since 1974, our work has been informed by the needs and experiences of underserved veterans. Our expertise and community empower us to influence systems of care at *local, state, and national levels* to better serve all veterans.

## Our Mission

War causes wounds and suffering that last beyond the battlefield. Swords to Plowshares' mission is to support veterans as they navigate the challenges of post-military life, and to prevent and end veteran homelessness through wrap-around care and informed advocacy.



**940**  
Veterans  
Stably Housed



**2**  
New Housing  
Sites in Development

**2,988**  
Veterans Served



**\$20M**  
Won in lifetime  
disability income



[!\[\]\(7d1d6890825e83a6a4a51febe2dcc7f3\_img.jpg\) More of the 2025 Annual Report](#)

For in-depth information, veteran stories, and highlights, check out our full online report.  
[www.swords-to-plowshares.org/annual/2025](http://www.swords-to-plowshares.org/annual/2025)



# *What We Do*

## Housing Support

We assist veterans in **finding and maintaining housing where they thrive**. This includes operating 6 supportive housing sites, as well as rental assistance and eviction prevention for veterans living independently.

## Financial Stability

It's a misconception that veterans are automatically taken care of – many must fight for the income and dignity they earned. We support veterans **access to vital income** through our employment & training services, legal services, and financial empowerment services.

## Community & Wellness

Access to **mental healthcare, food, and a supportive community of peers** is critical for health and well-being. Veterans obtain these resources through our residential programs as well as our Veteran Centers in San Francisco and Oakland.

## Advocacy

Swords' reputation as a thought leader and **trusted source on veterans' issues** reflects five decades of community-based service delivery.



# Client Demographics

2025 Total Client Profile: 2,988 Veterans Served



were experiencing homelessness

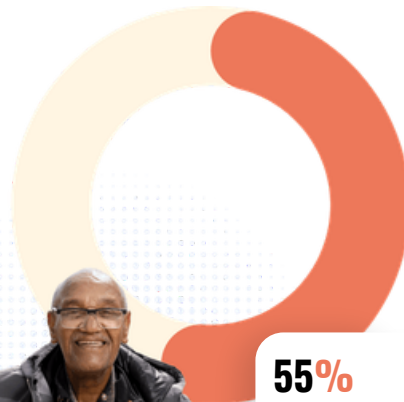
A majority of the veterans we serve are **seniors**.

**10%**  
identified as **women**

**2%**  
identified as **transgender or non-binary**

**69%**  
reported one or more **disabling conditions**

**92%**  
were **classified as low-income** under HUD guidelines



were age 55 or older

**66%**  
identified as **people of color**



## Who Is Seeking Help Now

1,229 veterans newly enrolled in services

676 enrolled at San Francisco Veterans Center;  
553 enrolled at Oakland Veterans Center

446 were experiencing homelessness at entry

- 80% were unsheltered

Post-9/11 veterans are the most **represented service era**



# The Need in Numbers

It's a misconception that veterans are automatically taken care of when they return to civilian life. The biggest needs for veterans we observed in 2025:



**Homelessness is a struggle.**

**Nearly 4 in 10** veterans who came to us were experiencing homeless.



**A livable income is hard to access.**

**92%** were considered low-income under HUD guidelines, **41%** were living below the federal poverty line.



**Seniors are in need of support.**

Many veterans seeking support are **older and living alone**; 784 newly enrolled veterans were age **55 or older**.



**Veterans are experiencing years of instability.**

Newly enrolled veterans spent an average of **3.5 years** homeless.

# Our Impact in 2025

## Housing Services

- **11,325 nights** of emergency housing provided
- **552 veterans stably housed** in permanent supportive housing with onsite care
- **388 veterans** secured or maintained permanent housing through placement, rental assistance, and eviction prevention



**\$6.1 Million**

invested in rental assistance, emergency housing, utilities, meals, and groceries



**\$20 Million**

in VA benefits and free healthcare secured for veterans through legal advocacy — provided at no cost

## Financial Stability

- **Nearly 95%** of veterans secured full-time employment positions with an average starting pay of **\$31 per hour**
- **79 veterans** completed free vocational training
- **93 veterans** received financial empowerment support

## Community and Wellness Support

- An average of **75 veterans per day** visited our SF Community Center in 2025
- **552 veterans** participated in therapeutic activities, including counseling and support groups
- **388 veterans** received individual therapy with a clinician or trained peer



## Advocacy Work

- **663 professionals trained** through Combat to Community – a workshop educating service providers, first responders, and others on veteran culture
- **Two new Legal Self-Help Guides** developed to expand access to benefits
  - Service Connection
  - Military Sexual Trauma (MST) claims
- Contributed revisions to **American Bar Association's Discharge Upgrade Manual**, reflecting changes shaped by Swords' decade-long advocacy to expand the legal definition of 'veteran'

