
APPENDICES

Appendix A: Detailed County Data

Clackamas County

Demographic and Economic Attributes by Zip Code, Clackamas County

Zip	Post Office Name	Population	MHI	Owner Occ %	Median Value	Annual Growth	2007 Pre Rate	2008 Pre Rate	2009 Pre Rate	2007 REO Rate	2008 REO Rate	2009 REO Rate
97004	Beavercreek	4,536	72,111	88%	\$393,372	0.4%	7.27	7.88	16.00	0.00	2.42	4.36
97009	Boring	8,083	67,829	85%	\$349,811	0.5%	1.93	9.67	23.60	0.48	1.29	5.80
97011	Brightwood	1,284	62,962	78%	\$241,667	1.7%	7.14	9.52	17.14	1.79	0.00	5.71
97013	Canby	22,911	62,107	73%	\$301,055	1.7%	4.92	9.61	19.97	0.18	1.41	4.50
97015	Clackamas	21,196	62,978	61%	\$307,864	1.4%	3.06	10.09	23.27	0.17	1.36	4.35
97017	Colton	3,028	65,491	83%	\$352,893	0.4%	14.18	16.07	30.62	1.42	0.00	5.67
97022	Eagle Creek	3,829	60,037	86%	\$290,000	0.6%	6.47	14.37	31.03	0.00	0.00	6.03
97023	Estacada	10,121	60,511	78%	\$289,255	0.8%	8.51	16.49	29.51	0.00	3.51	10.70
97027	Gladstone	13,206	61,951	69%	\$271,617	0.8%	8.55	12.59	18.64	0.00	3.15	7.08
97028	Gov't Camp	475	64,830	71%	\$290,000	2.2%	0.00	2.30	16.57	0.00	1.15	2.76
97034	Lake Oswego	20,454	102,111	77%	\$560,323	1.0%	2.96	11.51	17.30	0.52	1.98	8.09
97035	Lake Oswego	23,860	72,934	65%	\$412,846	0.4%	3.97	11.03	18.60	0.27	1.37	9.08
97038	Molalla	15,076	60,662	72%	\$249,608	1.7%	8.74	20.66	30.93	0.79	3.53	9.53
97042	Mulino	2,992	70,641	87%	\$393,000	0.4%	3.93	12.22	20.94	0.00	3.49	4.19
97045	Oregon City	53,475	64,492	73%	\$311,277	1.8%	6.46	14.94	35.98	0.52	1.43	7.24
97049	Rhododendron	2,144	64,287	74%	\$269,688	2.1%	11.34	11.97	19.66	0.95	0.63	5.29
97055	Sandy	17,335	61,096	77%	\$282,090	2.5%	6.59	21.21	38.55	0.68	4.70	12.91
97067	Welches	1,693	63,504	78%	\$232,566	2.0%	7.74	21.67	21.05	0.00	2.06	3.72
97068	West Linn	29,268	96,089	78%	\$469,048	1.5%	6.67	16.23	25.86	0.39	3.05	10.57
97070	Wilsonville	18,044	67,513	56%	\$368,935	1.9%	4.87	9.11	12.88	0.37	2.37	3.59
97086	Happy Valley	24,326	78,192	71%	\$444,389	4.1%	9.41	41.75	39.33	0.49	9.30	17.13
97089	Damascus	9,193	88,820	91%	\$430,651	2.1%	14.17	28.03	41.20	0.00	2.83	11.72
97222	Portland	37,449	54,626	56%	\$244,388	0.6%	6.58	11.75	15.20	0.09	2.01	4.60
97267	Portland	30,609	63,295	70%	\$285,220	0.7%	9.35	14.99	20.26	0.59	3.63	5.21

Source: Realty Trac, ESRI 2009 Housing Estimates.

Notes: "MHI" refers to the median household income in the zip code. "Pre Rate" refers to the rate of pre-foreclosure notices per 1000 housing units. "REO Rate" refers to the rate of bank reversions per 1000 housing units. "Annual Growth" is calculated since the 2000 Census.

