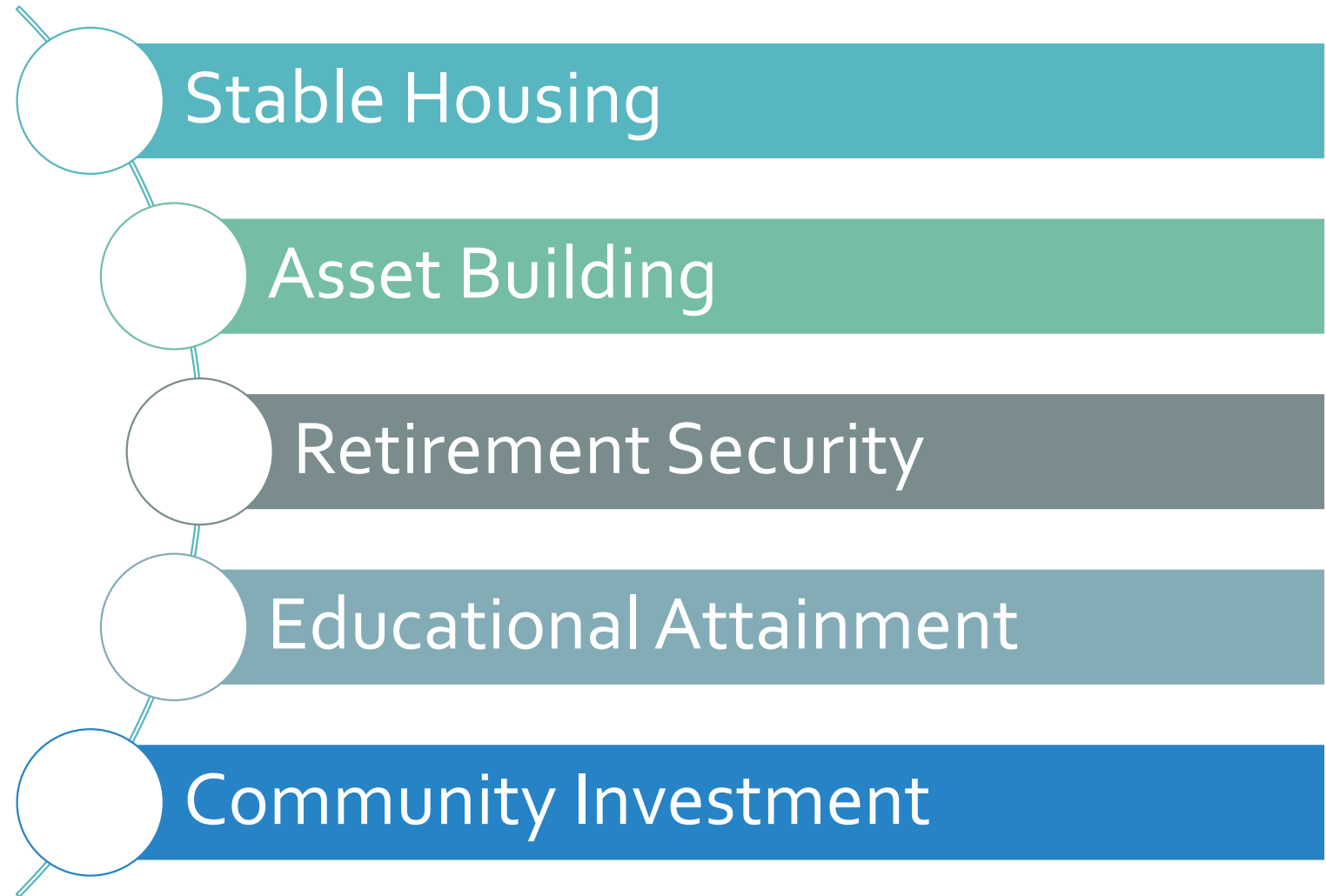


Why Homeownership?



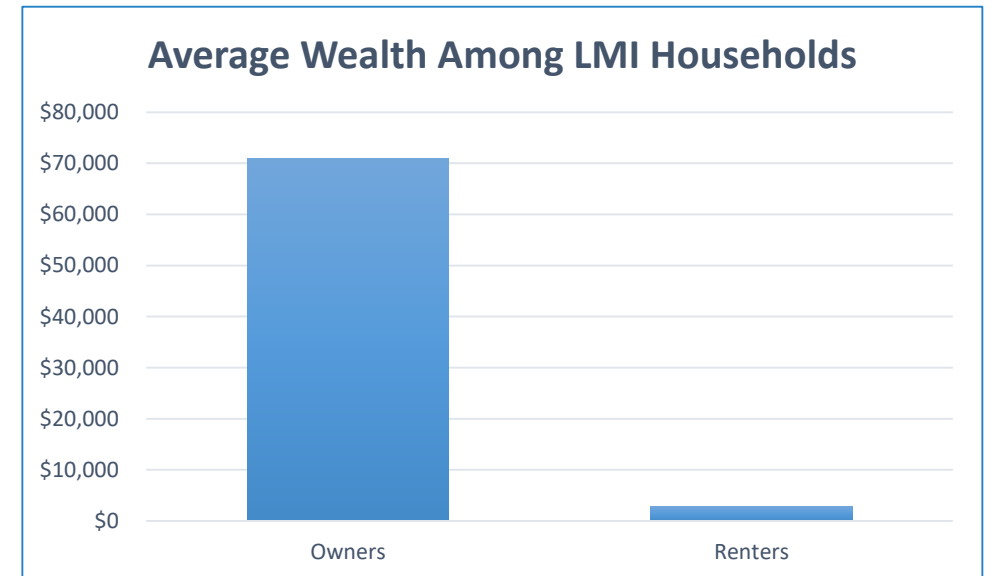


Stable Housing

- Ultimate Housing Security
 - Remove Risk of Displacement
- Stable, Affordable “Rent” Payment

Asset Building

- Forced Savings Account
- Reduces Wealth Gaps
- Inter-Generational Asset





Retirement Security



Educational Attainment



Community Investment



Homeownership Market Dilemma

Historical Oregon Homeownership Affordability

