



**Habitat**  
for Humanity®  
of Oregon

## Fiscal Year 2025 Annual Report

July 1, 2024 – June 30, 2025

# Together, we build a better future

## A message from leadership



### **Working together – with partners like you – Habitat for Humanity of Oregon is building momentum toward a better Oregon.**

Affordable homeownership allows families and individuals to establish deep roots in their communities. Children who remain in the same school district year after year have greater opportunities to thrive academically. Habitat homeowners can rest assured that their monthly housing costs are predictable and affordable, laying a strong foundation for economic resilience in uncertain times. Households who partner with Habitat for Humanity to complete critical home repairs experience the relief of knowing that their home will stay healthy and structurally sound.

### ***A deep sense of belonging, stability, and security starts at home.***

Even as land, material, and labor costs rise, the Habitat for Humanity network continues to grow home construction and repairs statewide. Our shared work is driven by a simple, powerful vision: every person deserves a safe and stable place to call home. Meeting by meeting, nail by nail and roof by roof, local staff, board members, homeowners, and volunteers bring this vision to life across Oregon's 23 Habitat for Humanity affiliates. These local leaders build the expertise, relationships, and shared community will needed to advance housing production and repairs.

At Habitat for Humanity of Oregon, we strengthen the systems, resources and know-how needed to expand access to stable and affordable homeownership across the state. Together, we build:

- **A funnel of resources** to accelerate home construction and repair capacity in Oregon cities of all sizes.
- **A diverse and powerful advocacy platform** to mobilize voices in support of affordable homeownership and economic resilience.
- **The technical proficiency and innovation** needed to embrace new construction practices and leverage funding opportunities to expand our on-the-ground impact.

Habitat for Humanity of Oregon's work is anchored in courage, compassion, accountability – and our shared commitment to continuous learning and growth. We are tremendously grateful for your investment of time, resources, and support. Even in the most challenging of circumstances, we can build an Oregon we are even prouder to call home.

# Financial Snapshot

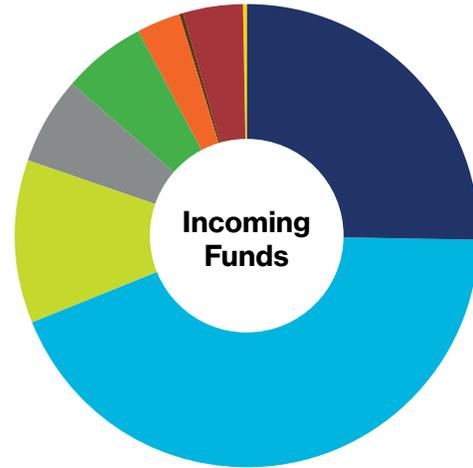
Total Revenue: **\$3,403,737**

Total Assets: **\$1,986,557**

Total Liabilities: **\$502,949**

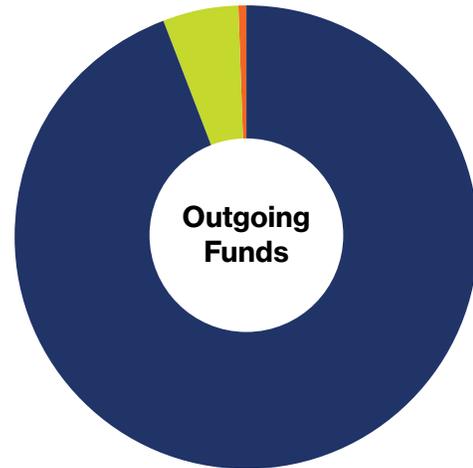
## Incoming Funds

● Earned Income.....	\$869,734
● State of Oregon Grants .....	\$1,476,135
● Federal Grants.....	\$387,834
● Corporations.....	\$210,908
(includes Western Region Conference sponsors)	
● Individual Giving, Fund Drives, In-Kind... ..	\$203,312
● Oregon Charitable Tax Checkoff.....	\$101,880
● HFHI and Affiliate Donations.....	\$3,374
● Foundations .....	\$145,560
● Other Income.....	\$5,000
<b>Total Revenue .....</b>	<b>\$3,403,737</b>



