

Risk Analysis and Compliance

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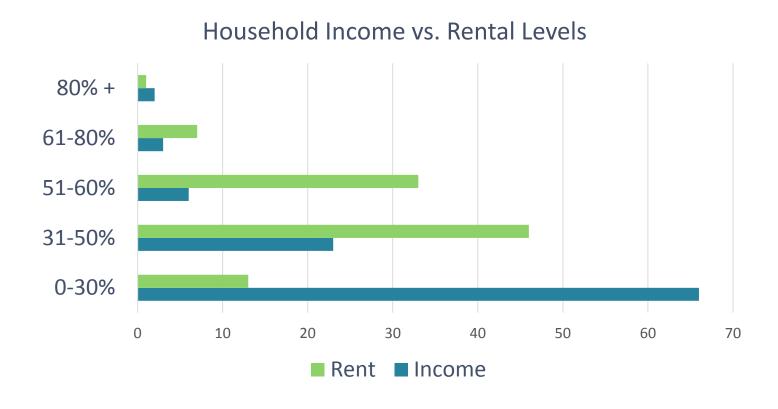
Risk Analysis and Compliance Guidelines

- Defined roles and responsibilities of borrowers
- Standardize compliance procedures
- Create transparency
- Inform future Portland Housing Bureau investments

Households in PHB Regulated Units

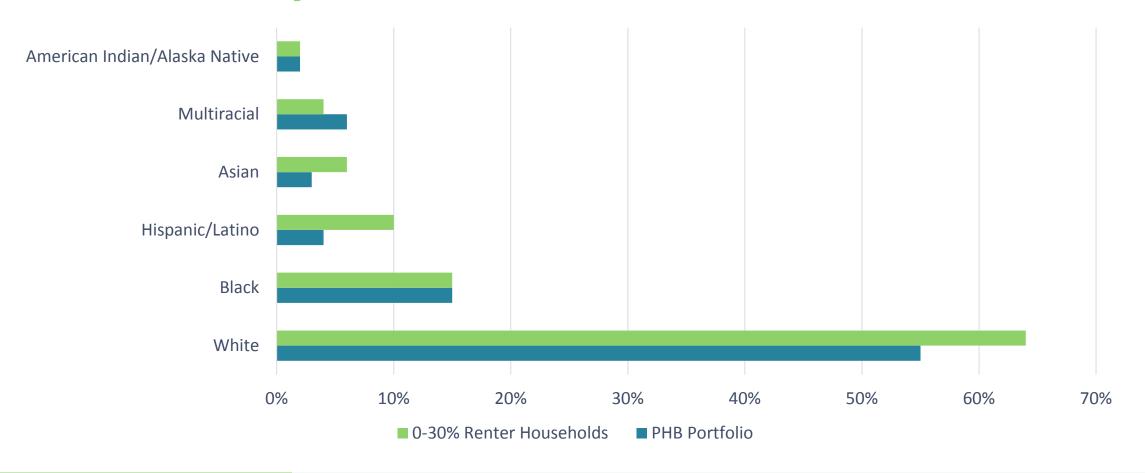
66% of households living in PHB's rental housing earn at a level of 0-30% area median income (AMI).

AMI	Income
0-30%	66%
31-50%	23%
51-60%	6%
61-80%	3%
80% +	2%



Extremely low-income (0-30%) Renter Household

Race & Ethnicity



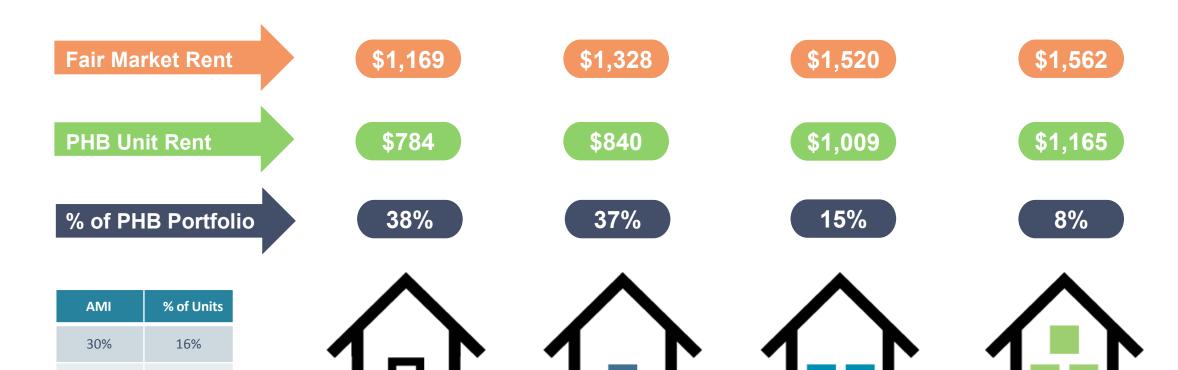
Average Rents

50%

60%

35%

45%



Rental Unit Production Pipeline

Fall 2016 Snapshot

Total Regulated Units in Production Pipeline: 1905

AMI	Percent of Units in Pipeline
30%	18%
50%	17%
60%	52%
80%	13%

^{*}Updated 2017 Snapshot upcoming in 2017 State of Housing.