Making Homeownership a Possibility in Bend

DeeDee Johnson
Director of Homeowner Services

Catalina Frank
Homeowner Services Manager

Robin Cooper Engle
Director of Development

Bend Area Habitat for Humanity®
Everyone deserves a decent and affordable place to call home
Median Home Value: $355
To support a loan for that home, need to earn $80,000. However the median household income in Bend is $52,000

**How we make the up the difference:**
Fundraising
Affordable Housing Loan (City of Bend)
Reduced and deferred fees
Silent Second (Assumable or paid off at open-market sale of home)
Homeowner 1st Mortgage Financed through Oregon Bond Program (assisted through iMortgage) which is funneled directly back into construction of next home
Habitat Partner Families

need  ability to pay  willingness to partner

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1. **Eligible Families:** 40-75% Median Income. Working force. Mix of families Lower, medium and higher income range.

2. **Funding & Loan Financing:** ReStore, Donors, Volunteer Labor. Fund Management. Partnership with City of Bend, iMortgage, Oregon Bond Program, Neighbor Impact.

3. **Construction:** Skilled labor. Single, duplex, townhome units. Volunteer Labor. Increase production schedule.

4. **Land:** Consistently have a land supply to build 10-15 homes per year.
How can you help?

- Referrals
- Educate community about “Bend housing needs”
- Attend an Information Session

- Educate Donors:
  - Housing transforms lives
  - Shop at the ReStore
  - Businesses and other lenders partnerships.

- Donations of:
  - Subcontractor trades (electrical, plumbing, etc.)
  - Consultants of expertise (land development)
  - Building materials

- Land donations or discounts of build-ready lots
- Partnerships with other land owners or agencies with land development expertise
Thank you!

for your support and partnership!

Questions? Contact 541-385-5387
DeeDee Johnson, ext. 103
Catalina Frank, ext. 108
Robin Cooper Engle, ext. 104