Enterprise Public Use Database Data Dictionary

Multifamily Properties
NATIONAL FILE--PROPERTY-LEVEL DATA

Release of 2009 Data

Federal Housing Finance Agency

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The "National File" consists of two parts: one part contains property-level data and the other consists of unit class-level data for all multifamily properties. Property and unit class records are linked by the "Record Number" field.

Note: Fields are separated by one blank space.

Field #	Field Width	Field Name	Values	Description / Comments
1	1	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
2	7	Record Number		Sequential numerical identifier for mortgage not related to the record number in the Census Tract File but matching the record number in each associated multifamily National File unit class record.
3	1	2000 Census Tract - Percent Minority	1 = 0 - <10% 2 = 10 - <30% 3 = 30 - 100% 9 = Missing	The percentage of the census tract's population that is classified as belonging to a minority group, based on the 2000 decennial census.
4	1	Tract Income Ratio	1 = 0 - 80% 2 = >80 - 120% 3 = >120% 9 = Missing	The ratio of the 2000 census tract median income to the 2000 local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the special affordable housing goal. (See definition of *low-income area* in 12 CFR 1282.2; see also 12 CFR 1282.15(f)(1).)
5	1	Affordability Category	1 = >=20% are especially-low-income (ELI) and <40% are very-low-income (VLI) 2 = <20% ELI & >=40% VLI 3 = >=20% ELI & >=40% VLI 4 = <20% ELI & <40% VLI 8 = Not available 9 = Not eligible 0 = Missing	The categories are as established in connection with the Special Affordable Housing Goal as it applies to multifamily housing. See 12 CFR 1282.14(d). *Very-low-income* and *especially-low-income areas* are census tracts in which the median income does not exceed 60 percent or 50 percent of the area median income, respectively.
6	1	Date of Mortgage Note	1 = originated in same year as acquired 2 = originated prior to calendar year of acquisition 9 = missing	

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Field #	Field Width	Field Name	Values	Description / Comments
7	1	Purpose of Loan	1 = Purchase 2 = Refinancing 3 = New construction 4 = Home Improvement/Rehabilitation 9 = Not applicable/not available	Purpose of loan reported by the Enterprise.
8	1	Type of Seller Institution	1 = Mortgage Company 2 = Savings Association Insurance Fund (SAIF)- or Bank Insurance Fund (BIF)-insured depository institution 3 = NCUA-insured Credit Union 4 = Other	The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender.
9	1	Federal Guarantee	1 = Yes (has some type of Federal Guarantee) 2 = No 3 = FHA Risk Sharing 9 = Not available	
10	5	Total Number of Units		Physical number of units in the property (unadjusted for REMIC weights and participations).
11	1	Underserved Areas Indicator	1 = Yes 2 = No 9 = Not Applicable	Flag identifying whether a unit is located in an area defined to be underserved. See definition of *underserved area* in 12 CFR 1282.2. The unit may or may not count toward the Underserved Areas goal depending on other counting provisions. (See 12 CFR 1282.15 and 12 CFR 1282.16.)

References to 12 CFR part 1282 are described in 74 FR 39873 (Aug. 10, 2009) and replace previous superseded references to 24 CFR part 81. These references are applicable only to the 2009 Enterprise data.