Letter from the Executive Director

Today, one in four Oregonians pay more than half of their income for rent. In communities throughout the state, skyrocketing home prices mean that qualified buyers are priced out of the opportunity to purchase their first home—adding pressure to a rental market already bursting at the seams. The need to provide meaningful options to stabilize families on the brink of displacement has never been greater.

Over the past 12 months, Habitat for Humanity of Oregon and the affiliates we serve have been working together to meaningfully increase our capacity to serve families. Leaders from 25 Oregon affiliates joined us in October for our first-ever Mortgage Summit, exploring the opportunity to effectively leverage mortgage assets in order to serve more families more quickly. This training complimented new unified mortgage documents that will help us to attract capital investments. Together with other members of the affordable housing community, we successfully advocated for a new $80 million investment by the State of Oregon in LIFT (Local Innovative Fast Track Housing), with a 20% set-aside for homeownership development.

This year Oregon Habitat for Humanity affiliates reached an important milestone. Together we have made the dream of stable and affordable homeownership a reality for 2,000 Oregon households. We are committed to doing still more.

Your financial support, your time and your voice help bring independence to Oregon families in need of a decent place to live. Thank you for standing shoulder to shoulder with us as we work to build Oregon communities we can all be proud to call home.

With gratitude,

Shannon M. Vilhauer, Executive Director

EVERYONE deserves a decent, safe place to live.

Celebrating Intergenerational Success

In September 2017, Springfield/Eugene Habitat for Humanity celebrated with the Montes-Garcia family, who purchased the affiliate’s 14th house in 1997. Twenty years later, they made their final mortgage payment. As the affiliate’s Executive Director Don Griffin shared, “They’ve done a wonderful job of maintaining their home, even adding a side porch. They are delightful folks.”

What started as a family with three young daughters has grown into a large extended family with lots of grandparents. Two of their daughters have gone on to buy homes of their own and all three are well-educated, hardworking professionals. One of their daughters is a teacher in the Tacoma area, one teaches locally at Churchill High School and the third is a social worker. This home has enabled the whole family to thrive.

Since 1997 the average home price in Lane County has increased by an average of 73%—from $152,100 to $263,000—while average earnings have increased by less than one-third. Living in a stable home has allowed the Montes-Garcia family to plant roots in the community, instead of chasing affordable rents. As homeowners partner with Habitat for Humanity, an array of opportunities begin to unfurl.

Board of Directors

Rick Medlen
President - Albany
Owner/General Manager, Garage Door Loader

Dwane Kramme
Vice President - Surry
Executive Director, HFH of La Pine

Jason Droe
Treasurer - Portland
Lead Financial Consultant, Thrivent Financial

Karen Rockwell
Secretary - Corvallis
Executive Director, Benton HFH

Jerry Ambris - Salem
Executive Director, HFH Mid-Willamette Valley

Yesika Arévalo - Portland
Cross-Cultural Community Outreach Coordinator, Proud Ground

Marybeth Beall – Sisters
Health Instigator, NW Human Services

Sally Bovett - Newport
Executive Director, HFH of Lincoln County

Liz Grossman – Eagle Point
Former Board President, Habitat for Humanity International

Scott Davidson - Portland
Partner, White Summers Caffee & Kaiser LLP

Cindy Decker – Junction City
Executive Director, Junction City/ Harney/Marine HFH

Angela DeVita – Lake Oswego
Vice President, Leadership Development Commission, Northwest Bank

Randall Franke - Salem
Chair, Land Conservation and Development Commission

Dani Lebedzka - Portland
Executive Director, Coalition of Communities of Color

Sharlene Wood - Sisters
Executive Director, Sisters HFH

Our Team

Shannon Vilhauer
Executive Director

Reianna DaRosa
Affiliate Support Manager

Megan Parrott
Communications Manager

Marilyn Palma
Contract Accountant

PO Box 11452
Portland, OR 97211
Ph 503.206.5248
Fax 503.206.2468
info@habitatoregon.org
habitatoregon.org
facebook.com/habitatoregon

Our Team from left to right: Marilyn Palma, Reianna DaRosa, Shannon Vilhauer, Megan Parrott

Building the most important place in Oregon: HOME

In September 2017, Springfield/Eugene Habitat for Humanity celebrated with the Montes-Garcia family, who purchased the affiliate’s 14th house in 1997. Twenty years later, they made their final mortgage payment. As the affiliate’s Executive Director Don Griffin shared, “They’ve done a wonderful job of maintaining their home, even adding a side porch. They are delightful folks.”

