



“Habitat is addressing a critical part of our housing crisis, providing not only a safe, healthy home to low-income families, but a chance to build equity and break the cycle of poverty.”

— Ted Wheeler, Oregon State Treasurer



Dear Friends,

The Portland City Council recently declared a state of emergency for housing and homelessness, as Portland continues to see the highest rent increases in the nation. The effects of this crisis are highlighted in Portland’s first annual *State of Housing* report, showing that the average Portland family is unable to afford housing in most of Portland’s neighborhoods.

Even more concerning, it shows the average Black, Native American, Latino, senior and single mother households are becoming priced out completely! This means families with already limited resources are being stretched even thinner, forced to leave behind schools, churches, and communities they have lived in for generations.

Here at Habitat for Humanity, we believe these hardworking families deserve to have the opportunity to stay. Habitat helps families build equity through homeownership, providing affordable homes even as the market gets further out of reach. We do this through our 0%-interest mortgage, allowing families to pay 30% of their income towards their mortgage, leaving enough left over for other life necessities, and ensuring their mortgage will always be affordable, even as the housing market rises around them.

Part of this annual report showcases the positive impact your support has had in creating successful homeowners, as seen on pages 9 and 10. In our 34 years of working in Portland, we have learned that healthy, stable, affordable homeownership changes the trajectory of low-income families’ lives for generations; improving a family’s health, education and all around wellbeing.

As we celebrate our accomplishments together, we are also compelled to look for ways to have a greater impact, because the need is larger than ever before. This fall we received the most applications for our Homeownership Program in the history of our organization: 188 families applied for only 25 homes. To address this housing crisis, we’ll begin our 35th year of work by launching the development of a 5-year strategic plan that will explore ways to leverage our capacity and success, to give exponentially more families the opportunity to stay.

Thank you for building and renovating, for painting and repairing, and helping lift up neighborhoods where the work of Habitat is needed. Thank you for your volunteer hours and financial contributions that have been critical in providing hundreds of local children a safe place to sleep tonight. Thank you for giving families the opportunity to stay!

A handwritten signature in black ink that reads "Steve Messinetti".

Steve Messinetti
President & CEO

A handwritten signature in black ink that reads "Dawn Holden".

Dawn Holden
Board Chair

The Miller-Klagge Family

A.C. and her partner Jeanne just couldn't keep up with the repairs their old Cully home needed.

The two share a home in Northeast Portland with their dog Jacoba. Over the years they've noticed issues piling up. "A lot of the old windows are starting to deteriorate," said A.C. "In the wintertime, heat escapes badly. It's just really hard to get to things like that, and financially it's a big hurdle."

Along with inefficient old windows, the gutter system was in serious disrepair.

A 0%-interest loan through Habitat's Home Repair and Preservation program provided the Miller-Klagge family with a chance to get the repairs they needed to get their house back into shape.

Now that the work is done, A.C. is relieved. "It's lifted my spirits, you know? I couldn't afford this type of work on my own, it's just really energized me."

"It's warm now," Jeanne said. "In the winter I usually sleep with two comforters. Last night I only needed one sheet."



The Dhungel Family

Durga and Prem are proud parents and work hard to provide the best life possible for their two young boys.

Durga is a production associate for a company that installs wires and cables in commercial buildings, and Prem is a caregiver. Despite working full-time, they have had to move three times in the past five years to chase affordable rent in Portland.

"Our current apartment has a lot of mold and windows and plumbing that leaks," said Durga. "We know we need to move to a healthier place, but it's so expensive."

This spring, the Dhungel family was accepted into the Habitat Homeownership Program, where they are currently putting in their 500 hours of sweat equity building their home, which will be located at Glisan Gardens, Habitat's 25-home community in Rockwood.

"Owning a home will change our future," said Durga. "It will bring our kids that stability they need to achieve their dreams. We are so happy and grateful."

Meet the Families

By the Numbers

One year of Habitat's community impact.

