



Fiscal Year 2024 Annual Report

July 1, 2023 – June 30, 2024



Framing brighter futures

At the heart of Habitat for Humanity's mission is the power of community — people coming together to create extraordinary change. Across Oregon, we see this mission in action every day:

- In Lake Oswego, Habitat for Humanity Portland Region is breaking ground on a 23-home community, thanks to the collaborative efforts of local and state leaders.
- In the Bend-Redmond area, a 12-home development featuring cutting-edge green-building technology is making homeownership more sustainable.
- In La Grande, a volunteer-run affiliate is tripling its impact by leveraging “middle density” housing standards.
- In Forest Grove and surrounding areas, West Tuality Habitat for Humanity completed 85 critical home repairs last year alone.

These milestones reflect our collective commitment to scaling impact, embracing innovation, and ensuring that homeownership remains within reach for families and individuals across the state. As one eastern Oregon homeowner shared:

“Owning a Habitat home has been one of the biggest blessings our family has ever received. This organization has changed our lives in more than one way and has been the foundation of a happy and healthy household. Through our trials, tribulations, and triumphs, we are beyond grateful to have a place we can finally afford and call our own for generations to come.”

Looking ahead, Habitat for Humanity of Oregon is committed to deepening its impact. With our newly finalized 2025-30 Strategic Plan — informed by local affiliates, partner organizations,



and the Homeowner Advisory Council — we are expanding key initiatives, including:

- Enhancing mission-based lending as a Community Development Financial Institution to better support affiliates in a high-interest rate environment.
- Partnering with 2,000 Oregon households over the next five years by building and selling 500 new homes and completing 1,500 critical home repairs.

We are inspired by the strength of our mission and the dedication of our affiliate network.

Together, we are framing brighter futures — one home, one family, and one community at a time.

Thank you for being part of this journey.

With heartfelt appreciation,

Shannon Vilhauer, Executive Director

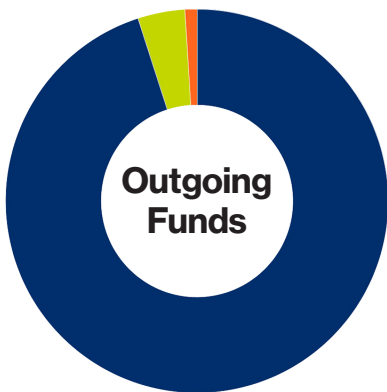
Eric Richardson, Board President

Photo above: Members of the Habitat Oregon team during the Repair Summit in April 2024. We were delighted to welcome two new staff members in August 2024.

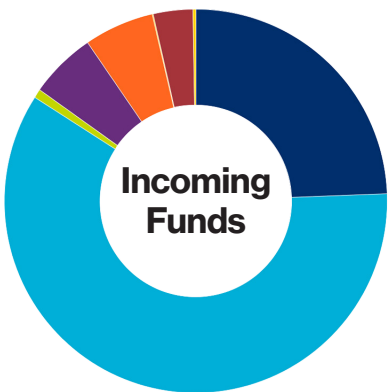
Financial snapshot

- Total Revenue: **\$2,906,476**
 - Total Assets: **\$3,289,701**
 - Liabilities: **\$1,782,390***
- Culturally Responsive Down Payment Assistance: **\$687,108**
 - Home Ownership Assistance Program Down Payment Assistance: **\$810,655**
 - Veterans Down Payment Assistance: **\$170,250**
 - Individual Development Account Matched Savings Program: **\$37,542**

*Habitat for Humanity of Oregon has received cash advances for the following grants from Oregon Housing and Community Services. When we incur qualifying expenditures, such as issuing down payment assistance, we recognize these grants as revenue:



- Program Services: **\$2,675,175**
- Administration: **\$111,678**
- Fundraising: **\$28,380**



- Earned Income: **\$709,209**
- State of Oregon Grants: **\$1,734,840**
- Corporations: **\$21,445**
- Individual Giving, Fund Drives, In-kind: **\$163,069**
- Oregon Charitable Tax Checkoff: **\$171,244**
- HFHI and Affiliate Donations: **\$2,169** (not visible)
- Foundations: **\$97,500**
- Other Income: **\$7,000**

