

HOME OWNERSHIP AFFORDABILITY MAP, 20% DOWN

ASSUMPTIONS

STRUCTURE TYPE: *3 cost*
Single Family Homes and Owned Condominiums and Townhouses *from state sales prices,*
INCOME: *based on RUS data*
4 person household Median Family Income according to HUD, *for each year*

AFFORDABILITY:
Affordable: Housing Costs=30% or less of gross family income
Down Payment: 20%
Mortgage: 30-year amortizing principal interest
Interest Rate: Annual Average from Freddie Mac
Property Tax Change Ratio: from the Multnomah

County Assessor's Office
Property Tax Rate: \$18 per \$1,000
Insurance: Sales Price/1,000 * 3.5
Utilities: \$250 per month in 2014, adjusted for inflation

GEOGRAPHY
Portland Urban Growth Boundary (UGB)

CALCULATION:
Percent of MFI spent on Housing=Yearly Housing Costs [Mortgage Payment + Monthly Utilities]+Property Tax+Home Insurance / MFI

This line break is awkward. Keep together.

HOME OWNERSHIP AFFORDABILITY MAP, 5% DOWN

ASSUMPTIONS

STRUCTURE TYPE: *3 cost*
Single Family Homes and Owned Condominiums and Townhouses *sales price based on RUS*
INCOME:
4 person household Median Family Income according to HUD, *for each year*

AFFORDABILITY:
Affordable: Housing Costs = 30% or less of gross family income
Down Payment: 5%
Mortgage: 30-year amortizing principal interest
Interest Rate: Annual Average from Freddie Mac
Property Tax Change Ratio: from the Multnomah

County Assessor's Office
Property Tax Rate: \$18 per \$1,000
Insurance: Sales Price/1,000 * 3.5
Utilities: \$250 per month in 2014, adjusted for inflation

GEOGRAPHY
Portland Urban Growth Boundary (UGB)

CALCULATION:
Percent of MFI spent on Housing=Yearly Housing Costs [Mortgage Payment + Monthly Utilities]+Property Tax+Home Insurance / MFI

DISPLACEMENT VULNERABILITY MAP

ASSUMPTIONS

VULNERABILITY SCORE METHODOLOGY:
Data on the following four risk factors was gathered from the 1990 and 2000 Decennial Census and 2009-2014 5-year American Community Survey for the Three-County Area. Estimates were adjusted to the lower boundary of the given margin of error. Every census tract was scored based on the following system; *which was originally devised by Dr. Lisa Bates @ PSU for a study on gentrification and displacement.*

RISK FACTOR

- % Non-white
- % without Bachelor's degree
- % Households with income at or below 80% HUD Median Family Income
- % Renters

EVALUATION CRITERIA

- Is the proportion of non-white individuals greater than the three-county average in the given year?
- Is the proportion of the population 25+ without a bachelor's degree greater than the three-county average in the given year?
- Is the proportion of households with income at or below 80% of median family income greater than the three-county average in the given year?
- Is the proportion of rented units greater than the three-county average in the given year?

VULNERABILITY SCORE: YES (1) VULNERABILITY SCORE: NO (0)

1	0
1	0
1	0
1	0

TENURE MAP

ASSUMPTIONS

Data on tenure was gathered from the 1990 and 2000 Decennial Census and 2009-2014 5-year American Community Survey for the Three-County Area.

Can you live with this to her study?