

# Initiative-Level Gaps and Opportunities

The following data highlight areas where IDAs are underrepresented. This data informs Neighborhood Partnerships' understanding of where there may be gaps in IDA Initiative services.

When looking at asset-specific gaps, we focused specifically on the Bridging and Wealth Building groups of assets (see right). Education is one of the main "Bridging" assets, and Home Purchase and Microenterprise currently make up the bulk of the "Wealth Building" assets.

NP has identified five state regions, which take into consideration the racial and ethnic makeup of the counties:

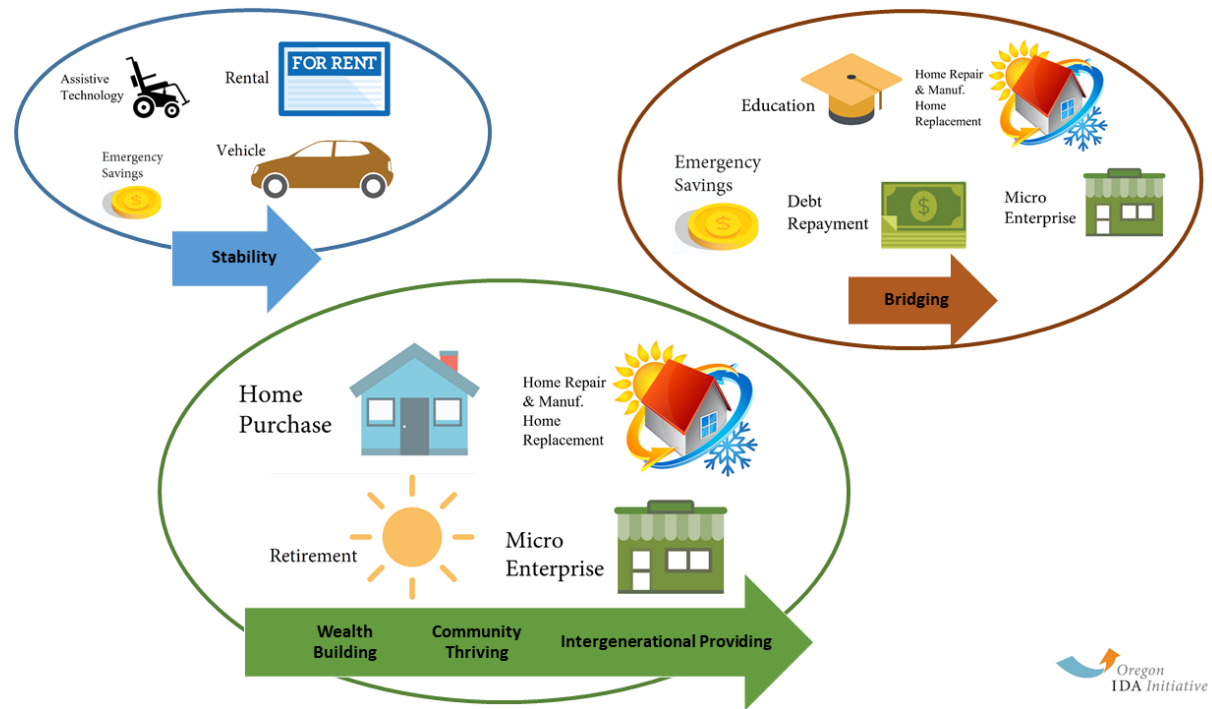
**Metro:** Multnomah, Clackamas, and Washington counties

**Coast:** Columbia, Clatsop, Tillamook, Lincoln, Douglas, Coos, Curry, and Josephine counties

**Mid Valley:** Marion, Yamhill, and Polk counties

**Central:** Linn, Benton, Lane, and Deschutes counties

**East:** Jackson, Klamath, Lake, Harney, Malheur, Jefferson, Crook, Hood River, Wasco, Sherman, Gilliam, Wheeler, Morrow, Umatilla, Grant, Wallowa, Union, and Baker counties