## Outgoing Funds

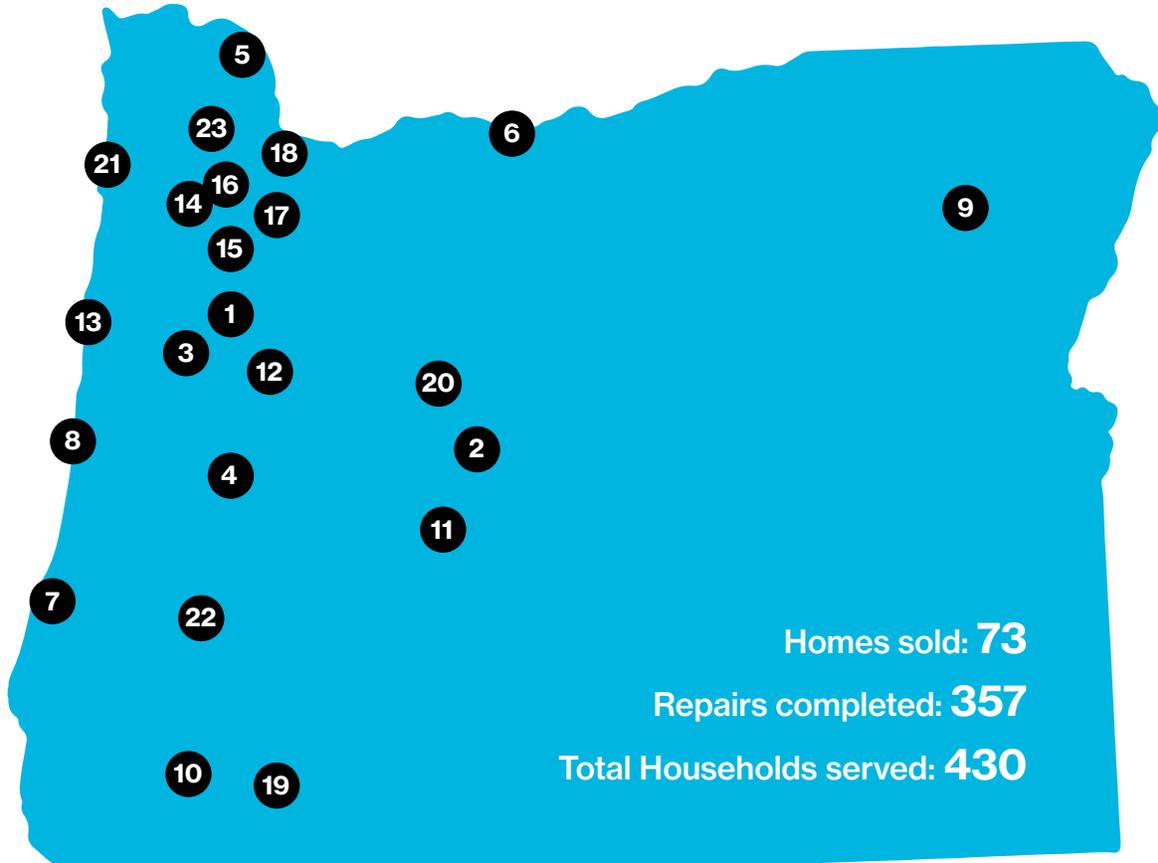
● Program Services.....	\$3,233,077
● Administration .....	\$183,124
● Fundraising .....	\$11,239



## Global Support/Tithe

In FY25, we tithed **\$20,260** 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.

# Statewide Production



We are proud to partner with 23 affiliates to expand access to homeownership across 18 Oregon counties and beyond.

**Together, we build homes, community, and hope.**

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



- Chris Cruz**  
Director of Lending
- Reianna DaRosa**  
Director of Programs
- Prisilla McSwain**  
Compliance Manager
- Linda Milford**  
Staff Accountant
- Tam Nguyen**  
Operations Manager
- Sara Padilla**  
Grant Portfolio Director
- Megan Parrott**  
Director of Engagement
- Gina Valencia**  
IDA Network Program Manager
- Shannon Tennant**  
Executive Director



- Steve Messinetti, *President***  
President and CEO, Habitat for Humanity Portland Region
- Maria Robinson, *Vice President***  
Outreach Manager, Energy Trust of Oregon
- Allan Lazo, *Treasurer***  
Retired Executive Director, Fair Housing Council of Oregon
- Lucinda Taylor, *Secretary***  
Executive Director, Habitat for Humanity of Lincoln County

