



Portland Housing Center

Fiscal Year 2019 Annual Report



113

New Homeowners from Communities of Color.
18% increase from last year.



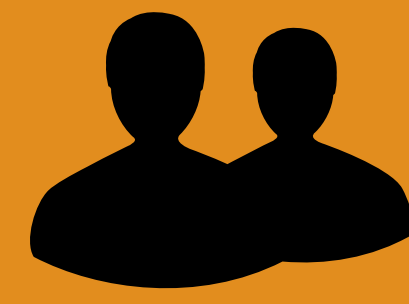
Increase in new low to moderate Homeowners.

Home Purchases by County



Multnomah (66%) Washington (14%) Clackamas (11%)
Other (6%) Clark (3%)

Services Delivered



901

Households Counseled



568

Households Educated



\$2.03

Million in down payment assistance loans made



\$114.4

Million in leveraged investment in the community

New Homeowner Characteristics

\$61,500

Household Income

35

Age

\$315,000

Purchase Price

\$1,845

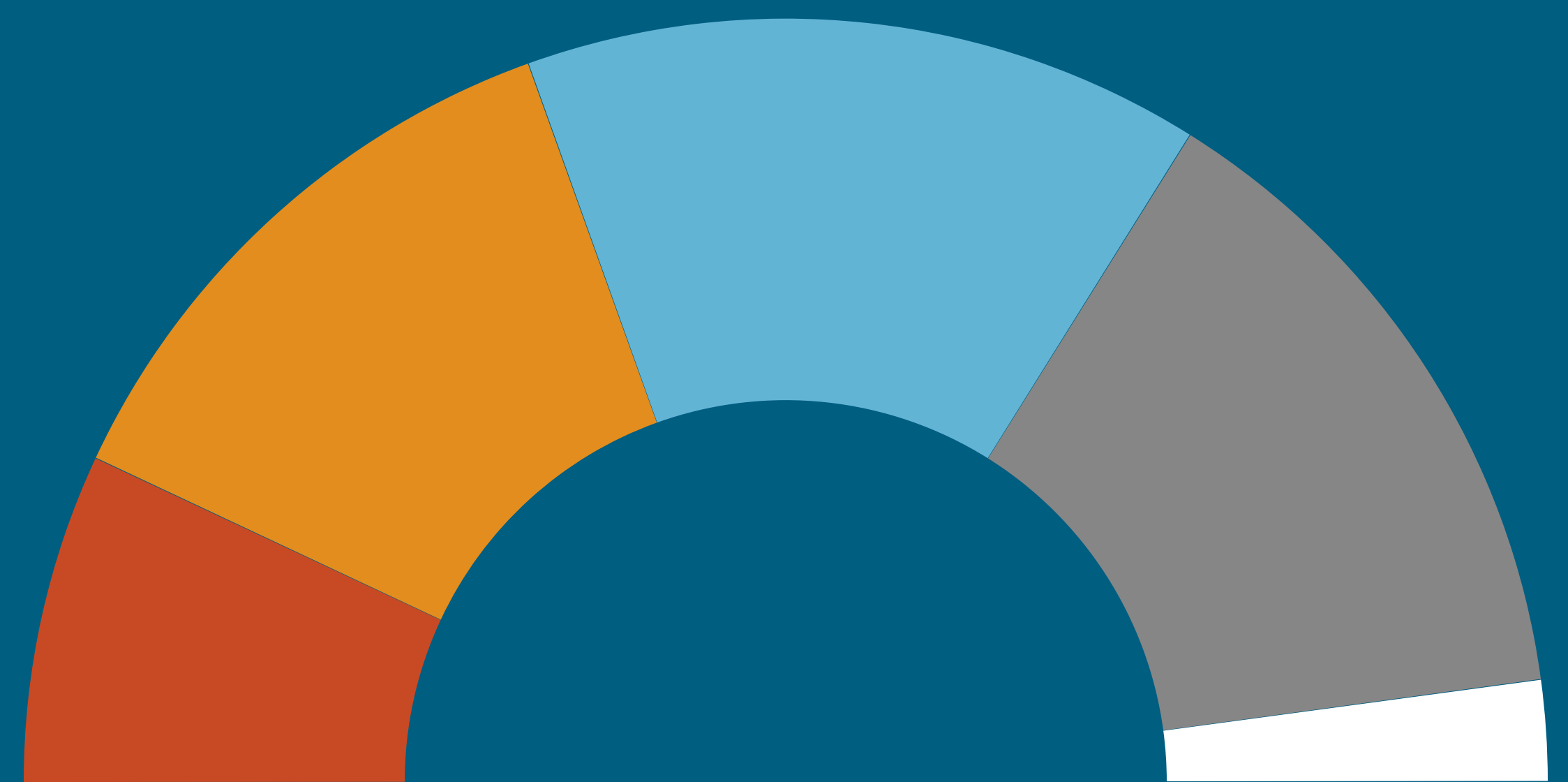
Monthly House Payment

1,336

Home Size (sq feet)

All Data reflected as the median

New Homeowners by Household Type



Single Parents (14%)

Couples with Kids (25%)

Couples without Kids (29%)

Single Adults (28%)

Other (4%)



2019: Investing in Sustainability

Fiscal year 2019 brought a renewed focus and energy to our lending department at Portland Housing Center. Our lending department serves the dual purpose of providing high quality first and second mortgage products for our customers and also helping to provide a sustainable source of income for all our operations. To that end, Portland Housing Center received our third Community Development Financial Institution award in a row from the US Treasury. These funds help us to expand the number of households we can assist with down payment assistance loans.

We're looking forward to fiscal year 2020 when we will participate in a new round of Neighborhood LIFT in collaboration with Wells Fargo and NeighborWorks America. We look forward to another opportunity to serve first time homebuyers with homebuyer education and much needed down payment assistance in Multnomah County and the City of Portland.