Clark County

Demographic and Economic Attributes by Zip Code, Clark County

Zip	Post Office Name	Population	MHI	Owner Occ %	Median Value	Annual Growth	2007 Pre Rate	2008 Pre Rate	2009 Pre Rate	2007 REO Rate	2008 REO Rate	2009 REO Rate
98601	Amboy	2,792	58,739	85%	\$287,500	2.30%	0.00	3.11	19.90	1.55	1.04	9.95
98604	Battle Ground	33,215	71,296	83%	\$291,785	3.80%	9.98	12.42	26.93	0.93	4.97	10.43
98606	Brush Prairie	9,561	80,012	89%	\$408,159	1.50%	6.14	8.50	16.62	0.00	2.83	10.20
98607	Camas	26,442	82,921	81%	\$341,367	4.10%	8.86	19.90	29.72	1.24	6.11	16.66
98629	La Center	8,613	68,300	86%	\$317,582	2.60%	6.48	15.95	21.93	0.00	7.64	7.98
98642	Ridgefield	15,009	73,065	80%	\$372,655	2.60%	10.86	17.66	23.94	1.06	8.30	11.02
98660	Vancouver	12,578	37,844	47%	\$204,776	2.00%	6.46	10.17	13.03	1.03	3.96	9.52
98661	Vancouver	43,321	43,771	43%	\$216,390	2.00%	7.26	9.68	15.56	0.81	5.16	7.42
98662	Vancouver	31,915	62,703	67%	\$234,182	2.90%	10.01	17.17	27.35	1.22	7.49	10.55
98663	Vancouver	14,916	52,932	58%	\$215,590	0.60%	7.91	11.32	18.42	0.47	4.50	9.67
98664	Vancouver	23,424	60,139	59%	\$242,038	1.40%	6.70	13.20	14.62	0.61	2.74	6.09
98665	Vancouver	25,072	59,946	63%	\$254,789	2.10%	8.14	12.02	19.89	0.73	6.11	9.77
98671	Washougal	20,009	63,010	76%	\$265,478	3.30%	13.37	24.10	31.03	1.13	9.66	17.77
98675	Yacolt	6,987	64,703	85%	\$314,728	1.90%	10.63	17.01	19.27	0.00	5.67	9.07
98682	Vancouver	52,919	65,475	72%	\$228,783	2.40%	12.75	18.88	33.04	2.18	6.78	13.55
98683	Vancouver	33,454	65,172	62%	\$289,187	1.90%	6.39	8.74	11.93	0.75	2.63	4.69
98684	Vancouver	29,682	66,171	61%	\$234,179	3.50%	8.71	9.11	16.83	0.67	2.59	5.36
98685	Vancouver	27,602	76,635	79%	\$290,367	2.90%	6.63	12.10	17.17	0.43	5.86	7.38
98686	Vancouver	17,735	74,086	75%	\$308,577	2.90%	9.81	12.19	27.28	1.78	6.09	11.06

Source: Realty Trac, ESRI 2009 Housing Estimates.

Notes: "MHI" refers to the median household income in the zip code. "Pre Rate" refers to the rate of pre-foreclosure notices per 1000 housing units. "REO Rate" refers to the rate of bank reversions per 1000 housing units. "Annual Growth" is calculated since the 2000 Census.

