Analysis of Impediments to Fair Housing, Home Mortgage Disclosure Act (HMDA) data. Various sources ranging from 2006-2014.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Loans Originated for Home Purchase & Occupation for Multnomah County** | | | | | | | | | |
| **(By HUD MFI Groups)** | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for All Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (All) |  |  |  |
| 2006 | 82 | 396 | 2483 | 1622 | 6969 | 12147 |  |  |  |
| 2007 | 49 | 264 | 2009 | 1213 | 6607 | 10494 |  |  |  |
| 2008 | 26 | 254 | 1197 | 577 | 3288 | 5382 |  |  |  |
| 2009 | 34 | 300 | 822 | 368 | 2024 | 3569 |  |  |  |
| 2010 | 34 | 285 | 699 | 333 | 2058 | 3429 |  |  |  |
| 2011 | 43 | 320 | 702 | 302 | 2090 | 3483 |  |  |  |
| 2012 | 63 | 448 | 912 | 460 | 2997 | 4903 |  |  |  |
| 2013 | 14 | 350 | 1047 | 593 | 4389 | 6456 |  |  |  |
| 2014 | 16 | 307 | 1207 | 632 | 4974 | 7193 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for Native American Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (Native Americans) |  |  |  |
| 2006 | 0 | 4 | 26 | 19 | 59 | 113 |  |  |  |
| 2007 | 1 | 7 | 21 | 9 | 43 | 82 |  |  |  |
| 2008 | 1 | 0 | 11 | 9 | 17 | 38 |  |  |  |
| 2009 | 0 | 2 | 4 | 2 | 8 | 16 |  |  |  |
| 2010 | 0 | 0 | 4 | 0 | 11 | 15 |  |  |  |
| 2011 | 0 | 1 | 7 | 1 | 9 | 18 |  |  |  |
| 2012 | 2 | 2 | 3 | 1 | 11 | 20 |  |  |  |
| 2013 | 0 | 3 | 5 | 4 | 17 | 29 |  |  |  |
| 2014 | 0 | 0 | 6 | 4 | 34 | 44 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for Asian Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (Asians) |  |  |  |
| 2006 | 1 | 30 | 233 | 158 | 594 | 1066 |  |  |  |
| 2007 | 5 | 22 | 194 | 118 | 532 | 890 |  |  |  |
| 2008 | 3 | 31 | 115 | 59 | 249 | 460 |  |  |  |
| 2009 | 14 | 61 | 100 | 29 | 139 | 346 |  |  |  |
| 2010 | 13 | 56 | 74 | 32 | 138 | 315 |  |  |  |
| 2011 | 8 | 58 | 68 | 18 | 135 | 291 |  |  |  |
| 2012 | 12 | 80 | 85 | 25 | 195 | 399 |  |  |  |
| 2013 | 2 | 72 | 91 | 41 | 315 | 526 |  |  |  |
| 2014 | 7 | 44 | 115 | 47 | 342 | 560 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for Black or African American Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (Blacks) |  |  |  |
| 2006 | 0 | 20 | 81 | 45 | 158 | 318 |  |  |  |
| 2007 | 0 | 5 | 56 | 33 | 136 | 236 |  |  |  |
| 2008 | 0 | 8 | 23 | 14 | 54 | 100 |  |  |  |
| 2009 | 1 | 6 | 19 | 3 | 18 | 47 |  |  |  |
| 2010 | 0 | 3 | 4 | 1 | 21 | 30 |  |  |  |
| 2011 | 0 | 6 | 10 | 2 | 17 | 35 |  |  |  |
| 2012 | 0 | 10 | 10 | 10 | 31 | 61 |  |  |  |
| 2013 | 1 | 4 | 12 | 9 | 61 | 88 |  |  |  |
| 2014 | 0 | 8 | 29 | 15 | 56 | 109 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for Native Hawaiian or Other Pacific Islander Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (NHPI) |  |  |  |
| 2006 | 1 | 2 | 20 | 9 | 57 | 96 |  |  |  |
| 2007 | 0 | 1 | 14 | 10 | 42 | 68 |  |  |  |
| 2008 | 0 | 2 | 8 | 6 | 14 | 41 |  |  |  |
| 2009 | 0 | 3 | 4 | 1 | 4 | 12 |  |  |  |
| 2010 | 0 | 3 | 2 | 4 | 10 | 19 |  |  |  |
| 2011 | 0 | 1 | 1 | 1 | 7 | 11 |  |  |  |
| 2012 | 1 | 2 | 5 | 3 | 9 | 21 |  |  |  |
| 2013 | 0 | 4 | 8 | 2 | 21 | 35 |  |  |  |
| 2014 | 0 | 1 | 5 | 1 | 19 | 28 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for White Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (White) |  |  |  |
