



Making Homeownership a Possibility in Bend

DeeDee Johnson
Director of Homeowner Services

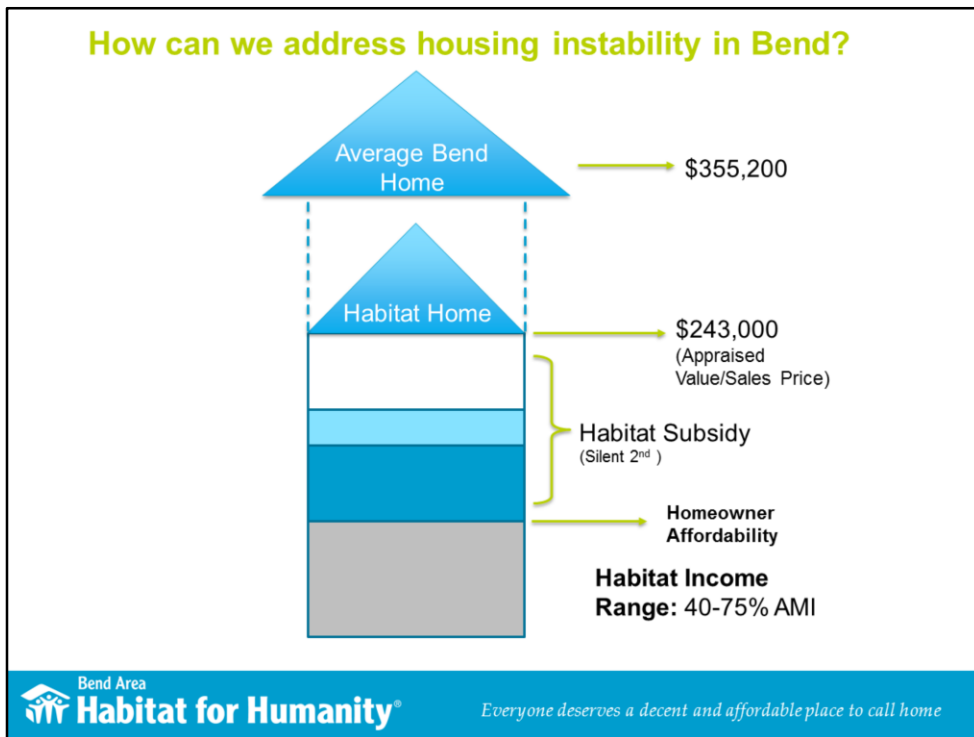
Catalina Frank
Homeowner Services Manager

Robin Cooper Engle
Director of Development



Bend Area

Habitat for Humanity® *Everyone deserves a decent and affordable place to call home*



Median Home Value: \$355,200

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.



- 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.)
 - Consults 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

How can you help?

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



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