86

PEOPLE SERVED in Portland and Gresham. From new home construction to rehabs and repairs, these local families and their children now live in safe, affordable homes.

\$686

IS THE AVERAGE MONTHLY mortgage payment of a Habitat homeowner.

8,809

HOURS OF SWEAT EQUITY were contributed by Habitat homeowners, building their homes and the homes of their future neighbors.

62

HOMES BUILT in El Salvador and Ethiopia with our international contributions.

96

PERCENT OF FAMILIES who purchased their homes with Habitat this year are families of color, helping close the minority homeownership gap.

4,952

GENEROUS PEOPLE AND ORGANIZATIONS made a financial contribution.

6,183

ENTHUSIASTIC VOLUNTEERS helped provide a hand up at build sites, and the office.

\$306,127

RAISED BY RESTORES to build homes with local Habitat families in Portland & Gresham.

\$29,380

IS THE AVERAGE ANNUAL INCOME of a Habitat homeowner family.

Golden Hammer Volunteers

Thank you to the many volunteers who supported Habitat at our build sites, ReStore, or in the office. The following individuals volunteered over 100 hours each between July 1st, 2014 and June 30th, 2015. Last year, volunteers filled 6,183 volunteer slots, 2,741 of those at our Portland ReStore, and donated 62,468 hours of service. This is valued at \$1,405,430 in paid labor.

Habitat for Humanity Portland/Metro East

Steve Abels	Daniel Duenas	Bob Hrdlicka	Eric Randall
Susan Barnett	Julie Earnest	Stephanie Hughson	Lauren Noecker Robert
Nathan Bates	Dick Firsich	Ansel Johnson	Kathi Rodgers
Friedrich Baumann	Julie Frantz	Keith Kunerth	Cecelia Shroyer
Jon Bennett	Paul George	Jim Laubenthal	Sydney Smith
Jon Bowdoin	Richard Gibson	Yee Lee	Gary Thompson
Jim Boyer	Ian Gordon	Lil Maizer	Joe Tushner
Ronald Christian	Carolyn Graf	Bill Myers	Susie Vischer
Francesca Blom Cooper	Gloria Halper	David Neale	Mark Waller
Kenton Corum	Noma Hanlon	Mark New	Austin Waltz
Michelle Da Rosa	George Helm	Steve Noble	Don Zeck
Larry Davis	Michael Helwig	Diana Ochoa	Rick Zinda
Dan Doerner	Dawn Holden	Joyce Park	

Portland ReStore

Adbulla Abdullwahab	Nadine DeShields	Lynda Mayorga	Lynn Steinmetz
Louie Aguilar	Shane Finnell	Celerino Mejia	Matthew Stiefvater
Selina Avalos	Ashlyn Funk-Tracy	Jay Mosser	Nicole Tapp
Nathan Bates	Richard Kaptun	Colleen Patke	Phung Thai
Chris Bland	Don Lee	Robert Paz	Jim Waigand
Mike Couch	Steve Loga	John Pierce	Eric Wolff



VOLUNTEERS RAISE A WALL at Glisan Gardens, Habitat's 25-home build in Northeast Portland. The first phase of Glisan is slated to be completed December 2015.

Homeowner Survey

This summer, Habitat sent a survey to each of the over 300 families we have partnered with since our founding in 1981. The goal was to collect important feedback from those closest to our program, to measure Habitat's impact in the Portland area over the last 34 years, and to put that data to use to better serve Portland's low-income families. Here's what we discovered.



EDUCATION

70

PERCENT OF FAMILIES noted their children's school grades had improved since moving into their Habitat home.

89

PERCENT OF PARENTS said it was easy for their children to find a quiet place to study in their new home.

86

PERCENT OF CHILDREN RAISED IN A HABITAT HOME graduated high school, 23% higher than Multnomah County's current graduation rate of 63.7%.

44% of children raised in a Habitat home are either currently enrolled in college or technical school, or have already graduated.



