

HOME OWNERSHIP AFFORDABILITY MAP, 20% DOWN

ASSUMPTIONS

STRUCTURE TYPE & COST: Single Family Homes and Owned Condominiums and Townhouses Sales Price from Metro RLIS	according to HUD for each year	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)
INCOME: 4 person household Median Family Income	AFFORDABILITY: Affordable: Housing Costs=30% or less of gross family income Down Payment: 20% Mortgage: 30-year amortizing principal interest		CALCULATION: Percent of MFI spent on Housing=Yearly Housing Costs [Mortgage Payment + Monthly Utilities]+Property Tax+Home Insurance] / MFI

HOME OWNERSHIP AFFORDABILITY MAP, 5% DOWN

ASSUMPTIONS

STRUCTURE TYPE & COST: Single Family Homes and Owned Condominiums and Townhouses Sales Price from Metro RLIS	according to HUD for each year	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)
INCOME: 4 person household Median Family Income	AFFORDABILITY: Affordable: Housing Costs = 30% or less of gross family income Down Payment: 5% Mortgage: 30-year amortizing principal interest		CALCULATION: Percent of MFI spent on Housing=Yearly

DISPLACEMENT VULNERABILITY MAP

ASSUMPTIONS

VULNERABILITY SCORE METHODOLOGY: ECONorthwest gathered data on the following four risk factors 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 at Portland State University for a study on gentrification-related displacement.	RISK FACTOR	EVALUATION CRITERIA	VULNERABILITY SCORE: YES (1)	VULNERABILITY SCORE: NO (0)
	% Non-white	Is the proportion of non-white individuals greater than the three-county average in the given year?	1	0
	% without Bachelor's degree	Is the proportion of the population 25+ without a bachelor's degree greater than the three-county average in the given year?	1	0
	% Households with income at or below 80% HUD Median Family Income	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?	1	0
	% Renters	Is the proportion of rented units greater than the three-county average in the given year?	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.