

2. Applications for one- to four-family home loans reported under HMDA, grouped by purpose of loan and distributed by characteristic of applicant and census tract, 1999

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed <sup>1</sup>			Conventional			Number	Percent	Number	Percent
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic				
<b>APPLICANT</b>										
<i>Racial/ethnic identity</i>										
American Indian/Alaskan Native...	6,714	.5	11.5	51,461	.8	88.5	33,746	.5	8,415	.6
Asian/Pacific Islander.....	22,180	1.8	9.9	201,932	3.2	90.1	189,537	2.9	23,523	1.7
Black... ..	179,746	14.4	24.0	568,126	9.0	76.0	679,352	10.5	164,342	12.1
Hispanic... ..	198,866	16.0	31.2	437,672	6.9	68.8	446,316	6.9	133,704	9.8
White... ..	785,232	63.1	13.9	4,850,742	76.6	86.1	4,901,857	75.6	983,698	72.4
Other... ..	11,507	.9	10.6	96,915	1.5	89.4	106,081	1.6	20,102	1.5
Joint (white/minority)	40,539	3.3	24.0	128,527	2.0	76.0	129,958	2.0	25,302	1.9
Total... ..	1,244,784	100	16.4	6,335,375	100	83.6	6,486,847	100	1,359,086	100
<i>Income (percentage of MSA median)<sup>2</sup></i>										
Less than 50... ..	141,024	12.2	19.1	596,242	11.9	80.9	907,610	13.0	250,877	15.3
50-79... ..	399,060	34.6	26.8	1,090,916	21.9	73.2	1,595,678	22.9	380,422	23.3
80-99... ..	236,054	20.5	25.9	674,145	13.5	74.1	1,036,485	14.9	242,676	14.8
100-119... ..	159,694	13.8	21.8	573,904	11.5	78.2	866,978	12.4	203,700	12.5
120 or more... ..	217,868	18.9	9.6	2,056,188	41.2	90.4	2,572,822	36.9	557,773	34.1
Total... ..	1,153,700	100	18.8	4,991,395	100	81.2	6,979,573	100	1,635,448	100
<b>CENSUS TRACT</b>										
<i>Racial/ethnic composition (minorities as percentage of population)</i>										
Less than 10... ..	434,412	37.9	15.0	2,453,925	48.3	85.0	3,513,605	46.2	767,546	46.9
10-19... ..	262,128	22.9	19.0	1,120,865	22.1	81.0	1,472,702	19.4	296,058	18.1
20-49... ..	289,133	25.2	22.7	984,971	19.4	77.3	1,419,505	18.7	290,181	17.7
50-79... ..	92,449	8.1	22.9	312,057	6.1	77.1	582,416	7.7	124,932	7.6
80-100... ..	67,578	5.9	24.6	207,650	4.1	75.4	618,205	8.1	157,528	9.6
Total... ..	1,145,700	100	18.4	5,079,468	100	81.6	7,606,433	100	1,636,245	100

2. Continued

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed <sup>1</sup>			Conventional			Number	Percent	Number	Percent
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic				
<i>Income</i> <sup>3</sup>										
Low ... ..	22,811	2.0	17.1	110,620	2.2	82.9	248,127	3.2	65,832	3.9
Moderate... ..	182,992	15.8	21.7	661,040	13.0	78.3	1,189,330	15.6	295,466	17.6
Middle... ..	671,004	57.9	20.9	2,536,395	49.8	79.1	3,975,192	52.0	882,284	52.7
Upper... ..	282,792	24.4	13.7	1,781,137	35.0	86.3	2,230,910	29.2	431,637	25.8
Total... ..	1,159,599	100	18.6	5,089,192	100	81.4	7,643,559	100	1,675,219	100
<i>Location</i> <sup>4</sup>										
Central city... ..	520,710	44.4	20.2	2,055,163	39.8	79.8	3,149,164	40.7	725,389	42.5
Non-central city... ..	653,347	55.6	17.3	3,114,603	60.2	82.7	4,597,855	59.3	979,978	57.5
Total... ..	1,174,057	100	18.5	5,169,766	100	81.5	7,747,019	100	1,705,367	100

NOTE. Lenders reported 19,905,868 applications for home loans in 1999, but applicant and geographic information was not reported for all applications. Thus, the distribution of applications varies in number by characteristic.

- Loans backed by the Federal Housing Administration, the Department of Veterans Affairs, or the Farmers Home Administration.
- MSA median is median family income of the metropolitan statistical area (MSA) in which the property related to the loan is located.
- Census tracts are categorized by the median family income for the tract relative to the median family income for the metropolitan statistical area (MSA) in which the tract is located. Categories are defined as follows: *Low income*, median family income for census tract less than 50 percent of median family income for MSA; *Moderate income*, median family income for census tract 50 percent to 79 percent of MSA median; *Middle income*, median family income 80 percent to 119 percent of MSA median; *Upper income*, median family income 120 percent or more of MSA median.
- For census tracts located in MSAs.

SOURCE. FFIEC, Home Mortgage Disclosure Act.