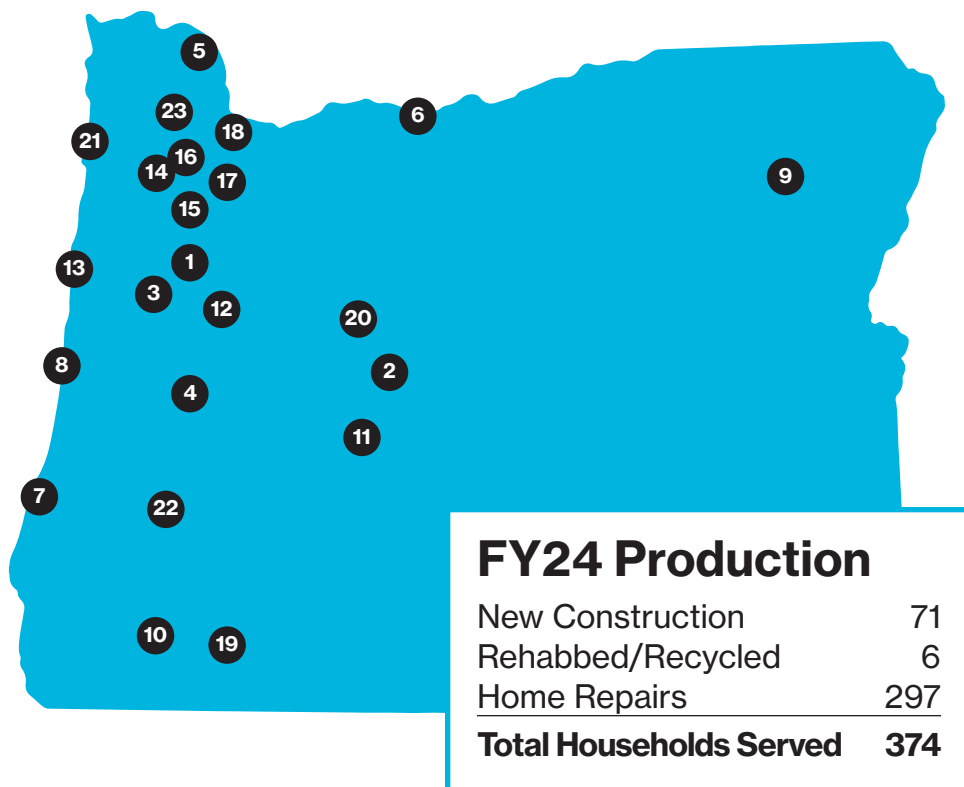
International support

In FY24, we tithed \$21,000 to support Habitat for Humanity’s global work. We designated half of this tithe to support Habitat for Humanity homebuilding in Nepal and half in support of the international advocacy campaign, Home Equals.



Director of Programs Relianna DaRosa featured with Eliza Sthapit, national director for Habitat for Humanity Nepal, at the Affiliate Conference in March 2024.

We are proud to partner with 23 affiliates to expand access to homeownership across 18 Oregon counties and beyond. **Together, we're building homes, community, and hope.**



- | | |
|-----------------------|----------------------------|
| 1 Albany Area | 13 Lincoln County |
| 2 Bend-Redmond | 14 McMinnville Area |
| 3 Benton | 15 Mid-Willamette Valley |
| 4 Central Lane | 16 Newberg Area |
| 5 Columbia County | 17 North Willamette Valley |
| 6 Columbia Gorge | 18 Portland Region |
| 7 Coos County | 19 Rogue Valley |
| 8 Florence | 20 Sisters |
| 9 Grande Ronde Valley | 21 Tillamook County |
| 10 Grants Pass | 22 Umpqua Valley |
| 11 La Pine Sunriver | 23 West Tuality |
| 12 Lebanon Area | |