| 2006 | 72 | 315 | 1988 | 1319 | 5726 | 9901 |  |  |  |
| 2007 | 43 | 225 | 1603 | 969 | 5435 | 8565 |  |  |  |
| 2008 | 21 | 197 | 984 | 483 | 2749 | 4467 |  |  |  |
| 2009 | 17 | 205 | 642 | 292 | 1678 | 2849 |  |  |  |
| 2010 | 19 | 189 | 535 | 259 | 1682 | 2692 |  |  |  |
| 2011 | 29 | 219 | 550 | 252 | 1698 | 2766 |  |  |  |
| 2012 | 37 | 301 | 699 | 376 | 2376 | 3803 |  |  |  |
| 2013 | 10 | 240 | 823 | 486 | 3552 | 5157 |  |  |  |
| 2014 | 6 | 225 | 929 | 516 | 3997 | 5718 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for Hispanic Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (Hispanics) |  |  |  |
| 2006 | 4 | 28 | 218 | 177 | 348 | 819 |  |  |  |
| 2007 | 3 | 20 | 156 | 109 | 269 | 578 |  |  |  |
| 2008 | 0 | 10 | 46 | 37 | 110 | 206 |  |  |  |
| 2009 | 0 | 8 | 34 | 11 | 43 | 96 |  |  |  |
| 2010 | 0 | 11 | 21 | 6 | 46 | 85 |  |  |  |
| 2011 | 1 | 14 | 21 | 7 | 60 | 104 |  |  |  |
| 2012 | 1 | 16 | 41 | 8 | 74 | 140 |  |  |  |
| 2013 | 1 | 21 | 41 | 13 | 131 | 207 |  |  |  |
| 2014 | 0 | 26 | 54 | 23 | 167 | 272 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Source: HMDA (LAR)** | | |  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **FHA Loans Originated for Home Purchase & Occupation for Multnomah County** | | | | | | | | | |
| **(By HUD MFI Groups)** | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for All Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (All) |  |  |  |
| 2006 | 1 | 6 | 79 | 48 | 88 | 225 |  |  |  |
| 2007 | 2 | 2 | 62 | 52 | 129 | 248 |  |  |  |
| 2008 | 1 | 23 | 384 | 282 | 770 | 1472 |  |  |  |
| 2009 | 8 | 225 | 1036 | 423 | 1141 | 2860 |  |  |  |
| 2010 | 14 | 267 | 904 | 411 | 1003 | 2632 |  |  |  |
| 2011 | 16 | 278 | 623 | 254 | 628 | 1823 |  |  |  |
| 2012 | 12 | 277 | 663 | 235 | 602 | 1805 |  |  |  |
| 2013 | 1 | 117 | 483 | 196 | 526 | 1337 |  |  |  |
| 2014 | 1 | 66 | 431 | 195 | 434 | 1137 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for American Indian/Alaskan Native Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for White Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (White) |  |  |  |
| 2006 | 0 | 5 | 68 | 45 | 77 | 198 |  |  |  |
| 2007 | 2 | 2 | 56 | 43 | 113 | 217 |  |  |  |
| 2008 | 1 | 19 | 337 | 245 | 664 | 1277 |  |  |  |
| 2009 | 3 | 178 | 863 | 359 | 967 | 2392 |  |  |  |
| 2010 | 9 | 199 | 763 | 348 | 858 | 2202 |  |  |  |
| 2011 | 12 | 209 | 488 | 199 | 515 | 1444 |  |  |  |
| 2012 | 10 | 216 | 515 | 188 | 510 | 1453 |  |  |  |
| 2013 | 1 | 95 | 388 | 163 | 437 | 1096 |  |  |  |
| 2014 | 1 | 53 | 324 | 155 | 354 | 895 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Loan Origination for Hispanic Households** | | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  | 0-30% MFI | 31-50% MFI | 51-80% MFI | 81-95% MFI | >95% MFI | Total (Hispanics) |  |  |  |
| 2006 | 0 | 2 | 4 | 3 | 5 | 14 |  |  |  |
| 2007 | 0 | 1 | 9 | 6 | 6 | 22 |  |  |  |
| 2008 | 0 | 3 | 37 | 27 | 55 | 122 |  |  |  |
| 2009 | 0 | 19 | 71 | 20 | 46 | 158 |  |  |  |
| 2010 | 2 | 26 | 79 | 20 | 43 | 171 |  |  |  |
| 2011 | 4 | 37 | 44 | 13 | 32 | 132 |  |  |  |
| 2012 | 3 | 39 | 54 | 15 | 24 | 137 |  |  |  |
| 2013 | 0 | 23 | 48 | 22 | 26 | 121 |  |  |  |