What started as a family with three young daughters has grown into a large extended family with lots of grandparents. Two of their daughters have gone on to buy homes of their own and all three are well-educated, hardworking professionals. One of their daughters is a teacher in the Tacoma area, one teaches locally at Churchill High School and the third is a social worker. This home has enabled the whole family to thrive.

Since 1997 the average home price in Lane County has increased by an average of 73%—from $152,100 to $263,000—while average earnings have increased by less than one-third. Living in a stable home has allowed the Montes-Garcia family to plant roots in the community, instead of chasing affordable rents. As homeowners partner with Habitat for Humanity, an array of opportunities begin to unfurl.

Board of Directors

Rick Medlen
President - Albany
Owner/General Manager, Garage Door Loader

Dwane Kramme
Vice President - Surry
Executive Director, HFH of La Pine

Jason Droe
Treasurer - Portland
Lead Financial Consultant, Thrivent Financial

Karen Rockwell
Secretary - Corvallis
Executive Director, Benton HFH

Jerry Ambris - Salem
Executive Director, HFH Mid-Willamette Valley

Yesika Arévalo - Portland
Cross-Cultural Community Outreach Coordinator, Proud Ground

Marybeth Beall – Sisters
Health Instigator, NW Human Services

Sally Bovett - Newport
Executive Director, HFH of Lincoln County

Liz Grossman – Eagle Point
Former Board President, Habitat for Humanity International

Scott Davidson - Portland
Partner, White Summers Caffee & Kaiser LLP

Cindy Decker – Junction City
Executive Director, Junction City/ Harney/Marine HFH

Angela DeVita – Lake Oswego
Vice President, Leadership Development Commission, Northwest Bank

Randall Franke - Salem
Chair, Land Conservation and Development Commission

Dani Lebedzka - Portland
Executive Director, Coalition of Communities of Color

Sharlene Wood - Sisters
Executive Director, Sisters HFH

Our Team

Shannon Vilhauer
Executive Director

Reianna DaRosa
Affiliate Support Manager

Megan Parrott
Communications Manager

Marilyn Palma
Contract Accountant

PO Box 11452
Portland, OR 97211
Ph 503.206.5248
Fax 503.206.2468
info@habitatoregon.org
habitatoregon.org
facebook.com/habitatoregon

Our Team from left to right: Marilyn Palma, Reianna DaRosa, Shannon Vilhauer, Megan Parrott

Celebrating Intergenerational Success

In September 2017, Springfield/Eugene Habitat for Humanity celebrated with the Montes-Garcia family, who purchased the affiliate’s 14th house in 1997. Twenty years later, they made their final mortgage payment. As the affiliate’s Executive Director Don Griffin shared, “They’ve done a wonderful job of maintaining their home, even adding a side porch. They are delightful folks.”

What started as a family with three young daughters has grown into a large extended family with lots of grandparents. Two of their daughters have gone on to buy homes of their own and all three are well-educated, hardworking professionals. One of their daughters is a teacher in the Tacoma area, one teaches locally at Churchill High School and the third is a social worker. This home has enabled the whole family to thrive.

Since 1997 the average home price in Lane County has increased by an average of 73%—from $152,100 to $263,000—while average earnings have increased by less than one-third. Living in a stable home has allowed the Montes-Garcia family to plant roots in the community, instead of chasing affordable rents. As homeowners partner with Habitat for Humanity, an array of opportunities begin to unfurl.