## Regions

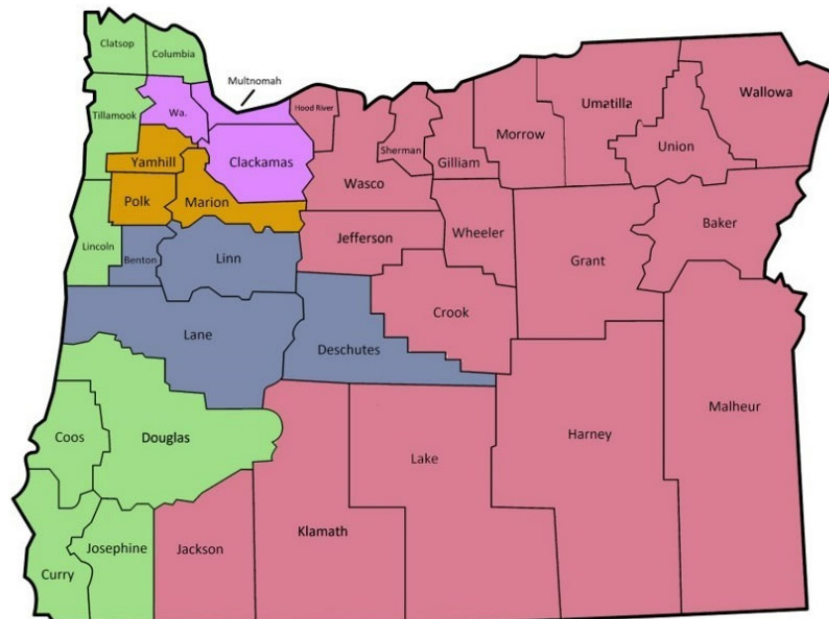
Coast

Metro

Mid Valley

Central

East

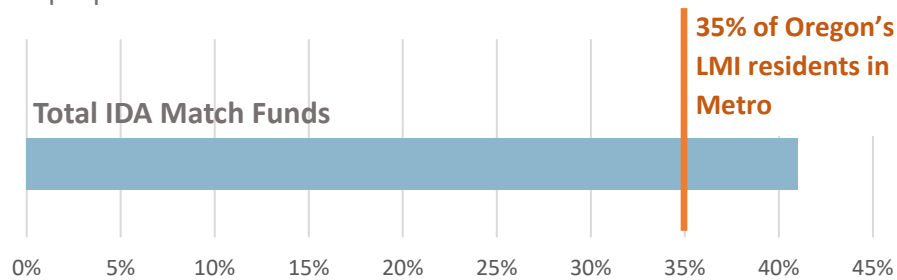


# Metro

LMI = low- to moderate-income

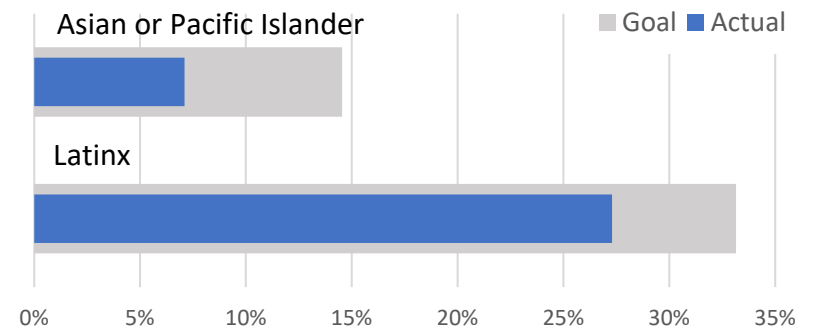
## Total Match to the Metro Region

The Metro Region carries a higher percentage of the state's **matching funds** than its **proportion of the state's LMI population**. This results in \$450K more going to the region than what would be a proportional share.



