



**Vulnerability Index**

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[Portland Housing Center logo]

[ECONorthwest logo]

ASSUMPTIONS

STRUCTURE TYPE:  
Single Family Homes and Owned  
Condominiums and Townhouses

INCOME:  
4 person household  
MFI: \$69,400

AFFORDABILITY:  
Affordable: Housing Costs=30% or less of  
gross family income  
Down Payment: 20%  
Mortgage: 30-year amortizing principal  
interest  
Interest Rate: 4.17%

Property Tax Change Ratio: 64%  
Property Tax Rate: \$18 per \$1,000  
Insurance: Sales Price/1,000 \* 03.5  
Utilities: \$250 per month

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