Board of Directors

Rick Medlen
President - Albany
Owner/General Manager, Garage Door Loader

Dwane Kramme
Vice President - Surry
Executive Director, HFH of La Pine

Jason Droe
Treasurer - Portland
Lead Financial Consultant, Thrivent Financial

Karen Rockwell
Secretary - Corvallis
Executive Director, Benton HFH

Jerry Ambris - Salem
Executive Director, HFH Mid-Willamette Valley

Yesika Arévalo - Portland
Cross-Cultural Community Outreach Coordinator, Proud Ground

Marybeth Beall – Sisters
Health Instigator, NW Human Services

Sally Bovett - Newport
Executive Director, HFH of Lincoln County

Liz Grossman – Eagle Point
Former Board President, Habitat for Humanity International

Scott Davidson - Portland
Partner, White Summers Caffee & Kaiser LLP

Cindy Decker – Junction City
Executive Director, Junction City/ Harney/Marine HFH

Angela DeVita – Lake Oswego
Vice President, Leadership Development Commission, Northwest Bank

Randall Franke - Salem
Chair, Land Conservation and Development Commission

Dani Lebedzka - Portland
Executive Director, Coalition of Communities of Color

Sharlene Wood - Sisters
Executive Director, Sisters HFH

Our Team

Shannon Vilhauer
Executive Director

Reianna DaRosa
Affiliate Support Manager

Megan Parrott
Communications Manager

Marilyn Palma
Contract Accountant

PO Box 11452
Portland, OR 97211
Ph 503.206.5248
Fax 503.206.2468
info@habitatoregon.org
habitatoregon.org
facebook.com/habitatoregon

Celebrating Intergenerational Success

In September 2017, Springfield/Eugene Habitat for Humanity celebrated with the Montes-Garcia family, who purchased the affiliate’s 14th house in 1997. Twenty years later, they made their final mortgage payment. As the affiliate’s Executive Director Don Griffin shared, “They’ve done a wonderful job of maintaining their home, even adding a side porch. They are delightful folks.”

What started as a family with three young daughters has grown into a large extended family with lots of grandparents. Two of their daughters have gone on to buy homes of their own and all three are well-educated, hardworking professionals. One of their daughters is a teacher in the Tacoma area, one teaches locally at Churchill High School and the third is a social worker. This home has enabled the whole family to thrive.

Since 1997 the average home price in Lane County has increased by an average of 73%—from $152,100 to $263,000—while average earnings have increased by less than one-third. Living in a stable home has allowed the Montes-Garcia family to plant roots in the community, instead of chasing affordable rents. As homeowners partner with Habitat for Humanity, an array of opportunities begin to unfurl.
2017 Legislative Success

2017 Habitat at the Capitol: Thanks to the outstanding support of Board members and affiliate leaders, we had our best statewide advocacy day yet! Over 40 folks joined us this year and completed 60 legislative visits. Together, we met in person with two-thirds of our state elected officials.

Legislators approved a new $50 million allocation for LIFT (Local Innovation Fast Track) housing development. This investment will result in the development of 1,200 – 1,500 units of new affordable housing, with a 20% set-aside for affordable homeownership development.

Land Acquisition Program launches in 2018 – Based on a successful model in Washington, this new program includes a 40% set-aside for homeownership developers like Habitat.

Seeding Success through Financial Investment

Habitat for Humanity Oregon provides pass-through funding of 0%–interest loans to help affiliates expand local home building and repairs. Over the past five years we have raised and distributed $1,284,115 in financial assistance (49% in revolving loan funds and the remainder in grants) to Oregon Habitat affiliates. We are thrilled Oregon Housing and Community Services recently awarded us two new pass-through funding opportunities for Oregon Habitat affiliates: $100,000 for Down Payment Assistance and $150,000 for the new Veteran Home Improvement Program.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!