| 2014 | 0 | 10 | 55 | 17 | 27 | 109 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Source: HMDA (LAR)** | | |  |  |  |  |  |  |  |
| Note: Data reported here is for Multnomah County. These are Federal Housing Administration loans for the purpose of purchasing a home. The loans are for homes that are meant for a primary occupancy of the owner. These are all represented for FHA loans. For ethnic and racial breakout, these are loans originated by households where either the applicant or co-applicant are representative of that group. | | | | | | | | |  |

\*Only White and Hispanic households are shown here to show changes market preference for FHA loans by all groups.

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| **MULTNOMAH COUNTY LOAN DENIAL RATES BY INCOME-RACE GROUPINGS : 2014** | | | | | | |  |  |
| **Home Purchase & Occupation** | | | | | | |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| **I. Total Applications** | | | | | | |  |  |
| **Race/Ethnicity** | **0-30% MFI** | **31-50% MFI** | **51-80% MFI** | **81-95% MFI** | **>95% MFI** | **Total** |  |  |
| American Indian | 0 | 3 | 12 | 4 | 50 | 69 |  |  |
| Asian | 7 | 69 | 168 | 65 | 471 | 787 |  |  |
| Black or African American | 3 | 13 | 40 | 22 | 85 | 166 |  |  |
|  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |
| Native Hawaiian or Pacific Islander | 0 | 2 | 11 | 3 | 26 | 42 |  |  |
| White | 19 | 322 | 1216 | 666 | 5130 | 7427 |  |  |
| Hispanic | 1 | 38 | 91 | 33 | 225 | 393 |  |  |
| Overall Total | 36 | 459 | 1612 | 840 | 6458 | 9501 |  |  |
|  |  |  |  |  |  |  |  |  |
| **II. Total Denials** | | | | | | |  |  |
|  | **0-30% MFI** | **31-50% MFI** | **51-80% MFI** | **81-95% MFI** | **>95% MFI** | **Total** |  |  |
| American Indian | 0 | 1 | 2 | 0 | 3 | 6 |  |  |
| Asian | 0 | 17 | 21 | 5 | 36 | 80 |  |  |
| Black or African American | 1 | 2 | 5 | 0 | 11 | 19 |  |  |
| Native Hawaiian or Pacific Islander | 0 | 0 | 2 | 1 | 2 | 5 |  |  |
| White | 8 | 39 | 97 | 33 | 239 | 431 |  |  |
| Hispanic | 1 | 8 | 17 | 5 | 15 | 48 |  |  |
| Overall Total | 13 | 66 | 137 | 47 | 322 | 604 |  |  |
|  |  |  |  |  |  |  |  |  |
| **III. Denial Rates (II/I) \* 100** | | | | | | |  |  |
|  | **0-30% MFI** | **31-50% MFI** | **51-80% MFI** | **81-95% MFI** | **>95% MFI** | **Total** |  |  |
| American Indian | 0.0% | 33.3% | 16.7% | 0.0% | 6.0% | 8.7% |  |  |
| Asian | 0.0% | 24.6% | 12.5% | 7.7% | 7.6% | 10.2% |  |  |
| Black or African American | 33.3% | 15.4% | 12.5% | 0.0% | 12.9% | 11.4% |  |  |
| Native Hawaiian or Pacific Islander | 0.0% | 0.0% | 18.2% | 33.3% | 7.7% | 11.9% |  |  |
| White | 42.1% | 12.1% | 8.0% | 5.0% | 4.7% | 5.8% |  |  |
| Hispanic | 100.0% | 21.1% | 18.7% | 15.2% | 6.7% | 12.2% |  |  |
| Overall Total | 36.1% | 14.4% | 8.5% | 5.6% | 5.0% | 6.4% |  |  |
| **Source: HMDA (LAR)** | |  |  |  |  |  |  |  |
| Note: Data reported here is for Multnomah County. These are loans for the purpose of purchasing a home. The loans are for homes that are meant for a primary occupancy of the owner. These are all represented for conventional loans. For ethnic and racial breakout, these are loans originated by households where either the applicant or co-applicant are representative of that group. | | | | | | | | |