- Carly Colgan**  
CEO, Bend-Redmond Habitat for Humanity
- Katie Curry**  
Executive Director, McMinnville Area Habitat for Humanity
- Noah Koné**  
Executive Director, Constructing Hope
- Chad Krause**  
Executive Director, Columbia Gorge Habitat for Humanity

- Erica Mills**  
CEO, NeighborWorks Umpqua
- Briar Smith**  
Executive Director, Tillamook County Habitat for Humanity
- Gust Tsiatsos**  
Founder/Owner, GCT Land Management



## Homeowner Advisory Council

**In FY25, Habitat homeowners continued to shape the future of our shared work through the Homeowner Advisory Council – a group that ensures the voices and lived experiences of Habitat families and individuals are woven into everything we do.**

Since its formation in 2021, the Homeowner Advisory Council has grown into a vital bridge between homeowners and Habitat for Humanity of Oregon's programs, advocacy, and network connections. This year, members not only deepened their involvement but also strengthened their leadership – amplifying homeowner perspectives across Oregon and beyond.

### FY25 highlights

**Quarterly conversations:** Members gathered virtually each quarter to learn more about Habitat Oregon's priorities and provide meaningful input on statewide programs and advocacy efforts.

**Grant review:** Three members participated in reviewing and scoring Rural Ready Program 2.0 applications, offering thoughtful feedback and gaining firsthand insight into rural housing projects statewide.

**Advocacy day:** Four members joined more than 80 partners and supporters at the Unlocking Homeownership Coalition Lobby Day in March 2025, sharing personal stories that brought housing policy to life for state legislators.

**Western Region Conference:** Four members attended the three-day Western Region Conference in April 2025, connecting with peers from across the region and learning about innovative approaches to housing justice, sustainability, and community resilience.

**State-level engagement:** Two members regularly participated in monthly Unlocking Homeownership Coalition calls, while council member Ginny Carlson represented the group as a panelist during Neighborhood Partnership's 2024 RE:Conference in Salem, highlighting the launch of the coalition.

Together, these leaders remind us that the most powerful solutions begin with the people who know the meaning of home firsthand.

# Training and Technical Support

In FY25, Habitat for Humanity of Oregon delivered training, resources, and peer support to help affiliates strengthen capacity, innovate programs, and expand their impact.

Affiliates benefited from new tools, learning opportunities, and a record-breaking **2025 Western Region Conference**, which brought 155 Oregon participants from 20 affiliates and the Homeowner

Advisory Council together with more than 550 attendees from 23 states and three countries. The conference offered plenaries, workshops, and networking sessions that fostered collaboration, knowledge-sharing, and actionable strategies for affiliates of all sizes.

Another milestone was the publication of Habitat for Humanity of Oregon's first **Capacity Building Toolkit** – a resource developed by and for affiliates.



## 2025 Western Region Conference

Hosted in Portland and co-presented with affiliate support organizations from California, Hawaii, and Washington, the 2025 Western Region Conference was the highlight of the year. More than 550 participants – including Habitat staff, board members, volunteers, and housing allies – engaged in plenaries, 45 workshops, and rich peer-to-peer discussions under the theme of “Framing Brighter Futures.” The conference reinforced the power of collaboration, leaving participants inspired, supported, and better equipped to advance affordable housing in their communities.



### By the numbers

- 155 Oregon attendees
- 20 Oregon affiliates represented
- 550 total participants from 23 states and 3 countries
- 45 workshops and sessions
- In-person networking session



## Capacity Building Toolkit

Developed with input from 22 affiliates and consultant George Myers, the Capacity Building Toolkit compiles practical strategies and tools to help affiliates strengthen leadership, enhance construction capacity, and plan for sustainable growth.

Organized into three major areas:

- Board and Staff Leadership
- Construction, Volunteers, and Land Inventory
- Future Growth, Permanent Affordability, and Sustainability

The toolkit highlights real-world practices Oregon affiliates are using to expand capacity. From aligning boards with growth-focused executive directors, to piloting new land-banking models, to leveraging third-party financing for reinvestment – affiliates learned how peers are rethinking long-standing practices to achieve greater impact.

To support implementation, Habitat Oregon hosted two webinars on LIFT Homeownership funding, drawing participants from 14 affiliates. These sessions demonstrated how the toolkit can guide affiliates in navigating funding opportunities and preparing for long-term growth.