Staff

Reianna DaRosa
Director of Programs

Tam Hixson
Operations Manager

Prisilla McSwain
Compliance Manager

Linda Milford
Staff Accountant

Sara Padilla
Grant Portfolio Director

Megan Parrott
Director of Engagement

Lyndsey Summers
Engagement Manager

Gina Valencia
IDA Network Program Manager

Shannon Vilhauer
Executive Director

Board of Directors

Eric Richardson, President
Beyond Toxics

Steve Messinetti, Vice President
Habitat Portland Region

Virginia Ohler, Treasurer
West Tuality Habitat

Sonia Capece, Secretary
NeighborImpact

Jennifer Anderson
Columbia County Habitat

Isis Barone
HIV Alliance

Carly Colgan
Bend-Redmond Habitat

Katie Curry
McMinnville Area Habitat

Robin Hartmann
Umpqua Valley Habitat

Noah Koné
Constructing Hope

Jennifer R. Madden, Ph.D.
Linfield University

Allan Lazo
Lazo Consulting

Lucinda Taylor
Habitat of Lincoln County

Amplifying voices and driving positive change



Established in 2021, the **Homeowner Advisory Council** has steadily grown in participation and influence with Habitat for Humanity of Oregon. Council members play a vital role in shaping programs that directly impact homeowners statewide. This fiscal year, members continued to share their personal stories to support advocacy efforts. As recognition of their contributions, homeowners receive stipends for participating in events and networking opportunities. **The council's collective efforts continue to enhance Habitat Oregon's programs and advocacy work, ensuring homeowner perspectives remain at the forefront of decision-making.**

Key highlights from FY24:

- **Quarterly meetings:** Members attended quarterly meetings to stay informed and provide valuable feedback on programs and advocacy initiatives.
- **Grant review and scoring:** Four council members reviewed and scored applications

for Habitat Oregon's Rural Ready Program Grant in early 2024.

- **National advocacy:** Council member Kenya represented Oregon at Habitat on the Hill in Washington, D.C., contributing insights during a panel discussion in February 2024 (*Kenya is pictured above — bottom right, photographed with Oregon Sen. Jeff Merkley and other advocates*).
- **State-level engagement:** Council member Ginny joined advocates at Habitat at the Capitol in Salem, meeting with state and local representatives in March 2024. Ginny and fellow member Patricia also participated in the first-ever Advocacy Strategy Convening in May 2024, setting the tone for 2025 legislative efforts.
- **National conference participation:** Ginny also attended Habitat for Humanity International's Affiliate Conference in Atlanta.

Building momentum: Expanding affordable housing with increased funding and resources

In fiscal year 2024, Habitat for Humanity of Oregon worked diligently to expand funding and capacity-building opportunities, empowering affiliates to scale up their programs and better serve communities. Key accomplishments include:

- **Down payment assistance:** Oregon Housing and Community Services provided \$1,739,737.09 in down payment assistance, enabling 36 first-time homebuyers – including 19 first-generation buyers – to purchase homes across nine counties.
- **Economic Equity grants:** Habitat Oregon distributed \$806,200 in grants from Business Oregon's Economic Equity Investment Program to nine affiliates for land acquisition and pre-development of affordable housing. The Rural Ready Program further supported rural affiliates, preparing more than 80 lots for future home construction.
- **LIFT Homeownership:** Habitat Oregon worked closely with two affiliates to secure \$5,550,000 in Local Innovation and Fast Track funding, paving the way to build 28 affordable homes in Sisters and Hood River within the next three years.

- **Additional funding secured:** Collectively, affiliates secured \$8,910,000 in LIFT Homeownership funds and \$1,170,000 in LIFT Supplemental funds (Homeownership Development Incubator Program) in 2024.
- **Private funding success:** The Collins Foundation awarded \$80,000, and the Rose E. Tucker Charitable Trust contributed \$17,500 toward general operations, ensuring continued support for affiliates.
- **Collaborative fundraising:** Thanks to sustained efforts from the affiliate network, Habitat Oregon achieved a record-breaking fundraising milestone through the Oregon Charitable Checkoff. Additionally, we expanded awareness and funding through statewide and regional employee-giving campaigns and sponsorships of our training events.

