Composition of distressed sales by geography

Proportion of Distressed Property Transactions—November 2012

Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions November 2012
Neighborhood stabilization: concerns over investor purchases of distressed properties


Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions November 2012
Financing for home purchases

Financing for Homebuyers — November 2012

Source: Campbell/Inside Mortgage Finance HousingPulse Monthly Survey of Real Estate Market Conditions November 2012
Oregon Trends
Unemployment rate in Oregon just higher than US average

Source: Bureau of Labor Statistics
Oregon house prices mirroring US trends

FHFA House Price Index (formerly OFHEO)
(2000=100, quarterly)

Source: Federal Housing Finance Agency (formerly OFHEO)
Slight uptick in house prices at metropolitan level

FHFA House Price Index (formerly OFHEO)
(2000=100, quarterly)

Source: Federal Housing Finance Agency (formerly OFHEO)
Number of delinquent mortgages and loans in foreclosure fell slightly

Source: Mortgage Bankers Association, National Delinquency Survey
Oregon’s consumer debt delinquency rate continues downward trend from 2011 peak

Note: Delinquency status of 90+ days past due or worse. Excludes first mortgage. Source: FRBNY Consumer Credit Panel
Portland rents up since 2010, vacancy rate has fallen sharply

Source: Reis, Inc. Asking rent is calculated by first determining the average rent for each unit size, and then calculating a weighted average based on the number of units in each size category.
Areas Affected by Concentrated Foreclosures
November 2012

Legend
Share of Foreclosures & REOs (as a percent of total loans)
- Less than 1 percent
- 1 - 3 percent
- 3 - 5 percent
- 5 - 7 percent
- More than 7 percent
- Insufficient Data

Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations
Areas at Risk of Additional Foreclosures
November 2012

Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations
Links to other resources and research on foreclosure trends and mitigation strategies

All publications, presentations available on our website

Conference materials also posted shortly after events

http://www.frbsf.org/community/