Toolkit highlights include:

- Board governance tools for strengthening oversight and alignment.
- Fundraising strategies to diversify revenue and expand donor support.
- Staffing models to balance capacity with growth.
- Growth planning frameworks to help affiliates scale housing production sustainably.

# Disaster preparedness and resiliency

Disaster preparedness and organizational resiliency remain essential aspects of Habitat's work, ensuring affiliates are ready to respond in times of crisis. At the Western Region Conference, workshops equipped affiliates with tools to strengthen communication, leadership, and governance during crises, including:

- Empowering Recovery: Trauma-Informed Communication and Resource Navigation for Disaster Response
- Leading Forward: Building Resilient Organizations Through Strategic Succession Planning
- The Risk-Ready Board: Essential Oversight Conversations
- Ready ReStore: Preparing and Supporting Your Community in Times of Crisis

These sessions helped affiliates:

- Strengthen trauma-informed communications during crisis response.
- Build governance structures and succession plans for resiliency.
- Enhance board-level risk management.
- Position ReStores as hubs for recovery and community support.

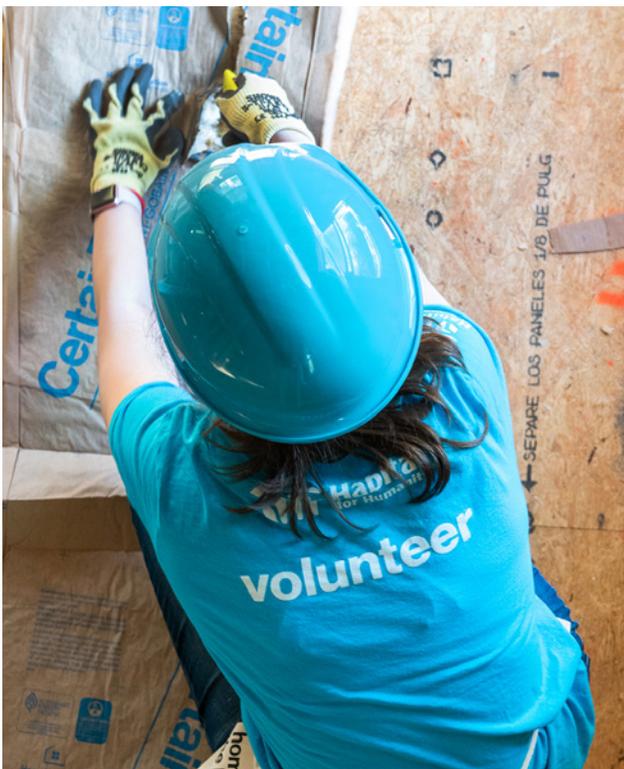


## Networking highlights

Networking and peer exchange were a strong focus in FY25. At the Western Region Conference, affiliates convened in groups for Construction, Development/Fundraising, Homeownership Services, ReStore, and Volunteer Engagement. Notably, the Large Affiliate Network met for only the second time and the Small/Rural Affiliate Network met for the first time. These gatherings created invaluable opportunities for cross-state collaboration and knowledge-sharing.

Separately, Oregon's Executive Directors group met quarterly in person to share and build collective leadership capacity. Each regional group also met online once during the year, providing continued connection between the in-person convenings.

- Five regional networking groups met once online and once in person
- Executive Directors networking group met quarterly in person
- 22 affiliates contributed to the Capacity Building Toolkit
- Two webinars on LIFT Homeownership funding with participants from 14 affiliates





## Resource Development

In fiscal year 2025, Habitat for Humanity of Oregon strategically deployed public funds, philanthropic resources, and partnerships to expand affordable homeownership and preserve existing housing statewide. From down payment assistance and critical home repairs to land readiness and new construction, these programs delivered direct impact for homeowners while strengthening affiliate capacity across Oregon. Together, they demonstrate how coordinated investment can both meet immediate housing needs and advance long-term housing solutions at scale.

**Down payment assistance:** In fiscal year 2025, Habitat Oregon disbursed \$1,731,262.90 in down payment assistance, supporting 35 first-time homebuyers – including 18 first-generation buyers – to purchase homes across 12 counties in Oregon.