$75,000+
Meier Memorial Trust
The Collins Foundation

$22,500 - $50,000
Oregon Charitable Tax Checkoff
State of Oregon Charitable Fund Drive

$7,000 - $20,000
Rose L. Tucker Charitable Trust
Richard Stewart
Multnomah County Charitable Giving Campaign
Combined Federal Campaign
Oregon Habitat for Humanity Affiliate Donations
George Fogg of Perkins Coie
Iron Man Foundation - Jeff Merkley & Friends

$2,500 - $5,000
The Ford Family Foundation
Marcia H. Randel Charitable Trust
Northwest Bank
CIC Credit/WACOM Oregon, Inc.
Energy Trust of Oregon
METRO Charitable Fund Drive
Habitat for Humanity International

$1,000 - $2,000
Liz Crossman
Affilate Insurance
Kurt Hill
The Kaiser Permanente Foundation
The Standard + Employees
Barbara Copenhaver
Frank & Marjorie Johnson
Northwest Commercial Carpet & Floor
HK Colby Memorial Fund
Federal Home Loan Bank Des Moines
The Heat Pump Store

Incoming Funds

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Funding Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>Foundations: $232,500</td>
</tr>
<tr>
<td>17%</td>
<td>Nonprofits &amp; Individuals: $28,618</td>
</tr>
<tr>
<td>10%</td>
<td>Affiliate Dues &amp; Donations: $47,779</td>
</tr>
<tr>
<td>5%</td>
<td>Corporations: $22,490</td>
</tr>
<tr>
<td>5%</td>
<td>Tax Checkoff: $42,565</td>
</tr>
<tr>
<td>10%</td>
<td>Affiliate Fees for Services: $40,476</td>
</tr>
<tr>
<td>3%</td>
<td>Other: $13,612</td>
</tr>
</tbody>
</table>

Outgoing Funds

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Funding Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>82%</td>
<td>Program: $367,819</td>
</tr>
<tr>
<td>10%</td>
<td>Administration: $46,581</td>
</tr>
<tr>
<td>7%</td>
<td>Fundraising: $33,290</td>
</tr>
</tbody>
</table>

Donor Highlight
During FY 2017 Oregon Habitat affiliates collectively tithed $389,122—enough to help 86 families around the world.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!

$75,000+
Meier Memorial Trust
The Collins Foundation

$22,500 - $50,000
Oregon Charitable Tax Checkoff
State of Oregon Charitable Fund Drive

$7,000 - $20,000
Rose L. Tucker Charitable Trust
Richard Stewart
Multnomah County Charitable Giving Campaign
Combined Federal Campaign
Oregon Habitat for Humanity Affiliate Donations
George Fogg of Perkins Coie
Iron Man Foundation - Jeff Merkley & Friends

$2,500 - $5,000
The Ford Family Foundation
Marcia H. Randel Charitable Trust
Northwest Bank
CIC Credit/WACOM Oregon, Inc.
Energy Trust of Oregon
METRO Charitable Fund Drive
Habitat for Humanity International

$1,000 - $2,000
Liz Crossman
Affilate Insurance
Kurt Hill
The Kaiser Permanente Foundation
The Standard + Employees
Barbara Copenhaver
Frank & Marjorie Johnson
Northwest Commercial Carpet & Floor
HK Colby Memorial Fund
Federal Home Loan Bank Des Moines
The Heat Pump Store

Donor Highlight
During FY 2017 Oregon Habitat affiliates collectively tithed $389,122—enough to help 86 families around the world.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!

$75,000+
Meier Memorial Trust
The Collins Foundation

$22,500 - $50,000
Oregon Charitable Tax Checkoff
State of Oregon Charitable Fund Drive

$7,000 - $20,000
Rose L. Tucker Charitable Trust
Richard Stewart
Multnomah County Charitable Giving Campaign
Combined Federal Campaign
Oregon Habitat for Humanity Affiliate Donations
George Fogg of Perkins Coie
Iron Man Foundation - Jeff Merkley & Friends

$2,500 - $5,000
The Ford Family Foundation
Marcia H. Randel Charitable Trust
Northwest Bank
CIC Credit/WACOM Oregon, Inc.
Energy Trust of Oregon
METRO Charitable Fund Drive
Habitat for Humanity International

$1,000 - $2,000
Liz Crossman
Affilate Insurance
Kurt Hill
The Kaiser Permanente Foundation
The Standard + Employees
Barbara Copenhaver
Frank & Marjorie Johnson
Northwest Commercial Carpet & Floor
HK Colby Memorial Fund
Federal Home Loan Bank Des Moines
The Heat Pump Store

Donor Highlight
During FY 2017 Oregon Habitat affiliates collectively tithed $389,122—enough to help 86 families around the world.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!