Staff

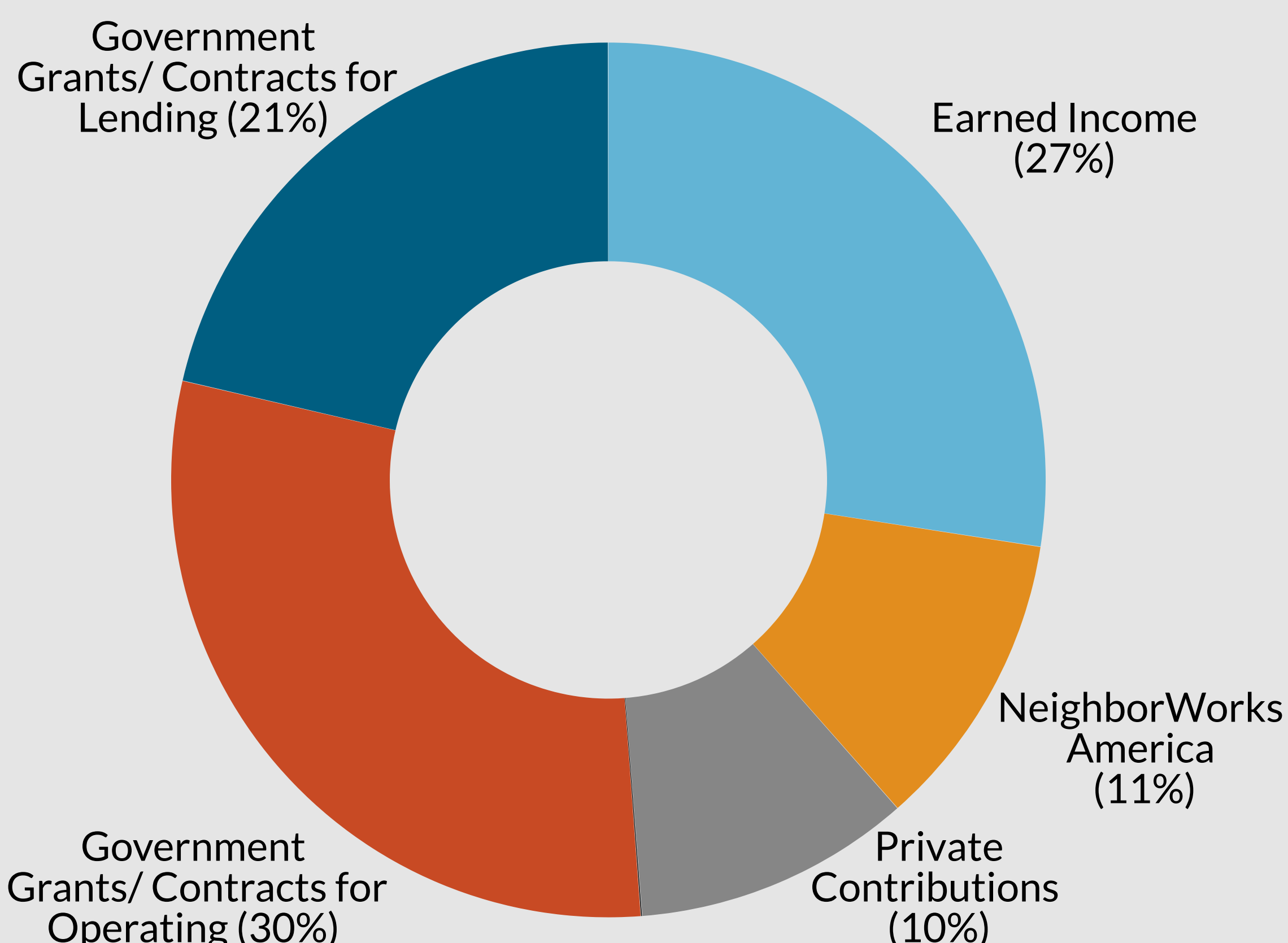
- Peg Malloy, Executive Director
- Kala Biittner, Finance Director
- Jackie Butts, HomeOwnership Program Director
- Heidi Martin (NMLS #282008), Lending Director
- Sarah Forsythe-Insley, Contracts and Data Management Specialist
- Debbie Griffis, Accountant
- Humberto Carlos, Bi-Lingual HomeBuying Specialist
- Maria Romero, HomeBuying Specialist
- Bernice Platz, HomeBuying Specialist
- Shalonda Menefee, Preference Policy HomeBuying Specialist
- Mayra Paez, HomeBuying Specialist
- Lindsey Griggs, IDA Program Administrator
- Kimberly Swopes, Program Assistant
- Sharde'a Booth, Program Assistant
- Bruce Kracke (NMLS #16303), Loan Officer
- Jessenia Juarez (NMLS #993168), Bi-Lingual Loan Officer
- Rolly Brigham, Mortgage Loan Processor
- Drew Lovern, Mortgage Loan Processor

