



Central Oregon  
**LIVING**

CELEBRATING HOME & THE HIGH DESERT LIFESTYLE

# Ready for the Reveal

The official guide to  
COBA's Tour of  
Remodeled Homes

The House that  
Real Estate Built

Treehouses:  
The Ultimate Escape!

The Bulletin  
ADVERTISING SUPPLEMENT



# Taking an Interest in an Inside Look

When it comes to a project that spans a lengthy amount of time, the anticipation of being able to see the final results can be all-encompassing. Even if we've seen the progress along the way, there is nothing like the moment right before the grand reveal. That's the idea behind a number of popular TV shows today, particularly those that follow home remodels.

I often find myself drawn to the process as it unfolds, intrigued by the seemingly endless ideas for transforming a space. It's interesting to watch the different phases of a remodel, to learn the ins and outs of what it actually takes to accomplish such a makeover. But it's that final moment, after the finishing touches are done and everything that seemed like barely organized chaos comes together in one "wow" moment that is the most exciting.

Admittedly, I often wonder what it really takes to accomplish what's

presented in half hour TV segments. So, when The Bulletin's Special Projects teamed up with Central Oregon Builders Association (COBA) to bring our readers a first-hand look at three local remodel projects, I realized that it was a unique opportunity to slow down and watch the process unfold in real time.

We first introduced the ongoing real estate series back in February, and began the task of taking our readers along with three builders as they transformed three local homes. While our series has certainly followed a more realistic timeline than reality TV shows, the very nature of presenting a feature means that not everything can truly be revealed.

Challenges and complications came up regularly as we worked to follow



each of the projects with a monthly feature. From schedules and deadlines shifting and moments when progress halted temporarily, to recognizing that remodeling is messy business and not always easy to describe or photograph in a way that makes it enticing or appealing, we quickly found that there

truly is a lot more to it than most of us who haven't been through it, realize.

But, despite the hiccups along the way, we've followed along and at last have reached the point we've all been waiting for — the grand reveal! Here, inside Central Oregon Living, we present that "wow" moment. Beginning on page 27, you can review the highlights of the past seven months, meet each of the three featured builders, learn about their featured remodels and see before

and after photographs that illustrate true transformations.

Through this ongoing real estate series, and with this special edition of Central Oregon Living, we've brought you an inside look at home renovation. But we recognize that while more comprehensive perhaps than a half hour TV program, our pages are still not as awe-inspiring as seeing something first-hand can be. That's why we invite and encourage all of our readers to attend the COBA Tour of Remodeled Homes, and see each of these three homes in person. Because while a picture may be worth a thousand words, there's still nothing like seeing something for yourself.

Details on how to purchase tickets for the tour can be found on page 28.

Kari Mauser is The Bulletin's special projects editor.

## EDITORIAL CONTRIBUTORS



Freelance writer/ editor **Ronni Wilde** moved to Bend 2-1/2 years ago with her two sons and two mutts, and loves Bend's active lifestyle and culture. Endless running trails and rivers were the initial draw to Central Oregon, but since then, the ski slopes have become her favorite place. When not working on a deadline or hitting the slopes and trails, her days stay full parenting her lively teenage boys.



**Damian Fagan** is a freelance writer and COCC Community Learning instructor. He enjoys birding and botanizing while hiking in Central Oregon's wild lands. He lives in Bend with his wife, Raven, and their big nutty dog, Thielsen.



**Lauren Davis Baker** is a freelance writer and editor. She is the former owner of Flying Changes magazine, a publication for Northwest sporthouse enthusiasts. She relentlessly pursues the sport of dressage, with more enthusiasm than talent. Depending on the season, she also cycles with the Bend Bellas; shares a pint with the Beer Angels; or trails behind her husband on Phil's Trail.



**David Clewett** is a writer and explorer based in Bend. Educated at Oregon State University and New Mexico State University, he publishes prose, poetry, and travel narratives in addition to operating a blog. David is frequently out hiking, biking, kayaking, and fly fishing.



Enthusiastic and outgoing, **Bridget McGinn** enjoys meeting new people and sharing their stories. She spends her days working as a marketing and advertising professional, making photos or documentary films and spending time with her family. She may also be seen being dragged along the end of the leash of her adopted beagle.



**Grant Woods** is a freelance writer. An insatiable curiosity and diverse background allow him to approach new projects with enthusiasm. He is inspired by honest and courageous writing. The open-ended quality of storytelling constantly brings him back to the keyboard.



**Rachel Raburn** is a freelance writer and portrait photographer, with dreams of hiking the Pacific Crest Trail with her husband someday. She also enjoys painting and quilting, and keeps busy home schooling her five kids. Her busy, crazy and amazing family live in Madras with their fat orange cat, Garfield.



**Jim Bradbury** has lived in the Bend area for 10 years. He wrote for the Sisters Nugget, was in the news media full-time, worked in corporate public relations for 25 years and taught advanced writing at the University of Oregon. Jim, and his wife Trish, reared three children and now have seven grandchildren. You can find him whacking a golf ball, practicing yoga or walking his golden retriever, Georgia.



**Tara Marsh**, The Bulletin's Special Projects editorial assistant, is a native Oregonian and has written feature stories for newspapers in Central Oregon for more than 12 years. She and her husband stay busy with their 8-year-old son, two dogs and three cats. She also has two grown daughters and a granddaughter. She and her family love to play music, camp, go for river walks, ride dirt bikes and plant gardens.



# 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.