$75,000+
Meier Memorial Trust
The Collins Foundation

$22,500 - $50,000
Oregon Charitable Tax Checkoff
State of Oregon Charitable Fund Drive

$7,000 - $20,000
Rose L. Tucker Charitable Trust
Richard Stewart
Multnomah County Charitable Giving Campaign
Combined Federal Campaign
Oregon Habitat for Humanity Affiliate Donations
George Fogg of Perkins Coie
Iron Man Foundation - Jeff Merkley & Friends

$2,500 - $5,000
The Ford Family Foundation
Marcia H. Randel Charitable Trust
Northwest Bank
CIC Credit/WACOM Oregon, Inc.
Energy Trust of Oregon
METRO Charitable Fund Drive
Habitat for Humanity International

$1,000 - $2,000
Liz Crossman
Affilate Insurance
Kurt Hill
The Kaiser Permanente Foundation
The Standard + Employees
Barbara Copenhaver
Frank & Marjorie Johnson
Northwest Commercial Carpet & Floor
HK Colby Memorial Fund
Federal Home Loan Bank Des Moines
The Heat Pump Store

Donor Highlight
During FY 2017 Oregon Habitat affiliates collectively tithed $389,122—enough to help 86 families around the world.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!

$75,000+
Meier Memorial Trust
The Collins Foundation

$22,500 - $50,000
Oregon Charitable Tax Checkoff
State of Oregon Charitable Fund Drive

$7,000 - $20,000
Rose L. Tucker Charitable Trust
Richard Stewart
Multnomah County Charitable Giving Campaign
Combined Federal Campaign
Oregon Habitat for Humanity Affiliate Donations
George Fogg of Perkins Coie
Iron Man Foundation - Jeff Merkley & Friends

$2,500 - $5,000
The Ford Family Foundation
Marcia H. Randel Charitable Trust
Northwest Bank
CIC Credit/WACOM Oregon, Inc.
Energy Trust of Oregon
METRO Charitable Fund Drive
Habitat for Humanity International

$1,000 - $2,000
Liz Crossman
Affilate Insurance
Kurt Hill
The Kaiser Permanente Foundation
The Standard + Employees
Barbara Copenhaver
Frank & Marjorie Johnson
Northwest Commercial Carpet & Floor
HK Colby Memorial Fund
Federal Home Loan Bank Des Moines
The Heat Pump Store

Donor Highlight
During FY 2017 Oregon Habitat affiliates collectively tithed $389,122—enough to help 86 families around the world.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!

$75,000+
Meier Memorial Trust
The Collins Foundation

$22,500 - $50,000
Oregon Charitable Tax Checkoff
State of Oregon Charitable Fund Drive

$7,000 - $20,000
Rose L. Tucker Charitable Trust
Richard Stewart
Multnomah County Charitable Giving Campaign
Combined Federal Campaign
Oregon Habitat for Humanity Affiliate Donations
George Fogg of Perkins Coie
Iron Man Foundation - Jeff Merkley & Friends

$2,500 - $5,000
The Ford Family Foundation
Marcia H. Randel Charitable Trust
Northwest Bank
CIC Credit/WACOM Oregon, Inc.
Energy Trust of Oregon
METRO Charitable Fund Drive
Habitat for Humanity International

$1,000 - $2,000
Liz Crossman
Affilate Insurance
Kurt Hill
The Kaiser Permanente Foundation
The Standard + Employees
Barbara Copenhaver
Frank & Marjorie Johnson
Northwest Commercial Carpet & Floor
HK Colby Memorial Fund
Federal Home Loan Bank Des Moines
The Heat Pump Store

Donor Highlight
During FY 2017 Oregon Habitat affiliates collectively tithed $389,122—enough to help 86 families around the world.

Donors

We are tremendously grateful to the many organizations and individuals who make it possible for us to support Habitat for Humanity affiliates throughout the state. Thank you for investing in Habitat for Humanity’s mission in Oregon!