

# THE HOUSE THAT REAL ESTATE BUILT

Through an extensive fundraising effort, Central Oregon Association of Realtors helped make the dream of homeownership come true for Liz Casner and her three children — Anthony Medina, 16, Mia Casner, 10, and Ruben Casner Jr., 9.

by Ronni Wilde, for The Bulletin  
Special Projects

**B**end Area Habitat for Humanity and the Central Oregon Association of Realtors (COAR) have long been community partners. However, in the past year, that partnership has evolved into what is the largest fundraising effort in COAR's history, all for the sake of building a home for a struggling single mom and her three children.

When Robin Cooper Engle, Bend Area Habitat's director of development, approached COAR last year about stepping up its fundraising involvement and donation amount, the result has been an intensive collaboration called, "The House That Real Estate Built."

"The House That Real Estate Built was originally just with one real estate company, but we wanted to open it up and make it bigger," said Cooper Engle. "COAR has helped us do that. They have done a ton of legwork and have a committee working on this." With a membership of about 1,000 real estate professionals, COAR has also successfully spread the word about the fundraising efforts throughout its large network.





It takes the dedication of many volunteers to make home ownership a reality through Habitat for Humanity.

“The real estate industry is doing very well now, so this was very timely,” said Cooper Engle. “COAR has done an incredible job.”

Habitat for Humanity is a global, non-governmental and nonprofit organization that partners with qualifying lower-income families by building homes for them that they then purchase. Each year, Bend Area Habitat sells about six simple-but-decent and affordable homes to qualified individuals and families in Bend. The no-interest home loans are paid off through affordable monthly mortgage payments. Applications are accepted throughout the year, and then are reviewed and recipient families selected once yearly.

Dave Feagans, president of COAR and owner and manager of Alpine Real Estate, said COAR’s initial involvement with Habitat began 27 years ago when member Mike Kozak suggested the

partnership.

“He kicked it into gear, and over the years, COAR has supported Habitat by having days when real estate agents go onsite during construction to help build, frame, plumb or landscape,” said Feagans. “Then Robin approached COAR and asked if we would be kind enough and bold enough to step up and make a \$75,000 pledge for 2016.”

COAR accepted the challenge, and began the fundraising effort on Dec. 1, 2015. The fundraiser will run through this October, and the scheduled move-in date for recipient Liz Casner and her children is late November, just in time for the holidays. To cap off the fundraising drive, COAR will host a gala in the fall to honor the contributors and introduce them to the Casner family.

“This fundraiser is diverse throughout the industry. We have real estate agents, office staff, local title insur-

ance companies, mortgage lenders and many affiliates all contributing,” said Feagans. “I think we will easily meet our goal.”

Participating agencies are using a variety of means to pledge and donate money, including committing a percentage of closing costs generated from home sales.

“In prior years, we’ve always had many realtors, lenders and affiliates help onsite doing hands-on work, but we’ve never given this much before. Moving forward, we intend to do this in other Habitat zones,” he said.

As a single mom trying to make ends meet since her divorce seven years ago, Casner said that if it hadn’t been for the Habitat for Humanity program, she would have had to move out of Bend.

“I was renting and trying to get my bearings, and I wanted to someday own a home, but it’s hard on a single income,” said Casner, who works in Reservation Sales for Navis, a local multi-marketing hospitality technology company. Casner had two friends who had previously gone through the Habitat program, and they suggested she sign up.

“I was in a place that wasn’t working out. The rent was high, it was too small and the utility costs were high,” said Casner, who has one son in high school and another son and daughter in elementary school. “I went and applied, and low and behold I qualified. I don’t know why I didn’t do it sooner,” said Casner, who has been involved

with Habitat for two years now.

“I couldn’t be more grateful and happy,” she said. “The people who work at Habitat are amazing. They are passionate about what they do.”

Habitat for Humanity recipients have a number of requirements they must meet in order to complete the process of becoming homeowners, said Cooper Engle.

“We aren’t just giving homes away,” she said. “The recipients have a whole educational program they go through.” This program addresses topics pertinent to home ownership, such as finances and budgeting, how to read credit reports, how to deal with debt, how to choose mortgage insurance, taxes and even such topics as plumbing issues.

“We give the families the tools they need to be successful in buying their home,” she continued. “Often, our families go into their homes debt-free and with an emergency fund.”

To help accomplish this, the families are partnered with a mentor who has experience with home owning.

Recipient families also must meet financial criteria, including receiving income from employment wages or from permanent disability support. They cannot have more than a 40 percent debt-to-income ratio, and their mortgage payment cannot be more than 30 percent of their monthly income. Many recipients are single moms, and some are families with a disabled child. Cooper Engle said the Habitat Board that reviews applications looks for need,



Mia and Ruben Casner sweep up at the construction site, each focusing on their own future bedroom.



Anthony Medina works on caulking as part of his contribution to building his family's new home.

willingness to partner and ability to make the payments.

"We need families to understand it is a partnership," said Cooper Engle. "Liz has been a great partner."

"Sweat-equity hours" are another requirement recipient families must fulfill in order to buy their Habitat homes. The future homeowners must put in 400-500 hours of volunteer time and onsite labor, which serves as part of the down payment on the home. The labor can be on their own future home or someone else's.

"We helped prepare for the dedication of a house that was built right next to mine," said Casner, adding that they performed landscaping, clean-up and finish work. She and her son also fulfilled sweat equity hours working at the Habitat ReStore, Habitat's nonprofit home improvement resale store.

"We will likely continue to volunteer there after moving into our home," said Casner. "It's such a neat community effort. We have lots of good supporters in Bend, but there are so many people in need here. There is a housing crisis; Habitat is so needed in the community. I hope the word will get out

even more about this program."

Cooper Engle agrees that housing in Bend is challenging.

"It's not so much insufficient housing, it's that it's unaffordable," she said. "Some families are renting a room and the whole family is living in the room."

As her target move-in date approaches, Casner said she is spending lots of time at her home site, which is located on the Northeast side of town off Butler Market Road. Her future home is a single-level floor plan with four bedrooms, three bathrooms, a two-car garage and small front and back yards. Though the floor plans are predetermined, Casner was able to select from a variety of options in paint, flooring, cabinetry and countertops.

"It's really cool to see how my house is being built," she said. "It's neat to be a part of it."

Cooper Engle said Bend Area Habitat for Humanity welcomes new partnerships and donations. For more information, visit [www.bendhabitat.org/events/house-that-real-estate-built](http://www.bendhabitat.org/events/house-that-real-estate-built), or call Cooper Engle at 541-508-8681.

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