Multnomah County

Demographic and Economic Attributes by Zip Code, Multnomah County

Zip code	Post Office Name	Population	MHI	Owner Occ %	Median Value	Annual Growth	2007 Pre Rate	2008 Pre Rate	2009 Pre Rate	2007 REO Rate	2008 REO Rate	2009 REO Rate
97010	Bridal Veil	0	0	0%	\$0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00
97019	Corbett	3,035	73,701	80%	\$374,370	0.30%	7.79	16.44	18.69	0.00	1.73	1.04
97024	Fairview	9,795	56,351	63%	\$214,487	2.00%	5.52	11.78	20.90	0.74	2.21	4.42
97030	Gresham	34,732	53,934	50%	\$264,954	1.40%	6.06	13.10	20.23	0.21	1.95	6.02
97060	Troutdale	20,703	69,525	71%	\$275,919	1.60%	7.90	22.12	34.13	0.20	3.42	8.22
97080	Gresham	43,426	68,557	68%	\$326,788	1.90%	8.09	20.44	26.31	0.44	3.44	8.25
97201	Portland	13,959	42,578	25%	\$610,320	1.20%	1.06	4.64	7.39	0.30	0.50	2.30
97202	Portland	38,517	53,358	51%	\$305,074	0.40%	3.07	6.68	7.82	0.08	0.27	1.68
97203	Portland	29,848	47,558	56%	\$209,879	0.80%	8.00	20.04	23.95	0.26	3.70	5.99
97204	Portland	1,291	12,338	1%	\$0	0.30%	0.00	4.42	29.20	0.00	0.00	0.00
97205	Portland	7,302	26,007	13%	\$613,095	0.40%	1.06	1.41	3.17	0.00	0.70	1.06
97206	Portland	46,975	51,739	63%	\$218,957	0.60%	7.30	17.77	24.34	0.60	2.76	6.81
97209	Portland	12,223	32,387	22%	\$442,145	4.50%	2.99	10.17	14.46	0.79	1.89	4.78
97210	Portland	10,298	60,053	35%	\$662,983	0.70%	0.70	3.41	8.37	0.00	0.77	1.67
97211	Portland	32,415	54,258	65%	\$235,148	0.40%	9.91	17.71	22.97	0.11	1.58	4.41
97212	Portland	24,409	66,558	63%	\$394,513	0.40%	4.72	9.71	9.92	0.27	0.81	2.70
97213	Portland	30,306	58,521	60%	\$274,624	0.40%	3.51	8.22	9.53	0.21	0.64	2.38
97214	Portland	23,776	50,960	36%	\$343,349	0.30%	2.10	3.35	6.36	0.12	0.31	1.22
97215	Portland	17,285	62,196	61%	\$319,614	0.40%	4.19	7.74	8.53	0.19	1.27	1.52
97216	Portland	15,875	52,163	61%	\$220,268	1.90%	6.40	14.63	22.86	0.23	3.35	6.04
97217	Portland	31,173	51,226	65%	\$212,985	0.50%	8.38	16.98	19.20	0.21	2.24	3.77
97218	Portland	14,912	52,809	63%	\$219,295	0.60%	9.93	16.12	19.34	0.25	2.71	6.31
97219	Portland	38,624	72,714	68%	\$359,363	0.50%	5.00	9.19	13.97	0.35	1.35	3.09
97220	Portland	32,013	52,309	59%	\$231,103	0.80%	8.87	19.10	21.86	1.32	2.72	7.29
97221	Portland	11,846	81,830	72%	\$456,041	0.40%	3.70	7.01	10.92	0.00	0.38	3.41
97227	Portland	3,377	40,573	48%	\$226,776	0.40%	6.00	10.67	8.01	0.00	1.33	1.60
97230	Portland	37,666	54,734	61%	\$281,906	0.70%	6.82	13.33	21.83	0.19	1.50	6.06
97231	Portland	4,647	76,896	81%	\$485,057	0.70%	7.32	8.30	13.47	0.00	1.95	4.10
97232	Portland	11,487	53,646	34%	\$369,287	0.70%	1.99	3.98	5.84	0.00	0.30	1.24
97233	Portland	37,290	48,871	54%	\$225,053	1.30%	9.98	20.46	29.41	0.87	2.46	8.41
97236	Portland	32,010	56,803	61%	\$240,365	2.00%	9.65	29.92	40.02	0.63	4.76	14.14
97239	Portland	13,382	68,391	55%	\$445,102	0.90%	2.30	9.74	19.04	0.21	1.25	4.84
97266	Portland	31,277	50,444	59%	\$222,711	1.20%	11.13	30.35	42.16	1.11	4.12	15.54

Source: Realty Trac, ESRI 2009 Housing Estimates.

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Washington County

Demographic and Economic Attributes by Zip Code, Washington County

Zip code	Post Office Name	Population	MHI	Owner Occ %	Median Value	Annual Growth	2007 Pre Rate	2008 Pre Rate	2009 Pre Rate	2007 REO Rate	2008 REO Rate	2009 REO Rate
97005	Beaverton	24,465	45,897	41%	\$249,572	0.80%	5.15	8.72	10.02	0.28	1.11	4.79
97006	Beaverton	64,699	63,649	53%	\$290,932	2.30%	5.60	13.48	21.76	0.40	1.64	6.72
97007	Beaverton	68,994	72,134	63%	\$341,320	2.10%	6.45	15.57	25.26	0.29	2.63	6.85
97008	Beaverton	31,375	61,377	56%	\$318,673	1.10%	2.95	8.03	13.90	0.00	0.83	4.45
97062	Tualatin	28,919	69,856	57%	\$375,255	1.90%	4.33	7.89	15.28	0.25	0.68	3.87
97106	Banks	4,984	74,960	82%	\$374,836	2.00%	4.94	7.69	15.16	0.00	1.65	3.95
97109	Buxton	534	63,778	84%	\$351,613	0.80%	7.85	10.47	25.13	0.00	0.00	6.28
97113	Cornelius	13,307	61,621	74%	\$219,577	1.20%	6.33	17.12	41.37	0.00	3.28	9.01
97116	Forest Grove	24,923	56,701	59%	\$267,002	1.60%	5.24	10.06	22.36	0.16	1.06	4.83
97117	Gales Creek	530	69,230	78%	\$363,514	0.50%	20.83	0.00	22.22	0.00	0.00	0.00
97119	Gaston	5,164	65,971	80%	\$442,038	1.00%	6.57	12.04	16.42	0.00	1.09	5.91
97123	Hillsboro	44,735	66,345	68%	\$289,501	2.40%	7.64	16.45	33.05	0.39	1.48	10.53
97124	Hillsboro	48,708	70,128	51%	\$321,937	2.60%	4.20	8.83	14.55	0.15	1.67	4.06
97125	Manning	93	62,351	80%	\$380,000	0.50%	0.00	31.25	37.50	0.00	0.00	0.00
97133	North Plains	4,416	76,435	77%	\$401,087	2.00%	6.13	12.27	23.83	0.00	2.34	6.31
97140	Sherwood	22,456	87,428	80%	\$352,000	3.20%	8.77	16.47	31.37	0.18	1.91	7.02
97144	Timber	183	64,188	81%	\$375,000	0.60%	19.74	13.16	63.16	0.00	0.00	0.00
97223	Portland	46,430	64,816	59%	\$347,356	1.30%	5.29	9.07	13.62	0.31	1.40	3.54
97224	Portland	32,660	63,311	66%	\$337,760	2.00%	4.07	11.33	17.42	0.00	1.56	5.62
97225	Portland	24,412	64,839	57%	\$402,308	1.00%	2.74	6.14	8.86	0.25	0.66	2.29
97229	Portland	54,331	96,070	75%	\$473,048	2.80%	3.21	7.89	12.73	0.14	1.28	4.11