Board

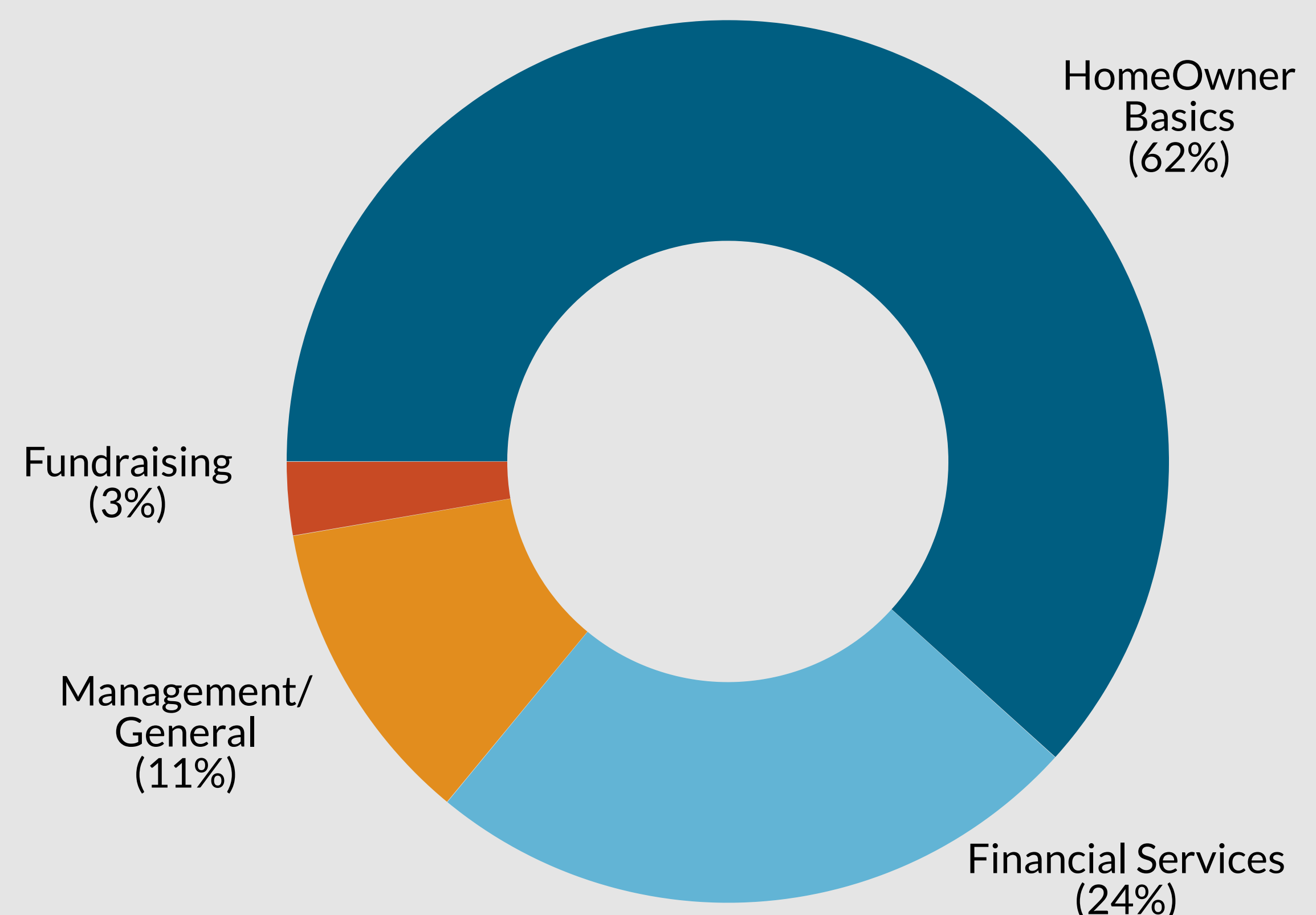
- Bryn Sopko, President - Lam Research
- Mike Schrader, Past President - Orrick
- Kathleen Holt, Vice President - Holt Consulting
- Cobi Lewis, Secretary - Umpqua Bank
- Tanja Lux, Treasurer - Human Solutions
- Caitlin Baggot Davis - Northstar Civic Foundation
- Camille Elmore Trummer - Brink Communications
- Anyeley Hallova - Project^
- Stewart Hansen - Symetra
- Jennifer Larsen - HomeStreet Bank
- Debra Neal - Windermere Real Estate
- Diana Nunez - Oregon Environmental Council
- Jeff Pratusch - US Bank
- Robert Walker - City of Portland

Financials

Income



Expenses



3233 NE Sandy Blvd
Portland, OR 97232

4900 SW Griffith Dr, Suite 123
Beaverton, OR 97005