# *Behind the Data*



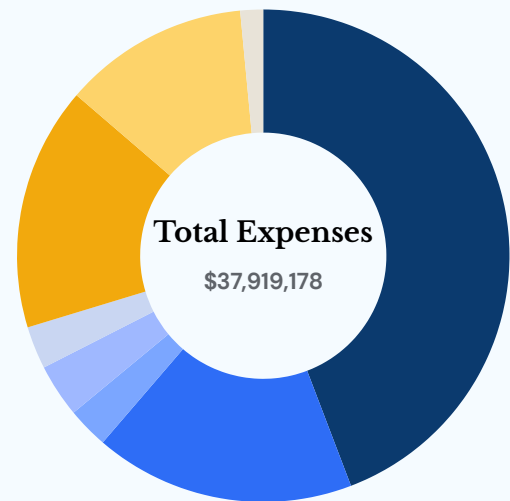
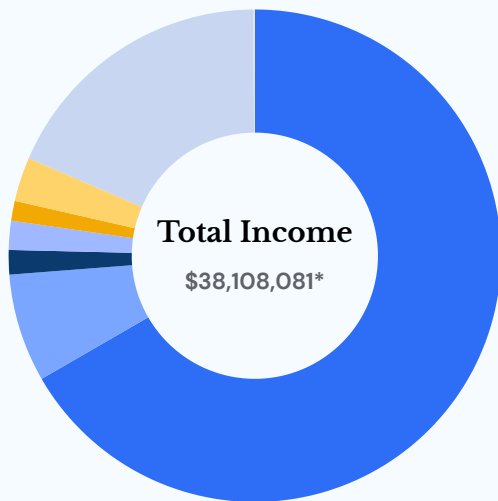
“Swords helped make my dream to live in the Bay a reality. We got everything we needed to make it feel like home.”

*Meet Erica, U.S. Army veteran*

As a single mother, Erica made the decision to move herself and her two kids to the Bay Area from Kansas so they could live somewhere that reflected their values. When she was younger, she lived for a time in the East Bay with her grandmother and came to love the area’s diverse community and food.

However, her move back was rough – she was unable to find a stable home that welcomed her children, resulting in her family bouncing between motel rooms and her car. In late 2024, she connected with Swords, and we helped her into emergency housing right away. Erica and her family celebrated the start of 2025 housed in their own apartment in Emeryville.

# Financials



<b>Government Contracts</b>	\$26,101,458	68.5%
<b>Foundations &amp; Corporations</b>	\$1,716,276	4.5%
<b>Individual Contributions</b>	\$617,613	1.6%
<b>Tenant-Paid Rent</b>	\$749,150	2.0%
<b>Fundraising Event Revenue</b>	\$526,100	1.4%
<b>Property Management &amp; Development Income</b>	\$1,134,937	2.9%
<b>Reimbursed Expenses - Housing Development</b>	\$7,227,030	19.0%
<b>Investment &amp; Other Income</b>	\$35,517	0.1%

<b>Supportive Housing Programs</b>	\$16,754,985	44.2%
<b>Health &amp; Social Services</b>	\$6,484,571	17.1%
<b>Employment &amp; Job Training Services</b>	\$1,030,713	2.7%
<b>Legal Benefits Advocacy</b>	\$1,326,608	3.5%
<b>Policy &amp; Community Education</b>	\$1,066,939	2.8%
<b>Direct Client Financial Support</b>	\$6,056,635	16.0%
<b>Administration</b>	\$4,622,751	12.2%
<b>Fundraising</b>	\$575,976	1.5%

\*INCLUDES MULTI-YEAR GRANTS RECEIVED AND ALLOCATED FOR 2026



# *Leadership and Board*

## **Executive Team**

Tramecia Garner, Executive Director  
Elena Kim, Chief Operating Officer  
Stephen Chen, Chief Financial Officer  
Colleen Murakami, Chief Development Officer

## **Swords to Plowshares**

San Francisco & Oakland, CA  
[www.swords-to-plowshares.org](http://www.swords-to-plowshares.org)

## **Board of Directors**

Michael Thiel, Chair  
Julie Cane, Vice Chair  
Barbara Saavedra, Secretary  
Christopher Adame  
Paul Cox  
Michael Deksheniaks  
Erik Edwards  
Michael Fassler  
Dottie Guy  
Dr. John McQuaid  
Joe Ordon  
Kate Richardson  
Del Seymour  
Micah Solit  
Seth Steward  
Diane Williamson  
Maile Yeats-Rowe

*Thank you for  
standing with  
veterans*