HEALTH

79

PERCENT OF FAMILIES who previously had a housing-related respiratory illness (such as asthma, allergies or sinus infections) said they no longer experience symptoms since moving.

78

PERCENT OF FAMILIES indicated they feel secure and comfortable with their neighbors.

"My son is doing well at school and he has a lot of friends who are our neighbors. I love to have neighbors in whom I can trust when I need day care."

— Habitat family from North Portland



HAPPINESS

77

PERCENT OF HOMEOWNERS said they felt significantly more confident since moving into their own home.

"Homeownership boosts my self-esteem. You're more confident when you come home to the same home year after year."

— Habitat family from NE Portland

83

PERCENT OF FAMILIES, when asked how long they planned to stay in their Habitat home, responded either that they "can't ever imagine" leaving, or weren't planning on moving "for a very long time."

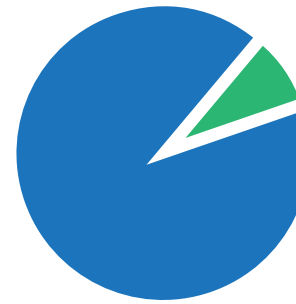
“Owning a Habitat home is rewriting the story of my kid’s lives. They will now have stability, roots, and see that **it’s possible to get ahead in life with hard work.**”

— Ruthann Compton, Future Habitat Homeowner



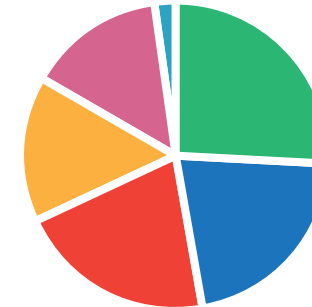
Financials

Expenses*



87.6% — Program Expenses
12.4% — Administrative & Fundraising Expenses

Sources of Revenue



26.0% — Foundations & Government
21.3% — Mortgage Receipts
20.9% — Individual Donors
15.3% — ReStore & Other Earned Income
14.4% — Businessess
2.1% — Faith & Civic Groups

*This is a three year average.

Habitat’s Revolving Fund



Donations enter into the revolving fund cycle as Habitat builds and sells homes. Our partner families make mortgage payments that continue the cycle and account for 21% of Habitat’s annual revenue.

Statement of Financial Position as of June 30, 2015

Assets	
Cash and cash equivalents	2,656,276
Prepaid expenses and other assets	613,335
Grants and contributions receivable	367,388
Inventories	5,804,607
Mortgages receivable at fair value	7,634,039
Investment in limited partnerships	4,246,577
Buildings and equipment	486,923
Total Assets	\$21,809,145
Liabilities and Net Assets	
Accounts payable	453,746
Accrued expenses and other liabilities	265,985
Tithe and Oregon affiliate distributions	261,845
Notes payable*	10,150,770
Total Liabilities	\$11,132,346
Net Assets	10,676,799
Total Liabilities and Net Assets	\$21,809,145

Statement of Activities for July 1, 2014 to June 30, 2015

Revenues	
Grants, pledges, and cash contributions	2,088,564
Donated services, materials and equipment	316,647
Home sales	2,077,746
Other revenues	3,319,902
Total Revenues	\$7,802,859
Expenses	
Program services	5,382,297
Management and general	650,905
Fundraising	568,719
Total Expenses	\$6,601,921
Change in Net Assets	\$1,200,938

*\$5,990,687 in notes payable contain provisions whereby the notes will be forgiven by the lender provided certain conditions are met by the organization.

Donors

(Cash and In-Kind received between July 1, 2014 – June 30, 2015)

Donors are the fuel of Habitat's work. The generous monetary gifts we receive each year are utilized to provide struggling families in the Portland area with a hand up. We're proud to say that 87.6% of every donation goes directly towards our homebuilding efforts, ensuring your contribution makes an immediate impact.