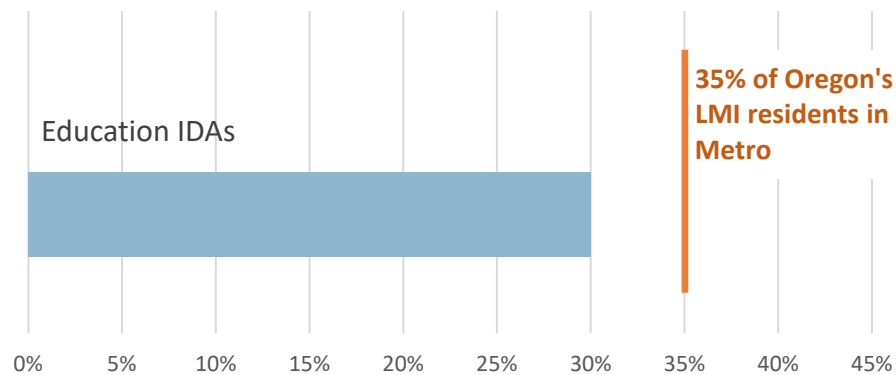
## Underserved Communities

IDA Match Funds distributed are below **Equity Goals** for AAPI and Latinx residents.



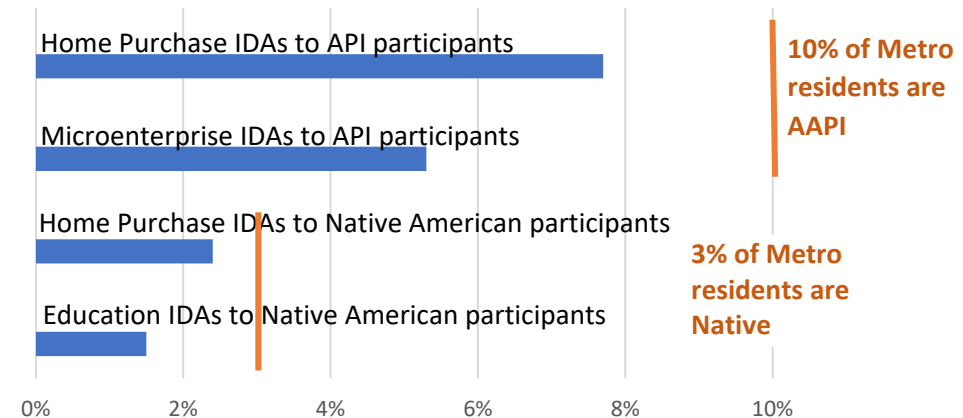
## Gaps in Bridging Assets

Fewer **matching funds** for education compared to the region's **proportion of the LMI population**.



## Asset-specific Community Gaps

Fewer **matching funds** went to AAPI and Native American residents for bridging and wealth-building assets than **their representation in the region's LMI population**.

