



FY 2025

Annual Report

July 2024 - June 2025

NEW
REGISTRATIONS
567

- 58% Households of Color
- 58% Low-income Households
- Median income = \$71,580
- 107 (19%) Female-headed Single Parent Households

653
HOUSEHOLDS
COUNSELED

1001
appointments!

Group Education
Graduates
510

- 340 Homebuying 101 grads
- 94 Financial Fitness grads
- 76 Culturally Specific Financial Education grads

44 IDA SAVERS
PURCHASED
WITH MATCH



NEW
HOMEOWNERS
184

Median Purchase
Price: \$405,000

87 households utilized Down
Payment Assistance facilitated
through Portland Housing Center

- 53% Households of Color
 - 18% Black / 24% Hispanic
- 62% Low-Moderate Income (under 100% Median Income)

125
MORTGAGE
LOANS
CLOSED

- \$9.6 M (32) PHC First Mortgages
- \$1.6 M (23) MAP* Down Payment Assistance
- \$3.5 M (70) Other PHC Brokered/Funded Down Payment Assistance (DPA)

= **\$14.96 Million Invested in New
Homeowners!**

- Average First Mortgage: \$306,535
- Average MAP 2nd Mortgage: \$70,913
- Average PHC Brokered/Funded DPA award: \$50,629

88 unique households served
30 households with multiple layers

*MAP (Mortgage Assistance Program) is an amortizing 2nd mortgage for up to 20% of the purchase price.



Portland Housing Center
3233 NE Sandy Blvd, Portland, OR 97232
www.portlandhousingcenter.org
503.282.7744

Dear Community,

Fiscal Year 2025 marked the first year of implementing our three-year strategic plan – a plan curated by staff, board, and community members, built together to ensure that our goals would challenge us with the same force that our mission demands of us every day – *everyone deserves access to homeownership.*

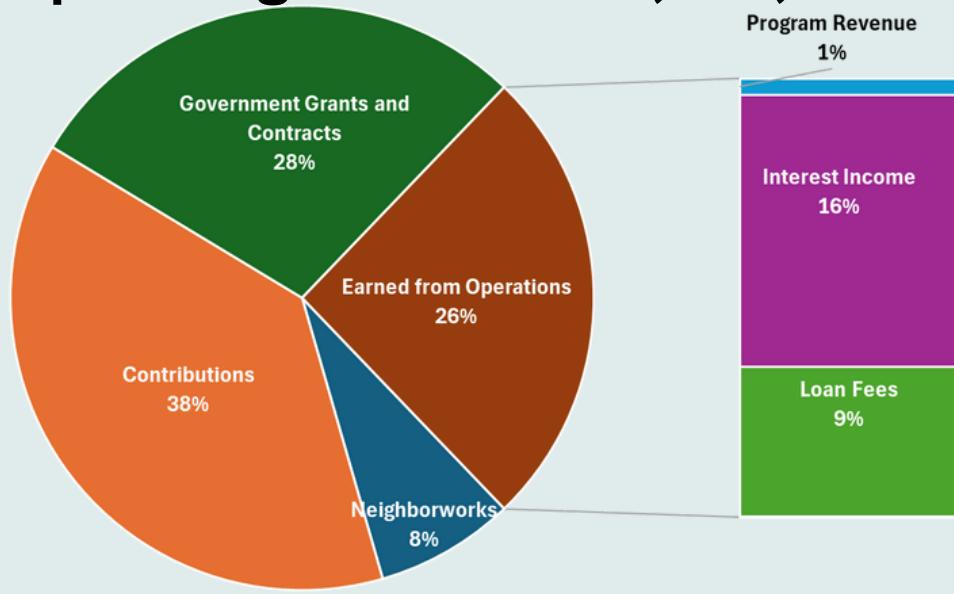
Political shifts fueled by innovation brought us closer, reminding us that our greatest strength lies in the relationships and trust we've built across our community. We've gained new partners, identified new resources, and created new programs to meet the needs of those who depend on us.

Our founding story is in response to harm imposed on our community, but we are here today, nearly 35 years later because of our commitment. We look forward to celebrating 35 years in Calendar year 2026 with all of you who have made it possible.

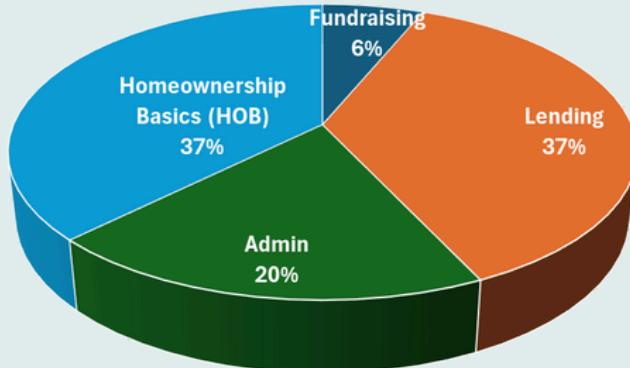
Dana Fuller Shephard **Executive Director**

FY25 Financials

Operating Revenue: \$4,562,584



Expenses: \$3,460,168



Loan Portfolio

Total Loans	447
Total Valuation	\$15,906,708
Amortizing Loans:	Balance: \$12,903,355
“Silent” Second liens:	Balance: \$3,277,005

Delinquency Rate (>90 days past due):
2.7% (8 loans)

OUR TEAM

Personnel current as of 6/30/2025

STAFF

- Dana Fuller Shephard, Executive Director
- Bernice Platz, Lending Operations Coordinator
- Christy Gifford, Homebuying Specialist
- Darcie Lennox, Office Manager
- Jessenia Juarez, Lending Director
- Kade Goblirsch, Accountant / Loan Servicing Specialist
- Kimberly Swopes, IDA Program Coordinator
- Laura Bower, Homeownership Program Director
- Maria Romero, Bilingual Program Assistant (Contractor)
- Margot Black, Business Dev. and Operations Manager
- Mark Palardy, Finance Director
- Mayra Paez, Bilingual Homebuying Specialist
- Michele Geraci; Homebuying Specialist
- Monica Johnson, Loan Processor
- Quran Muhammad, Program Coordinator
- Ryan Parker, IDA Program Manager
- Sara Pedro, Executive Administrative Assistant
- Tai Love, Development Director
- Yanet Garcia, Bilingual Homebuying Specialist

INSTRUCTORS

- Raina Evans; Financial Fitness
- Jackie Butts; Getting Your House in Order
- Humberto Carlos; Homebuying 101, Decide Tu Futuro
- Dr. Ulf Spears; Homebuying 101

BOARD

- Debra Neal, **Board Chair**, Windermere
- Deona DeLong, **Vice Chair**, Banner Bank
- Adam Boomer, **Treasurer**, Rivermark Credit Union
- Carissa Webber, **Secretary**, Mortgage Express

- Jeff Pratuch, US Bank Home Mortgage
- Ada Dortch, Impact NW
- Mesha Jones, City of Portland
- Tanja Lux, IRCO
- Mike Schrader, Orrick
- Camille E. Trummer, Interplay
- Alma Barraza, AlmaNova Consulting
- Lonnie Bowden, Dignity Memorial
- Nancy Mejia, MESO
- Ta'Neshia Renae, Williams & Russell CDC
- Alexis Ashby, Multnomah County

THANK YOU TO OUR FY25 FUNDERS & SUPPORTERS!



Portland
Housing Bureau

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OREGON

Beaverton
OREGON

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PORTLAND METROPOLITAN
ASSOCIATION OF REALTORS®

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OCF JOSEPH E. WESTON PUBLIC FOUNDATION

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