\$100,000+

Lowe's
Meyer Memorial Trust
U.S. HUD Self-Help
Homeownership Program
Wells Fargo

Downtown Development Group
Electronics Unlimited
Erickson Incorporated
First Republic Bank
Noma Hanlon & Gail Snow
International Wood Products
Nicholas Kropf

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Executive Forum
Andrew & Nita Gibson
Brian & Starla Goff *
Hawks View Cellars, LLC
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\$50,000 – \$99,999

Anonymous Contribution in Honor
of Pope Francis
JPMorgan Chase & Co.
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Thrivent Financial
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Macadam Floor and Design, LLC
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Anonymous
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Larry C. Corwin and Dayna
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\$1000 – \$4,999

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* Carpenter's Club monthly donor
(d) denotes the donor is deceased.

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 Tim and Mary Boyle Charitable Trust
 Rick & Leslie Trout
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 Vermont Hills United Methodist Church
 L Susan Vischer
 Mary Waldo
 Kathleen Wall
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 First Unitarian Church
 Mark & Deborah Fisher
 Sunny & Troy Freeman *
 G. Cody Gibson *
 Robert Goldberg and Phyllis Smith

Legacy Society

Legacy Society members have made plans to benefit Habitat for Humanity Portland/Metro East by naming Habitat as beneficiaries in their will.

Gerry & Jory Abrams	Albert Horn	Mary Overgaard & David Cook
Sandra Adams & Raymond Sirchie	Christopher & Mary Kent	Richard Rook
Jeanne Arbow	Robin Krieger	Stanley & Helen Rook
Greg Byles	Joe Lebzelter & Glenda Chaite	Kenneth Yeats
Bob & Barbara Fankhauser	Jana & Dick Lytle	Jennifer Young
Marjory Fischer	Dean & Janice McCargar	Ralph & Carolyn Younger
Noma Hanlon	Laura & Steve Mehren	Hugh & Mair Lewis Charitable Fund
Douglas & Sharon Hawley	Ginny & Trevin Miller	
Beverly Hoeffler	Merryl Mix	

We're especially honored by the gifts provided by the following Legacy Society members who have passed away recently.

Suzanne E. James	Enid Larsen	Ms. Margaret Ryan	Carol E. Tracy
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* Carpenter's Club monthly donor

(d) denotes the donor is deceased.

Heather Gould *
 Kathleen Grant
 John & Mary Grossi
 Gloria Halper and Jay Moskovitz
 Hilary Hamer
 Dale Harmer
 John Hartsock
 Denise Hedlind-Prothe and
 Patrick Prothe
 Lisa Heigh *
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 Lisa Pearlstein and Harrison Pettit
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 Bill & Judy Platt
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 Portfolio 21 Investments, Inc
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 Provenance Hotels
 Rosemary Pullin
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 Earl & Lola Redding
 Mark & Leanne Redlinger
 David Rees
 Marilyn Richen
 Diana & Alberto Rinkevich
 Mary Lou Ritter *
 Shirley Rogers
 Jeremy Rose
 Melody Rose
 Craig Ruble

FATIYA ABDUKARIM, a single mother of 5, chats with guests at the dedication of her family's new home at Trillium Court.

Photo by Jim Morrison



Barbara Schaumberg
Mary Selbe
Dale & Ruthann Shetler *
Stephen Shostek
Michael Silvey
Roger Simon and Lydia Bayne
Jaymi & Francis Sladen
Robert & Ann Sola
Brandon and Kimberly Spooner
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Paul & Debi Stromberg
Carol & Donald Templeton
The Hayden Joint Living Trust
The Heathman Hotel
The Ledson Group
The Oregon Public House
The Tin Shed Garden Cafe
Deborah Thomas
Chris & Rebecca Tobias
Leslie & Dennis Torresdal
Turner Construction
Union Bank
Shannon & Jason Van Horn
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David Young
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\$250 – \$499

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David & Janell Alexander
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