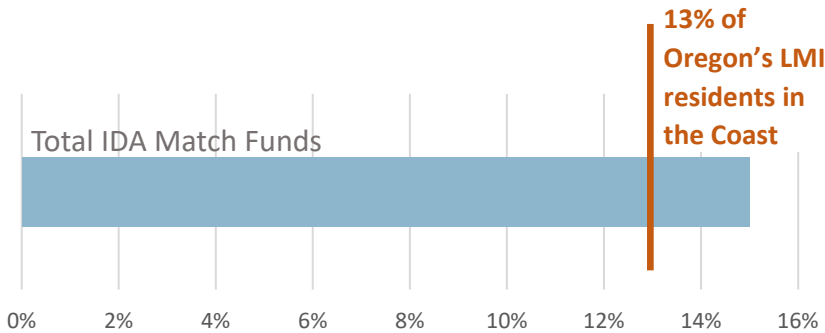


# Coast

LMI = low- to moderate-income

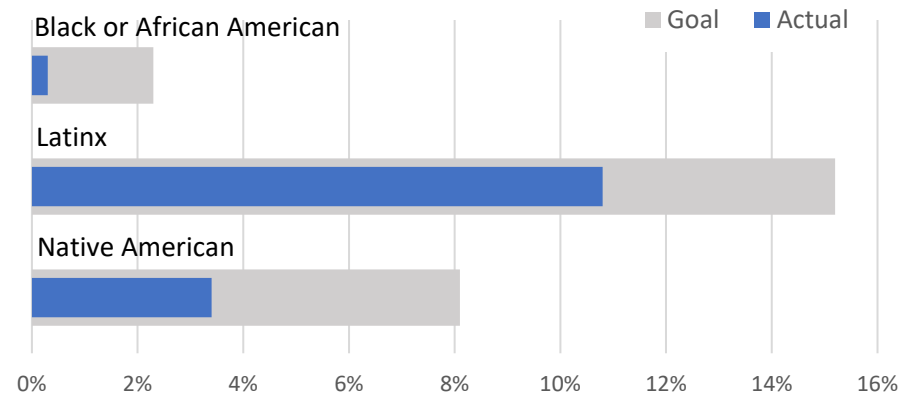
## Total Match to the Coast Region

The Coast Region carries a slightly higher percentage of the state's **matching funds** than its **proportion of the state's LMI population**. This results in \$150K more going to the region than what would be a proportional share.



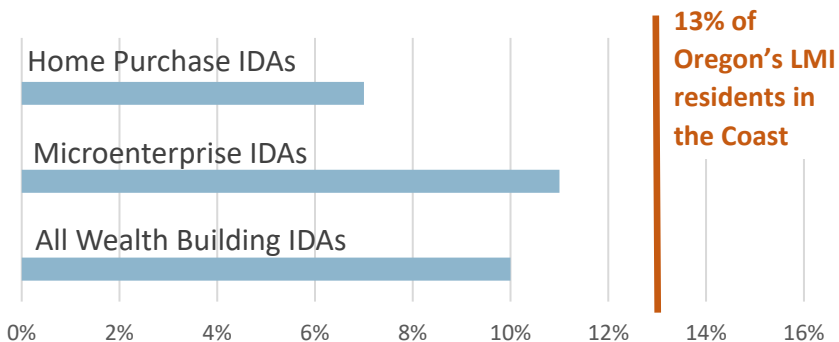
## Underserved Communities

**IDA Match Funds** distributed are below **Equity Goals** for Black, Latinx and Native American residents.



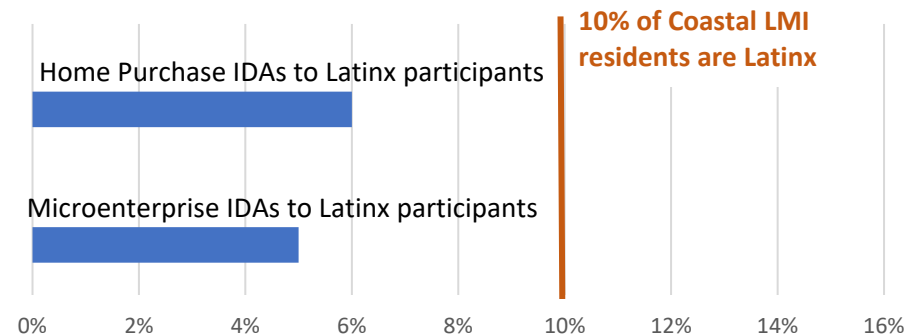
## Gaps in Wealth Building Assets

Fewer **matching funds** for wealth-building assets compared to the region's **proportion of the LMI population**.



## Asset-specific Community Gaps

Fewer **matching funds** went to Latinx residents for wealth-building assets than **their representation in the region's LMI population**.

