

## WHAT WE DO

Help people become successful financially secure homeowners



## HOW WE DO IT

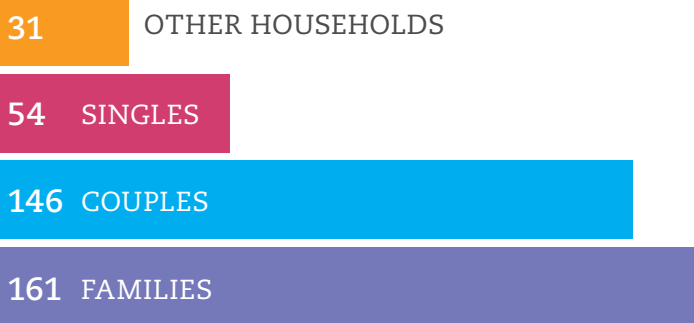
- One-on-one guidance
- Multi-lingual, multi-cultural homebuyer education
- Fixed-rate mortgages
- Down-payment assistance programs

## WHO WE SERVE

People of all socio-economic status

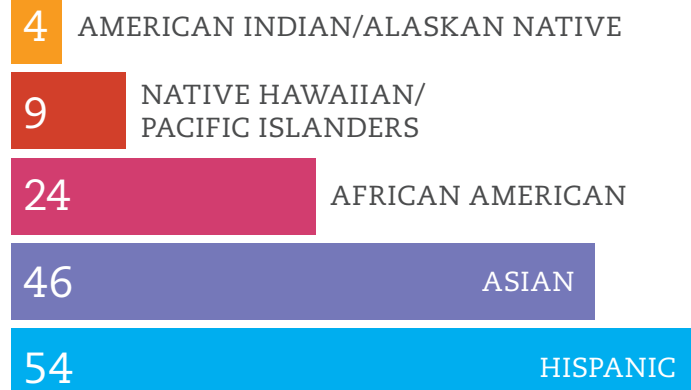


### HOUSEHOLD COMPOSITION OF NEW HOMEOWNERS

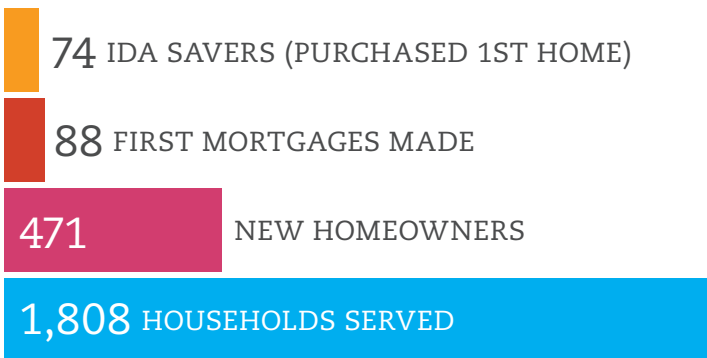


TYPICAL AGE: 34

### RACE/ETHNICITY OF NEW MINORITY HOMEOWNERS

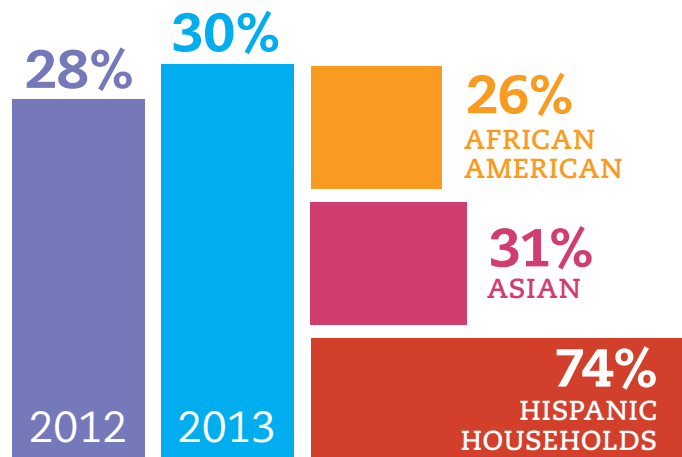


### HOMEOWNERS, SERVICES & CLASS TOTALS

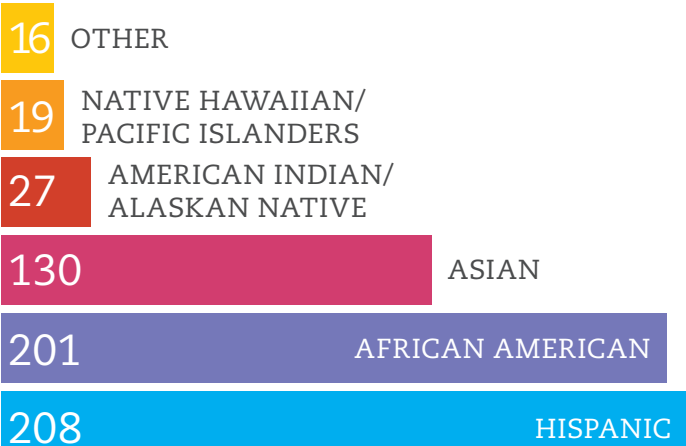


**\$17,997,090** TOTAL PHG INVESTMENT

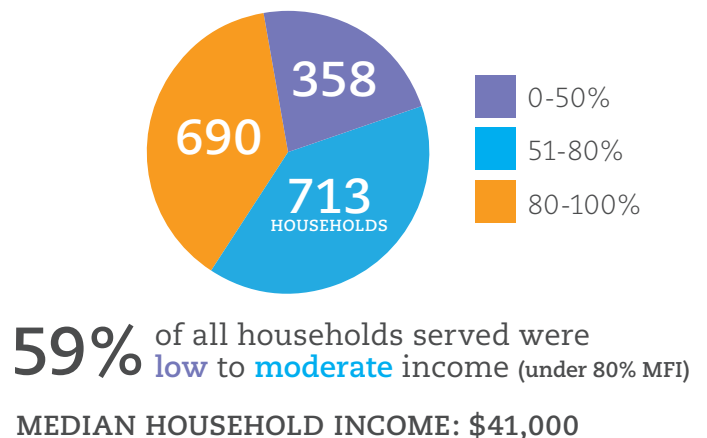
### INCREASE IN MINORITY HOMEOWNERS



### RACE/ETHNICITY OF MINORITY HOUSEHOLDS SERVED



### % OF MEDIAN FAMILY INCOME OF ALL HOUSEHOLDS SERVED



**In March, the Portland Housing Center became an enthusiastic partner** in Home Matters™, an initiative to boost public awareness of the vital and essential benefits of home. Led by the National NeighborWorks® Association (to which we belong) and housing and community development organizations, lenders, policymakers, and other advocates, Home Matters™ will engage the public and policymakers in home-related initiatives; increase investments to ensure home becomes a reality for even more Americans; and celebrate the rich and long-lasting benefits of safe, stable, and secure homes.

**The achievements of the Portland Housing Center** and our customers are a testament to the value of home, especially the many benefits of homeownership. These include long-term wealth creation, stable housing costs, and greater community and civic involvement.

**Our successes in the last fiscal year** continued our 20-plus years of homeownership done right. In FY2013, 471 Portland Housing Center homebuyers purchased homes, an 11 percent increase over FY2012. Our client numbers increased significantly, as well: 1,808 customers utilized at least one Portland Housing Center service in FY2013, a 20 percent increase over FY2012.

**Our commitment to reducing racial and ethnic disparities** in homeownership continues to produce results: in comparison to FY2012, the number of Portland Housing Center Hispanic homeowners increased 74 percent; Asian homeowners, 31 percent; and African American homeowners, 26 percent.

**Home has always been much more** than a box adorned with windows and doors. So many of our individual and collective successes—as parents, engaged community members, dreamers and academic achievers, job and business creators—begin at home. We value your continued support of our work, because home matters.

*Peg Malloy*

Peg Malloy  
Executive Director



### BOARD OF DIRECTORS

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Former PHC Customer  
Wells Fargo Bank