Source: Realty Trac, ESRI 2009 Housing Estimates.

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Yamhill County

Demographic and Economic Attributes by Zip Code, Yamhill

Zip code	Post Office Name	Population	MHI	Owner Occ %	Median Value	Annual Growth	2007 Pre Rate	2008 Pre Rate	2009 Pre Rate	2007 REO Rate	2008 REO Rate	2009 REO Rate
97101	Amity	3,538	58,346	75%	\$250,000	1.20%	7.23	24.12	18.33	0.00	1.61	5.79
97111	Carlton	3,370	56,096	77%	\$274,485	1.60%	9.53	9.53	21.92	0.00	0.00	3.81
97114	Dayton	5,745	54,820	73%	\$239,367	1.50%	7.50	15.49	16.79	0.75	0.00	1.80
97115	Dundee	4,282	67,717	83%	\$314,394	1.90%	11.24	13.11	26.22	0.00	2.50	4.49
97127	Lafayette	2,530	48,801	76%	\$161,475	0.40%	22.65	49.94	64.11	3.48	9.29	13.94
97128	McMinnville	35,301	54,043	64%	\$239,633	1.90%	6.68	10.02	17.02	0.00	1.19	8.20
97132	Newberg	28,569	63,892	69%	\$260,871	1.90%	9.00	14.91	26.55	0.56	2.44	6.07
97148	Yamhill	3,389	65,565	82%	\$372,857	1.10%	8.47	12.10	15.48	0.00	1.61	1.94
97378	Sheridan	8,617	50,812	66%	\$223,300	0.70%	22.07	23.23	27.41	0.00	3.87	6.04
97396	Willamina	3,187	46,918	71%	\$197,131	1.40%	25.94	33.81	30.19	0.00	7.86	12.26

Source: Realty Trac, ESRI 2009 Housing Estimates.

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Appendix B: Subprime and High Interest Rate Lending

Subprime* Conventional (Non-FHA, Non-VA; Includes Fixed and Adjustable Rates) Loans

	2004		2005		2006	
	Total # of Loans	By Subprime Lenders	Total # of Loans	By Subprime Lenders	Total # of Loans	By Subprime Lenders
Clackamas	19384	17%	23869	14%	20312	9%
Columbia	2359	22%	3070	17%	2863	11%
Multnomah	37162	18%	45366	15%	40369	9%
Washington	25840	16%	33250	13%	28811	8%
Yamhill	3781	20%	5000	15%	5099	10%
Clark	24399	20%	32335	18%	26557	11%
Skamania	449	17%	557	15%	540	8%
PDX MSA	113,374	18%	143,447	15%	124,551	9%

*Loans provided by lenders specializing in subprime mortgage vehicles. Note: 2007-2008 data currently unavailable. Source: HMDA

High* Interest Rate Conventional (Non-FHA, Non-VA; Includes Fixed and Adjustable Rates) Loans

	2004		2005		2006		2007		2008	
	# of Loans	High Interest Rates	# of Loans	High Interest Rates	# of Loans	High Interest Rates	# of Loans	High Interest Rates	# of Loans	High Interest Rates
Clackamas	19384	10%	23869	22%	20312	23%	16289	14%	9048	6%
Columbia	2359	16%	3070	28%	2863	30%	2300	17%	1190	9%
Multnomah	37162	12%	45366	24%	40369	25%	32103	14%	17759	5%
Washington	25840	11%	33250	21%	28811	22%	21996	13%	12083	5%
Yamhill	3781	15%	5000	26%	5099	27%	3702	18%	2023	10%
Clark	24399	12%	32335	26%	26557	28%	18991	16%	9707	6%
Skamania	449	13%	557	24%	540	24%	469	20%	255	6%
PDX MSA		12%		24%		25%	95,850	14%	52,065	5%

*High interest rates defined as >3% of Federal Treasury Rate at time of origination. Source: HMDA