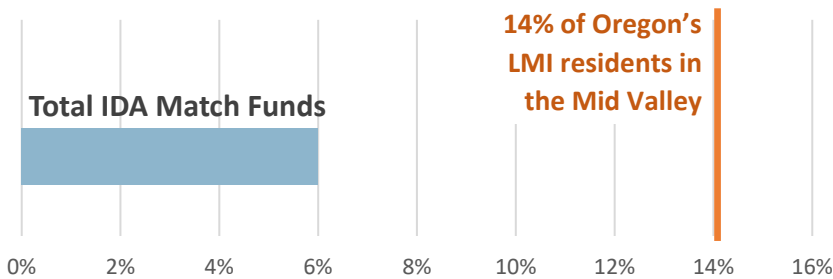


# Mid Valley

LMI = low- to moderate-income

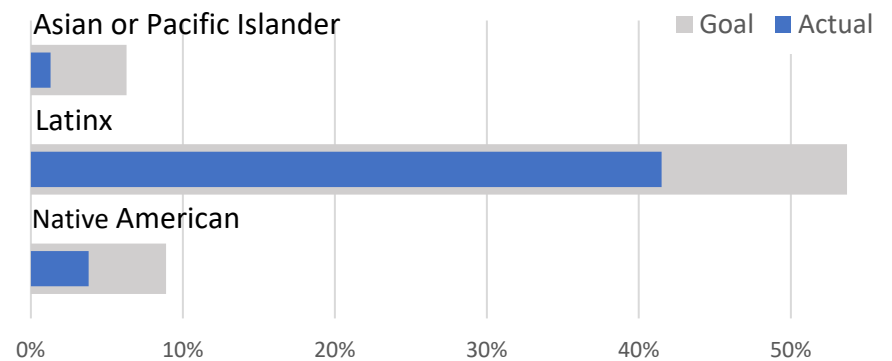
## Total Match to the Mid Valley Region

The Mid Valley carries a lower percentage of the state's **matching funds** than its **proportion of the state's LMI population**. This results in \$500K less going to the region than what would be a proportional share.



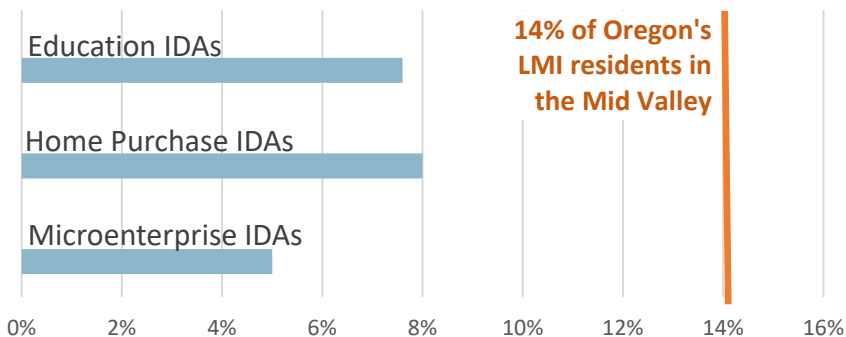
## Underserved Communities

**IDA Match Funds** distributed are below **Equity Goals** for AAPI, Latinx and Native American residents.



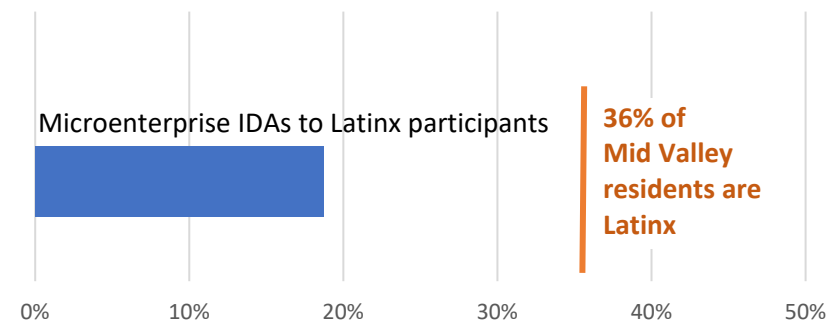
## Gaps in Bridging and Wealth Building Assets

Fewer **matching funds** for bridging and wealth-building assets compared to the region's **proportion of the LMI population**.



## Asset-specific Community Gaps

Fewer **matching funds** went to Latinx residents for microenterprise than **their representation in the region's LMI population**.