Together, we are building capacity, strengthening partnerships, and expanding our impact – ensuring that affiliates across Oregon can deliver safe, affordable housing to more families and communities.

See the next page for more details on the HUD Healthy Homes Production Program (pictured below) and the Oregon IDA Initiative.



West Tuality Habitat led members of the Habitat Oregon team on a site visit of two Healthy Homes projects, one after its completion (left) and the other during an assessment (right).



HUD HEALTHY HOMES PROGRAM

Building safer, healthier, more resilient homes

In April 2023, Habitat for Humanity of Oregon was awarded a \$2 million Healthy Homes Production Program grant from the U.S. Department of Housing and Urban Development's Office of Healthy Homes and Lead Hazard Control. In fiscal year 2024, Habitat Oregon launched this transformative program, partnering with five affiliates to begin whole-home repair projects that address critical health and safety concerns.

The HUD Healthy Homes Production Program takes a comprehensive approach to mitigating environmental hazards, including mold, lead, allergens, asthma triggers, carbon monoxide, pesticides, radon, and home safety risks. The program serves seniors, single-parent families, and households with members living with disabilities, ensuring that their homes are safer, healthier, and more energy-efficient.

To date:

- 25 environmental reviews have been approved, with nearly 50 additional projects in the queue.
- The program prioritizes low-income, owner-occupied housing, especially homes with children, older adults (62+), individuals with limited English proficiency, and persons with disabilities.
- Habitat Oregon has provided specialized training for 12 affiliate staff, equipping them to conduct Healthy Homes assessments, environmental reviews, and lead and radon testing as required by HUD.

Through this initiative, we are improving housing conditions across Oregon – one home at a time.

INDIVIDUAL DEVELOPMENT ACCOUNTS

A milestone year for empowering savers

In FY24, Habitat for Humanity of Oregon completed its first operational year as a fiduciary organization for the Oregon IDA Initiative, offering Home Purchase and Home Repair IDAs.

Through this program, participants boost their savings with a \$5 match for every \$1 saved, up to a set goal. While enrolled, savers take financial education classes and gain critical knowledge about purchasing, maintaining, and sustaining a home.

Habitat Oregon collaborates with local Habitat offices to connect Oregonians to this critical asset-building tool. Across our network, participants' savings and their earned match help cover closing costs, making this last step of the homeownership process achievable for low-income buyers. The program also enables savers to fund essential home repairs and build emergency savings – key financial tools for long-term housing stability.

In FY24, Habitat's seven-partner network enrolled **45 new savers** and helped **12 participants access \$62,459.33 in match funding** – bringing them closer to homeownership and financial security.



The Habitat IDA provider network includes:

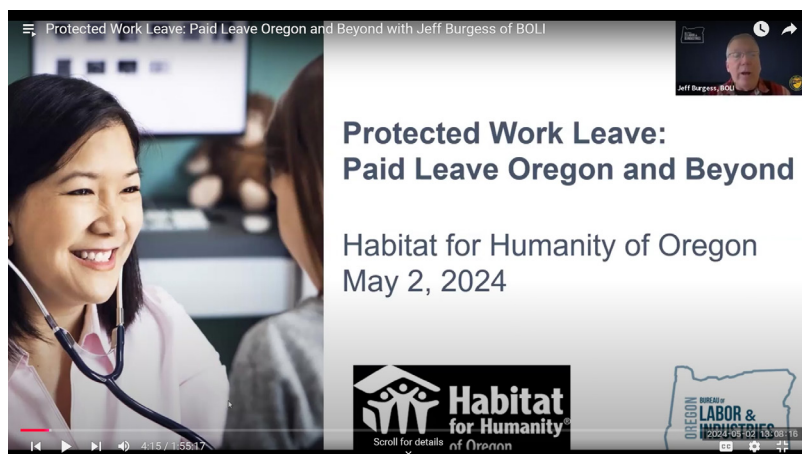
- Bend-Redmond
- Columbia County
- Lincoln County
- Portland Region
- Rogue Valley
- Tillamook County
- Umpqua Valley

Advancing the mission: Supporting affiliates through growth and innovation

Habitat for Humanity of Oregon remains steadfast in its commitment to supporting affiliates across the state in advancing the Habitat mission. Over the past year, we provided critical assistance as affiliates navigated staff and leadership transitions and tackled new funding opportunities and projects. Nearly every affiliate actively participated in in-depth discussions that shaped and informed our strategic planning process. Additionally, we delivered learning opportunities and personalized, one-on-one support to help affiliates strengthen compliance, enhance human resource practices, and advance permanent affordability initiatives.