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Vice President  
Orrick

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### ADMINISTRATION

**PEG MALLOY**

Executive Director

**FELICIA TRIPP**

Deputy Director

**SARAH FORSYTHE**

Communications & Data Management Specialist

### FISCAL

**MARCELINO SOLIZ**

Fiscal Manager

**PATTY MARQUEZ**

Loan Servicer

**LEE RICHMOND**

Accountant

**LÉ KING**

Office Manager

### HOMEOWNER BASICS TEAM

**MICHELLE PUGGARANA**

Director of Homeownership Programs

**MELISSA LOCKE**

Program Assistant

**IRA BAILEY**

Homebuying Specialist

**DANA INGRAM**

Homebuying Specialist

**HUMBERTO CARLOS**

Homebuying Specialist

**ITZEL SPEHAR**

IDA Coordinator

### LENDING

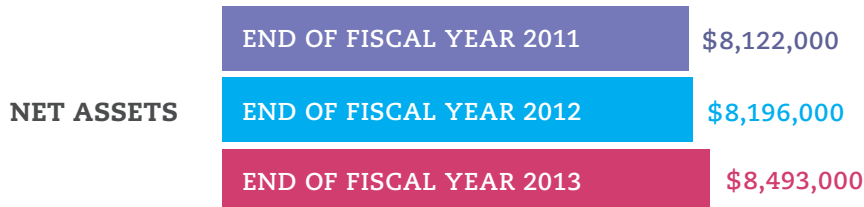
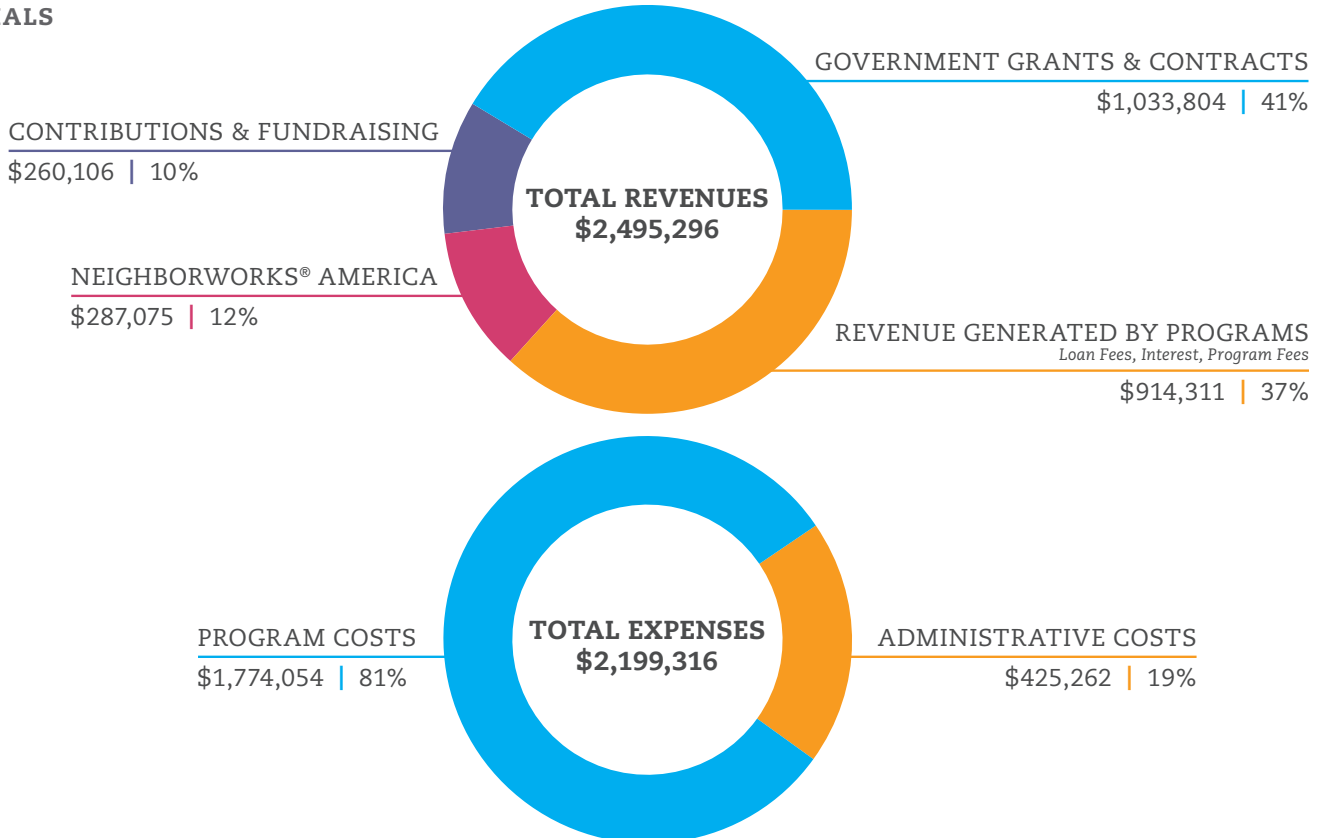
**HEIDI MARTIN**, NMLS #282008

Lending Manager

**TERRY ITAMI**

Loan Processor

### FINANCIALS



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Portland, OR 97232

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PortlandHousingCenter.org

ML#4654  
NMLS#268117

