

# Portland Housing Bureau - Loan Portfolio

3rd Qtr Ending 3/31/2011

## 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	46	\$ 54,553,094	17%	\$ 31,495,406	\$ 8,772,331	\$ -	\$ 10,523,963	\$ 2,665,694	\$ 99,184	\$ -	\$ 996,516	\$ -	\$ 46,702,099	\$ 7,850,995	
TIF South Park	23	\$ 47,545,562	15%	\$ 26,208,990	\$ 13,077,272	\$ -	\$ 5,188,338	\$ 2,885,962	\$ -	\$ -	\$ 185,000	\$ -	\$ 43,311,256	\$ 4,234,306	
TIF River District	16	\$ 46,352,609	15%	\$ 37,150,893	\$ -	\$ -	\$ 8,785,292	\$ 214,990	\$ -	\$ -	\$ 201,434	\$ -	\$ 42,138,327	\$ 4,214,282	
HOME Incoming	124	\$ 46,161,129	15%	\$ 23,567,267	\$ 15,977,225	\$ -	\$ 5,009,590	\$ 1,070,199	\$ -	\$ 62,751	\$ 474,097	\$ -	\$ 42,721,884	\$ 3,439,245	
CDBG Incoming	1142	\$ 37,910,736	12%	\$ 5,053,429	\$ 21,008,048	\$ 223,500	\$ 3,410,407	\$ 1,731,085	\$ -	\$ 6,013,024	\$ 324,500	\$ 146,743	\$ 21,167,092	\$ 16,743,644	
Housing Investment	69	\$ 24,405,609	8%	\$ 5,055,345	\$ 6,317,640	\$ -	\$ 10,337,168	\$ 1,063,693	\$ 1,021,301	\$ 580,572	\$ -	\$ 29,890	\$ 20,459,360	\$ 3,946,249	
TIF Interstate	124	\$ 13,017,995	4%	\$ 7,883,627	\$ 397,753	\$ -	\$ 850,911	\$ 526,600	\$ 343,015	\$ 2,720,574	\$ 150,725	\$ 144,790	\$ 12,744,422	\$ 273,573	
Federal Grants*	20	\$ 10,545,648	3%	\$ 553,304	\$ 7,600,298	\$ 22,825	\$ 1,811,207	\$ -	\$ -	\$ 558,014	\$ -	\$ -	\$ 9,677,792	\$ 867,856	
TIF Lents	145	\$ 9,663,546	3%	\$ 884,359	\$ 3,862,376	\$ -	\$ 420,000	\$ 194,119	\$ 136,350	\$ 3,384,625	\$ 700,795	\$ 80,922	\$ 7,688,239	\$ 1,975,307	
TIF Convention Cntr	14	\$ 7,434,148	2%	\$ 3,508,946	\$ 1,344,940	\$ -	\$ 1,487,029	\$ 796,263	\$ 296,970	\$ -	\$ -	\$ -	\$ 6,823,717	\$ 610,431	
PLPA Bank of America	94	\$ 4,677,754	1%	\$ -	\$ -	\$ -	\$ 3,736,755	\$ -	\$ -	\$ 33,088	\$ -	\$ 907,911	\$ 1,625,791	\$ 3,051,963	
Section 108 HUD Loan	8	\$ 6,370,729	2%	\$ 3,784,341	\$ -	\$ -	\$ 2,586,388	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,187,935	\$ 182,794	
TIF Central Eastside	2	\$ 3,347,812	1%	\$ -	\$ 3,200,737	\$ -	\$ 72,075	\$ 75,000	\$ -	\$ -	\$ -	\$ -	\$ 3,275,921	\$ 71,891	
TIF North Macadam	1	\$ 1,958,658	1%	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,958,658	\$ -	\$ -	\$ -	\$ 979,329	\$ 979,329	
<b>Total Housing Loans</b>	<b>1828</b>	<b>\$ 313,945,029</b>	<b>100%</b>	<b>\$ 145,145,907</b>	<b>\$ 81,558,620</b>	<b>\$ 246,325</b>	<b>\$ 54,219,122</b>	<b>\$ 11,223,605</b>	<b>\$ 3,855,478</b>	<b>\$ 13,352,648</b>	<b>\$ 3,033,067</b>	<b>\$ 1,310,256</b>	<b>\$ 265,503,166</b>	<b>\$ 48,441,863</b>	

\*Sixty-four (64) loans with combined balances of \$23.7M were reclassified from "Cash Flow" to "MFH Amortized" to more accurately reflect their payment terms. The Loan Allowance figures are based upon the previous classification and will be updated next quarter.

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