By the numbers:

- **228 participants** attended **16 virtual trainings**.
- **21 affiliates** joined Habitat Oregon for **two or more** virtual trainings; most attended an average of **six sessions**.
- **Nearly one-third** of Oregon affiliates attended **10 or more** virtual discussions, learning sessions, and trainings.



Affiliates are instrumental in shaping the future of Habitat for Humanity of Oregon. Through ongoing dialogue, they influenced our strategic planning process, ensuring that our collective vision remains strong, relevant, and reflective of needs across the state.

Affiliates' generosity extends beyond their communities. By sharing expertise and stories, they played a crucial role in the development of our Capacity Building Toolkit – a resource designed to empower Habitat organizations statewide. This spirit of collaboration exemplifies the power of working together to build capacity, resilience, and brighter futures for all.

Virtual training topics included:

- Compliance
- Funding opportunities: Down payment assistance, HUD Healthy Homes, Rural Ready Program, LIFT/HDIP, Oregon Health Authority Healthy Homes
- Habitat for Humanity International resources and information: ASR/HPR, Habitat 2.0
- Advocacy: Habitat at the Capitol
- Human Resources: Protected Work Leave

REPAIR SUMMIT: APRIL 2024



In April 2024, Habitat for Humanity of Oregon invited affiliates to participate in its first-ever **Repair Summit**. Since Habitat affiliates launched repair operations more than a decade ago, the Oregon network has steadily expanded its capacity as the need for home repair work continues to increase across the state. While some Oregon affiliates have successfully created systems for handling repairs, others are just getting started.

Fifty attendees participated in the two-day summit held in Lincoln City — including industry leaders, partners, funders, and staff from **16**

ambitious Habitat affiliates. Together, the group shared best practices, discussed program sustainability, examined equitable access and outreach, and learned about funding resources.

Additional highlights:

- **2 expansive and inspiring panels:** “Funding Your Repairs” and “How to Level Up Your Repair Program.”
- **7 sessions** gave attendees tools to start or improve their repair programs.
- **12 speakers** shared personal experiences and expertise.

Networking groups: Building connections, sharing knowledge

Networking groups provide valuable opportunities for Habitat for Humanity employees, board members, and volunteers in similar roles to connect, share best practices, receive relevant training, and collaborate on innovative solutions.

- In FY24, Habitat Oregon hosted **20 virtual networking meetings across five focus areas:** Construction, Development/Fundraising, Homeownership Services, ReStore, and Volunteer Engagement.
- Held three to four times a year, these meetings

engaged **323 participants from across the western region** (California, Hawaii, Oregon, and Washington), including **102 from Oregon**.

- Additionally, Oregon affiliate leaders regularly convene to address emerging challenges, exchange innovative ideas, and offer mutual support.

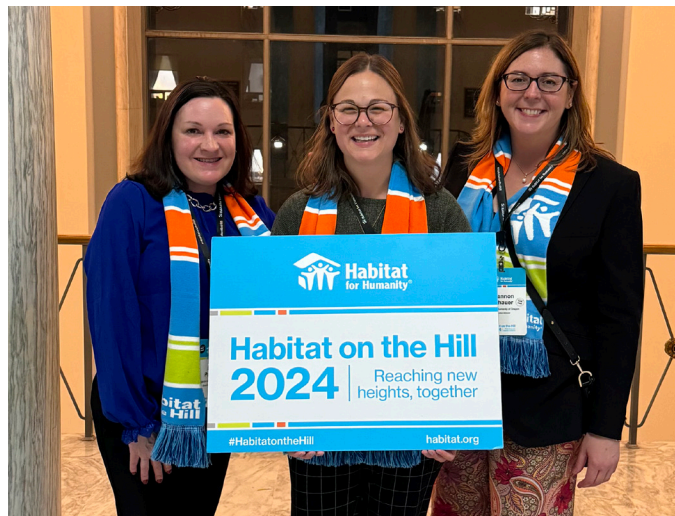
- Networking meetings often feature guest speakers from both within and beyond the Habitat network. In May 2024, a representative from Habitat for Humanity International’s Construction team presented on net-zero construction in a changing climate.