**HUD HHP:** Habitat Oregon reimbursed a total of \$372,532.10 in HUD Healthy Homes Production Grant Program funds for repair work performed in homeowner-occupied units. Five affiliates completed work on 19 units and received approval on 23 additional environmental reviews. The average cost of completed units repaired is \$17,500 and includes roof repairs and replacement, bathroom rehabilitations, electrical and HVAC work, radon and lead testing, energy efficiency improvements, and accessibility modifications.

**HUD OHA:** Habitat Oregon saw its first completed unit in fiscal year 2025 that also leveraged HUD funds. Habitat Oregon reimbursed \$10,503.22 in OHA funds for this homeowner's roof replacement.

**LIFT Homeownership:** The LIFT Homeownership Program continues to support an increasing pipeline of homes in development. This fiscal year, Habitat Oregon staff partnered with five affiliates to prepare successful applications to build 36 affordable homes in the cities of Albany, Coos Bay, Forest Grove, La Grande, and Sisters. Ten of the approved 18 projects were awarded to Habitat for Humanity affiliates! Other LIFT awards went to La Pine Sunriver, Lincoln County, McMinnville, Bend-Redmond, and Portland Region. Collectively, Habitat for Humanity affiliates secured just over \$15 million in LIFT funding reservations to build 88 new homes.

**Rural Ready 2.0:** Administered by Business Oregon, Habitat Oregon received a grant for Rural Ready 2.0, the second phase of a land acquisition and pre-development grant and loan program for affiliates serving rural low-income homebuyers. This fiscal year, Rural Ready 2.0 provided grants totaling \$347,440 to six affiliates – who applied competitively for these funds – to get land build-ready for the development of 80 affordable homes in rural Oregon communities.

**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.

# Oregon Health Authority Healthy Homes Grant Production Program

Habitat for Humanity of Oregon kicked off 2025 with the exciting launch of the Healthy Homes Grant Production Program, a new initiative made possible through funding from the Oregon Health Authority. This pass-through funding program enables Habitat affiliates across Oregon to deliver critical health and safety repairs that help families thrive, while also strengthening affiliate capacity to expand their long-term impact.

Through this program, affiliates can take on projects that extend the life of homes, increase energy efficiency, and directly improve homeowner health. Eligible repairs range from mold and mildew abatement to air purification and ventilation upgrades, as well as the removal of asthma and allergen triggers. Affiliates may also complete accessibility modifications, roof replacement and repair, electrical safety upgrades, and other essential improvements that make homes safer, healthier, and more resilient.

A key early investment was in affiliate staff development. Fourteen staff members from 14 Habitat affiliates across Oregon completed a three-day virtual Healthy Homes Assessment Advanced Practitioner training, gaining specialized skills to identify and address health hazards in housing. This training equips affiliates with specialized knowledge to identify and address health hazards in housing, ensuring the program builds long-term expertise alongside immediate community impact.

# Individual Development Accounts

Habitat for Humanity of Oregon continued to connect people across the state to Individual Development Account funding – helping Oregonians multiply their savings, reach financial goals, and make homeownership or critical home repairs possible.

IDAs are matched savings accounts that empower participants to save money while building financial knowledge and long-term stability. Through education and one-on-one support, participants gain the tools to manage and protect their assets, creating stronger foundations for the future.

## IDA impact in FY25

With additional state resources, Habitat Oregon’s seven IDA partners expanded their reach and impact:

- 64 new savers enrolled.
- Nine participants accessed \$46,971 for home repair projects.
- 18 participants accessed \$112,000 toward new home purchases.
- 10 participants withdrew \$27,264 in emergency savings.
- A total investment of \$186,235 in IDA match funding supported Oregonians in building assets and financial resilience.

Habitat Oregon serves as a Fiduciary Organization within the Oregon IDA Initiative, which is supported by funding from the Oregon IDA Tax Credit.





## 2025 key legislative wins

**LIFT Homeownership funding – \$100.9 million secured (SB 5505):** Thanks to the coalition's coordinated efforts, the Legislature invested \$100.9 million in the LIFT Homeownership Program, a critical tool for expanding the pipeline of permanently affordable homes across Oregon, particularly in rural communities. Many of these homes will serve larger households and meet high energy-efficient standards. LIFT remains one of Oregon's more effective programs to help households earning up to 80% of the area median income achieve homeownership.

**Statewide Homeownership Goal (HB 2698):** For the first time, Oregon established a clear, measurable statewide homeownership goal, ensuring that expanding access to ownership remains a top housing priority. This milestone reinforces that as we increase housing production, we are also opening doors for families and individuals to build stability, wealth, and community.

