



CITY OF
PORTLAND, OREGON
 PORTLAND HOUSING BUREAU

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**Portland Housing Bureau
 Mortgage Credit Certificate Program
 2010 Bond Allocation
 May 2010 through August 2011**

Outputs	Goal	Total	Percent of Goal
First-Time Homebuyers Assisted	156	121	77.56%
MCC Authority Expended	\$6,250,000.00	\$4,617,140.80	73.87%
Minority Homebuyers	55	28	50.90%

Diversity of Homebuyers served

Race/Ethnicity Served	Total	Percent
American Indian or Alaskan Native	0	0.00%
Asian	16	15.55%
Black (non-Hispanic)	4	3.31%
Hispanic (non-White)	8	6.61%
Native Hawaiian/other Pacific	0	0.00%
White (non-Hispanic)	93	76.86%
Total Borrowers	121	100.00%
Total Minority Borrowers	28	23.14%
Single Female Borrowers	59	48.76%
Single Male Borrowers	40	33.05%
Joint Borrowers/Co-Borrowers	22	18.18%

Other Program Results and Statistics

MCC Authority Remaining	\$1,632,859.20
Average loan amount	\$190,601.71
Average fixed interest rate	4.61%
Average Borrower Median Family Income	88.38%
Percent of MCC Borrowers under 80% MFI	34.71%