Unlocking opportunity: Advocating for home

Habitat Oregon continues to lead statewide advocacy efforts, tracking key legislative issues that affect the mission and operations of our 23 affiliates. Through additional collaboration with the Oregon Housing Alliance, Habitat for Humanity International, and other coalitions, we are actively working to expand homeownership opportunities across the state and beyond.

Accomplishments from the year included:

- **Habitat on the Hill, Washington, D.C.:** A delegation of **ten Oregon advocates, including two homeowners**, represented all six congressional districts and met with the offices of Senators Jeff Merkley and Ron Wyden. Habitat Oregon also participated in the first-ever poster exhibition, showcasing the contributions of our Homeowner Advisory Council.
- **Habitat at the Capitol, Salem:** In February, **38 participants met with 40 legislators**, advocating for homeownership and asset-building priorities.
- **Advocacy Strategy Convening:** Following the legislative session, Habitat Oregon assembled members from across the state to align on future priorities and garner support for the Unlocking Homeownership Coalition, a strategic effort to scale up collective advocacy ahead of the 2025 session.
- **Cost of Home:** As a leader in Habitat for Humanity International's five-year Cost of Home advocacy campaign, Habitat for Humanity of Oregon played a key role in accelerating action on home affordability while strengthening Oregon affiliates' capacity to integrate advocacy into their programs. Through this initiative, the Habitat network influenced more than 460 policy changes, helping 9.5 million people gain access to stable, affordable homes.



- **Program implementation:** Executive Director Shannon Vilhauer continues to play a key role in shaping statewide funding programs and policies. For example, restrictive guidelines within the LIFT Homeownership program had previously created barriers for rural builders, limiting access to critical funding. Through persistent advocacy and collaboration with stakeholders, Habitat Oregon successfully championed a program redesign. Now, for the first time in its six-year history, LIFT Homeownership will stimulate affordable homeownership development in communities of all sizes across Oregon.

Learn more about our 2025 efforts →

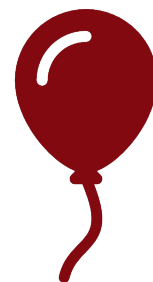
Oregon's ReStores: Fueling the mission



Oregon is home to **26 ReStores** operated by **21 affiliates**. Together, these stores employed more than **135* full-time equivalent staff** and generated a collective profit of nearly **\$2.8 million** in FY24. These proceeds directly support Habitat's mission of building and repairing homes, creating stronger communities across the state. *(*Please note: One affiliate did not report its ReStore data in FY24.)*

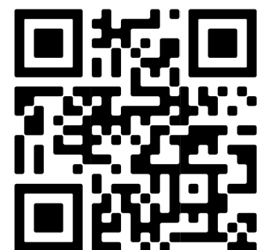
Notable milestones this year include:

- **Habitat of Lincoln County:** Opened its second ReStore in September 2023.
- **Upcoming openings:** New stores were announced by Bend-Redmond Habitat, Habitat Portland Region, and Umpqua Valley Habitat.



UNLOCKING
HOMEOWNERSHIP
COALITION

LEARN MORE
homesfororegon.org





Your support goes beyond bricks and mortar; it builds brighter futures, unlocks stability, and fosters a sense of belonging. Whether you shop at the ReStore, serve on a Habitat Board of Directors, participate in a committee, volunteer at the build site, support this work financially, or lift your voice to advocate with us – we appreciate you!



Habitat for Humanity of Oregon

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