**Condominium Defect Liability Reform (HB 3746):** This reform removes longstanding barriers to building condos, one of the most affordable forms of homeownership. By enabling more condo development in urban and suburban areas, this policy opens pathways for first-time and middle-income buyers and strengthens the supply of starter homes.

## Advancing the work ahead

While we celebrate these achievements, Habitat for Humanity of Oregon knows the work is far from over. Homeownership remains out of reach for too many, and disparities persist. In 2026 and beyond, we will continue supporting efforts to:

- Expand down payment assistance for first-time and first-generation homeowners.
- Strengthen funding for Individual Development Accounts, making it easier for Oregonians to save for homeownership, home repairs, and other goals that support housing resiliency.
- Explore a covenant homeownership study, addressing historic inequities and shaping solutions that expand access to homeownership for Black, Indigenous, and Latino/a households.

## Why it matters

For Habitat for Humanity of Oregon, a home is more than shelter – it is a foundation for stability, opportunity, and community resilience. Every policy win, every dollar invested, and every home built brings us closer to a future where every Oregonian has the chance to thrive.



## Opening doors to homeownership

In 2025, Habitat for Humanity of Oregon broadened its presence in Salem, bringing together homeownership advocates from across the industry to stand united to change. It was an inspiring day of advocacy, with 86 advocates representing more than 45 organizations, including 16 affiliates. They met with 67 legislators to push for more homes and expanded access to homeownership. Nearly half of attendees were first-time advocates – a powerful reminder that every voice matters and anyone can help shape the future.

Together, we advanced policies that strengthen communities, build generational wealth, and open the door to lasting opportunity for more Oregonians.

## Featured Advocacy

Habitat for Humanity of Oregon's advocacy work spans the full spectrum of policy engagement – from developing legislative concepts and tracking key issues that affect the network's mission and operations to shaping program implementation. Through collaboration with the Oregon Housing Alliance, Habitat for Humanity International, and other partners, we are strengthening the collective movement to make homeownership more affordable and equitable in Oregon and beyond.

**Program implementation:** During FY25, Executive Director Shannon Tennant served on the Rulemaking Advisory Committee for the Oregon Housing Needs Analysis and on the associated Housing Actions Work Group. The OHNA framework establishes a coordinated statewide approach to housing planning that shifts much of the analytical work and cost from local governments to a state-supported process. It helps identify and address local barriers to housing production while providing

targeted assistance and resources to support communities in increasing housing supply. New state housing laws implementing the OHNA began rolling out in 2025, with more provisions scheduled to take effect by 2027.

**Habitat Voices in Action:** In June 2025, Habitat for Humanity launched Habitat Voices in Action, a new organization-wide commitment to embed advocacy into every aspect of our work. Building on the momentum of the Cost of Home campaign, this next chapter will unify Habitat's voice across all levels – from affiliates to national leadership – to influence policy and make homeownership more affordable and accessible. As a state leader in this space, Habitat for Humanity of Oregon is proud to help shape and advance this collective advocacy effort, amplifying the voices of affiliates and the communities we serve. Habitat Voices in Action marks a powerful step forward in addressing housing inequities and advancing systems changes.



**Habitat on the Hill, Washington, D.C.:** A delegation of 12 Oregon advocates – including a young professional who grew up in a Habitat home – met with the offices of Sens. Jeff Merkley and Ron Wyden, as well as five of Oregon's six congressional districts (Reps. Bentz, Bonamici, Bynum, Dexter, and Hoyle).





## ReStore

Oregon is home to 27 ReStores operated by 22 affiliates. Together, these stores employed more than 173 full-time equivalent staff, generated nearly \$2.7 million in collective profit, and were supported by approximately 150,000 volunteer hours. These proceeds directly support Habitat’s mission to build and repair homes and strengthen communities across the state.

Notable milestones this year include:

- Habitat for Humanity Portland Region opened its fourth ReStore location in the spring 2025, expanding into Tigard (right). With existing stores in Beaverton, Gresham, and near I-205, Habitat’s ReStore footprint in the Portland metro mirrors the scale and reach of its homebuilding and repair efforts.
- Habitat for Humanity Bend-Redmond celebrated the return of its ReStore in Redmond, further extending the affiliate’s reach in the communities north of Bend. The store officially reopened in November 2025.