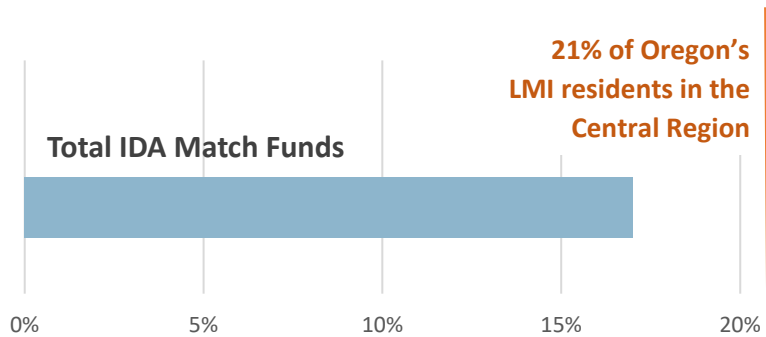


# Central

LMI = low- to moderate-income

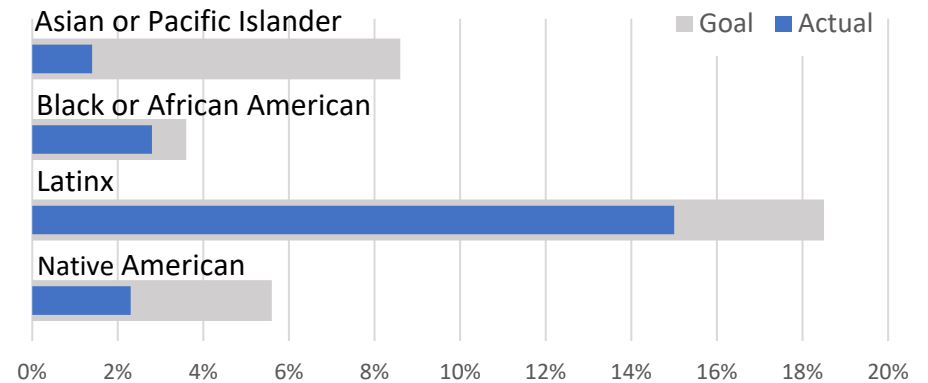
## Total Match to the Central Region

The Central Region carries a lower percentage of the state's **matching funds** than its **proportion of the state's LMI population**. This results in \$300K less going to the region than what would be a proportional share.



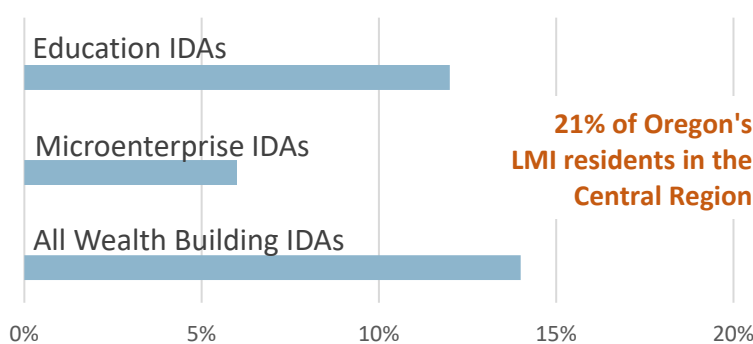
## Underserved Communities

**IDA Match Funds** distributed are below **Equity Goals** for AAPI, Black, Latinx and Native American residents.



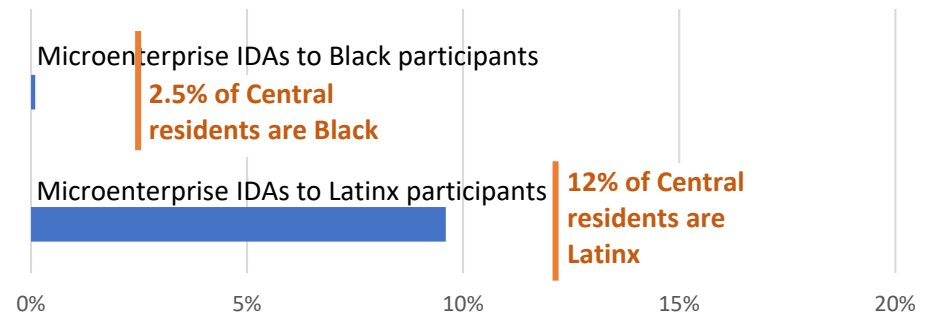
## Gaps in Bridging and Wealth Building Assets

Fewer **matching funds** for bridging and wealth-building assets compared to the region's **proportion of the LMI population**.



