

Portland Housing Bureau - Loan Portfolio

4th Qtr Ending 6/30/2011

Loan Portfolio Snapshot

Fund	# Loans	Current Loan Balance	% of Portfolio	Loan Type										Loan Allowance*	Net Loan Balance
				Cash Flow	Equity Gap	Grants	MFH Amortized	PHB MFH DPL	PHB Other DPL	PHB SFH DPL	SAM	SFH Amortized			
TIF Dwtwn Wtrfront	43	\$ 51,345,099	16%	\$ 28,481,030	\$ 8,772,331	\$ -	\$ 10,434,147	\$ 2,661,075	\$ -	\$ -	\$ 996,516	\$ -	\$ 45,311,108	\$ 6,033,991	
TIF South Park	22	\$ 48,077,606	15%	\$ 26,898,018	\$ 13,077,272	\$ -	\$ 5,176,316	\$ 2,725,500	\$ -	\$ -	\$ 133,000	\$ 67,500	\$ 43,806,561	\$ 4,271,045	
TIF River District	16	\$ 46,242,679	14%	\$ 37,090,452	\$ -	\$ -	\$ 8,735,803	\$ 214,990	\$ -	\$ -	\$ 201,434	\$ -	\$ 42,061,012	\$ 4,181,667	
HOME Incoming	129	\$ 46,726,798	15%	\$ 21,751,396	\$ 17,672,116	\$ -	\$ 5,696,239	\$ 1,070,199	\$ -	\$ 62,751	\$ 474,097	\$ -	\$ 42,919,212	\$ 3,807,586	
CDBG Incoming	1208	\$ 37,263,203	12%	\$ 3,696,370	\$ 18,469,680	\$ 223,500	\$ 5,995,858	\$ 1,731,085	\$ -	\$ 5,908,598	\$ 324,500	\$ 913,612	\$ 22,847,047	\$ 14,416,156	
Housing Investment	68	\$ 26,058,460	8%	\$ 5,822,973	\$ 7,023,633	\$ -	\$ 10,538,808	\$ 1,186,693	\$ 1,021,301	\$ 442,826	\$ -	\$ 22,226	\$ 20,588,054	\$ 5,470,406	
TIF Interstate	136	\$ 16,901,544	5%	\$ 9,524,133	\$ 397,753	\$ -	\$ 2,837,061	\$ 526,600	\$ 387,750	\$ 2,933,917	\$ 150,725	\$ 143,605	\$ 13,734,274	\$ 3,167,270	
Federal Grants*	20	\$ 10,717,495	3%	\$ 553,305	\$ 7,842,603	\$ -	\$ 1,718,937	\$ -	\$ -	\$ 602,650	\$ -	\$ -	\$ 9,628,920	\$ 1,088,575	
TIF Lents	151	\$ 12,234,355	4%	\$ 884,359	\$ 4,193,878	\$ -	\$ 2,573,000	\$ 204,698	\$ 136,350	\$ 3,461,165	\$ 700,795	\$ 80,110	\$ 9,405,620	\$ 2,828,735	
TIF Convention Cntr	15	\$ 9,348,948	3%	\$ 5,623,310	\$ 1,344,940	\$ -	\$ 1,478,156	\$ 605,572	\$ 296,970	\$ -	\$ -	\$ -	\$ 8,076,479	\$ 1,272,469	
Section 108 HUD Loan	8	\$ 6,715,228	2%	\$ 3,840,074	\$ -	\$ -	\$ 2,875,154	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,515,745	\$ 199,484	
TIF North Macadam	1	\$ 4,727,449	1%	\$ 4,727,449	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,662,905	\$ 64,544	
TIF Central Eastside	2	\$ 3,496,707	1%	\$ -	\$ 3,350,000	\$ -	\$ 71,707	\$ -	\$ 75,000	\$ -	\$ -	\$ -	\$ 3,424,459	\$ 72,248	
HOPWA	1	\$ 657,024	0%	\$ 657,024	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 631,071	\$ 25,953	
PLPA Bank of America	3	\$ 232,212	0%	\$ -	\$ -	\$ -	\$ 215,225	\$ -	\$ -	\$ -	\$ -	\$ 16,987	\$ 121,842	\$ 110,370	
Total Housing Loans	1823	\$ 320,744,807	100%	\$ 149,549,893	\$ 82,144,206	\$ 223,500	\$ 58,346,411	\$ 10,926,412	\$ 1,917,371	\$ 13,411,907	\$ 2,981,067	\$ 1,244,040	\$ 273,734,309	\$ 47,010,498	

*PHB utilizes the allowance method for recording uncollectable loan receivables. A percentage estimate is made of the expected uncollectable loans based upon their loan type.

**Federal Grants include Neighborhood Stabilization Program (NSP) and other programs pending further research and reclassification.