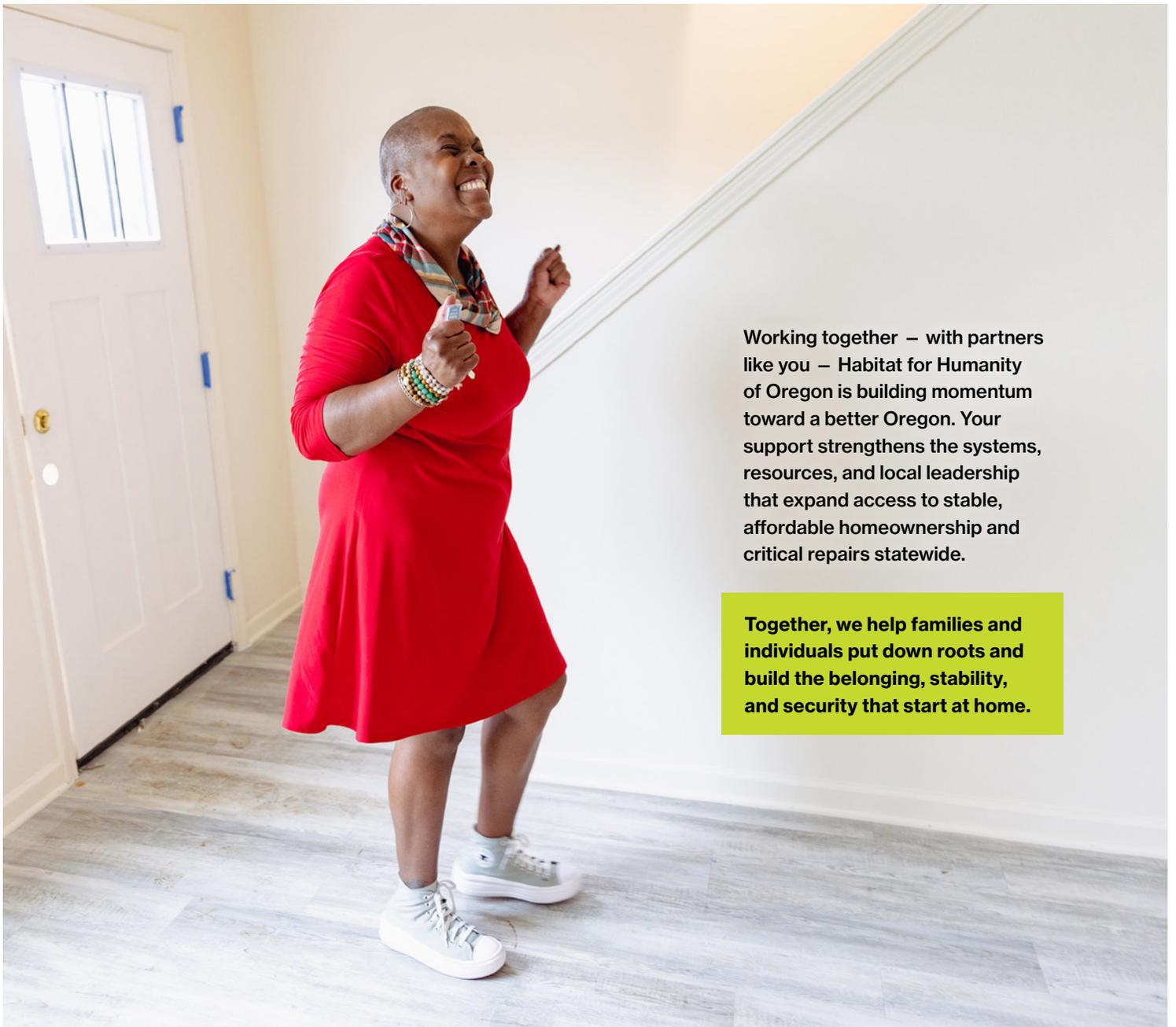




**Habitat for Humanity of Oregon**

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Working together – with partners like you – Habitat for Humanity of Oregon is building momentum toward a better Oregon. Your support strengthens the systems, resources, and local leadership that expand access to stable, affordable homeownership and critical repairs statewide.

**Together, we help families and individuals put down roots and build the belonging, stability, and security that start at home.**