**Homeownership Trends by race and ethnicity in each jurisdiction 2000-2013**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **2013 Homeownership Rate** | |  | |  | |  | |  | |  | |  | | | | | | |
| **Total Population** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 305939 | | 3815 | | 38392 | | 250133 | | 5812 | | 1241 | | | | | | |
| Ownership Units | | 165713 | | 1981 | | 20146 | | 133467 | | 3838 | | 743 | | | | | | |
| Homeownership Rate | | 54.17% | | 51.93% | | 52.47% | | 53.36% | | 66.04% | | 59.87% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **White** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 254783 | | 3259 | | 32553 | | 206563 | | 5151 | | 1017 | | | | | | |
| Ownership Units | | 145183 | | 1797 | | 17858 | | 116108 | | 3421 | | 694 | | | | | | |
| Homeownership Rate | | 56.98% | | 55.14% | | 54.86% | | 56.21% | | 66.41% | | 68.24% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **Black or African American** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 16013 | | 281 | | 1429 | | 14045 | | 186 | | 12 | | | | | | |
| Ownership Units | | 4915 | | 56 | | 444 | | 4238 | | 144 | | 12 | | | | | | |
| Homeownership Rate | | 30.69% | | 19.93% | | 31.07% | | 30.17% | | 77.42% | | 100.00% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **American Indian or Alaska Native** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 2387 | | 82 | | 431 | | 1740 | | 23 | | 20 | | | | | | |
| Ownership Units | | 813 | | 18 | | 115 | | 576 | | 23 | | 0 | | | | | | |
| Homeownership Rate | | 34.06% | | 21.95% | | 26.68% | | 33.10% | | 100.00% | | 0.00% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **Asian** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 15715 | | 135 | | 1207 | | 13988 | | 251 | | 37 | | | | | | |
| Ownership Units | | 8935 | | 100 | | 756 | | 7583 | | 144 | | 19 | | | | | | |
| Homeownership Rate | | 56.86% | | 74.07% | | 62.63% | | 54.21% | | 57.37% | | 51.35% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **Native Hawaiian or Other Pacific Islander** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 1157 | | 21 | | 279 | | 831 | | 0 | | 26 | | | | | | |
| Ownership Units | | 349 | | 0 | | 63 | | 286 | | 0 | | 0 | | | | | | |
| Homeownership Rate | | 30.16% | | 0.00% | | 22.58% | | 34.42% | | 0.00% | | 0.00% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **Two or More Races** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 9023 | | 16 | | 1020 | | 7807 | | 106 | | 56 | | | | | | |
| Ownership Units | | 3603 | | 10 | | 436 | | 3025 | | 83 | | 6 | | | | | | |
| Homeownership Rate | | 39.93% | | 62.50% | | 42.75% | | 38.75% | | 78.30% | | 10.71% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
| **Hispanic or Latino** | | **Multnomah** | | **Fairview** | | **Gresham** | | **Portland** | | **Troutdale** | | **Wood Village** | | | | | | |
| Occupied Units | | 22181 | | 361 | | 4602 | | 16359 | | 366 | | 298 | | | | | | |
| Ownership Units | | 6783 | | 64 | | 1413 | | 4922 | | 76 | | 161 | | | | | | |
| Homeownership Rate | | 30.58% | | 17.73% | | 30.70% | | 30.09% | | 20.77% | | 54.03% | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |
|  | | Source: ACS - 2009-2013, B25003 | | | | | |  | |  | |  | | | | | | |
|  | |  | |  | |  | |  | |  | |  | | | | | | |