## Asset-specific Community Gaps

Fewer **matching funds** went to Black and Latinx residents for microenterprise than **their representation in the region's LMI population**.

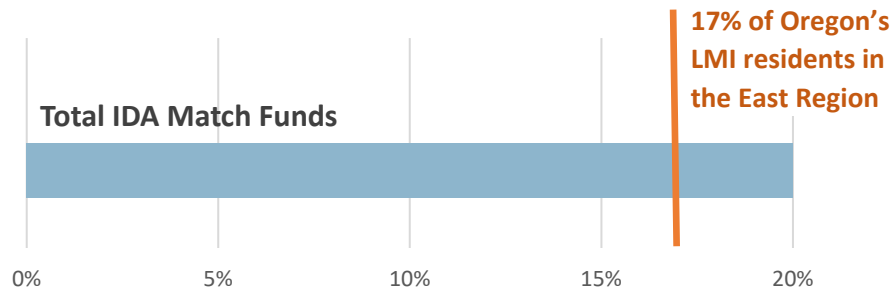


# East

LMI = low- to moderate-income

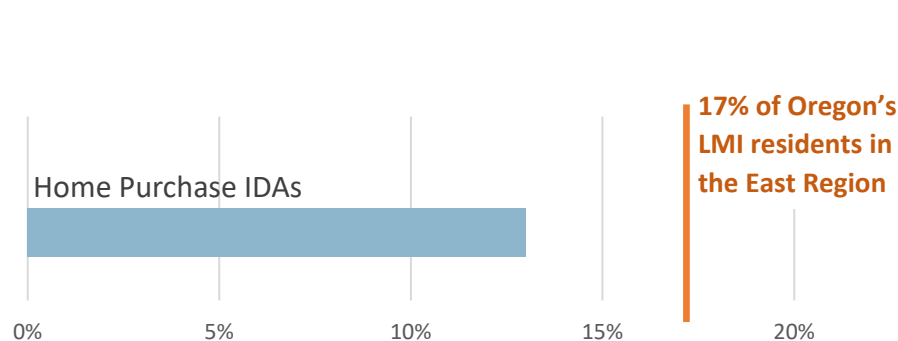
## Total Match to the East Region

The East Region carries a slightly higher percentage of the state's **matching funds** than its **proportion of the state's LMI population**. This results in \$200K more going to the region than what would be a proportional share.



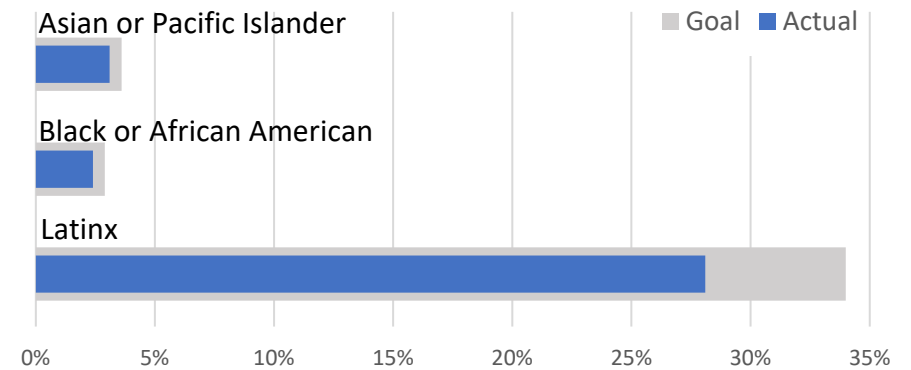
## Gaps in Wealth Building Assets

Fewer **matching funds** for homeownership compared to the region's **proportion of the LMI population**.



## Underserved Communities

**IDA Match Funds** distributed are below **Equity Goals** for AAPI, Black, and Latinx residents.



## Asset-specific Community Gaps

Fewer **matching funds** went to Latinx and Native American residents for bridging and wealth-building assets than **their representation in the region's LMI population**.

