National Trends
Composition of distressed sales by geography

Proportion of Distressed Property Transactions—April 2012

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

Who Is Buying Properties?—April 2012

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

Financing for Homebuyers—April 2012

Source: Campbell/Inside Mortgage Finance Housing Pulse Monthly Survey of Real Estate Market Conditions April 2012
Oregon Trends
Unemployment rate in Oregon fell to 8.5 percent by April 2012

Source: Bureau of Labor Statistics
Oregon house prices have fallen to 2005 level

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

Source: Federal Housing Finance Agency (formerly OFHEO)
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 in first quarter of 2012

Source: Mortgage Bankers Association, National Delinquency Survey
Oregon’s consumer debt delinquency rate falling 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

Asking Rent and Vacancy Rate in Portland
Quarterly

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
April 2012

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

Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations
Areas Affected by Concentrated Foreclosures
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Conclusions
For More Information:
FRBSF Community Development Website

- 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/