

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, 2001

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 .....	4,856	0.4	15.3	26,932	0.5	84.7	36,590	0.4	6,813	0.6
Asian/Pacific Islander .....	20,792	1.8	8.4	227,352	4.4	91.6	347,983	3.7	23,718	2.2
Black .....	158,397	13.6	29.2	384,688	7.5	70.8	670,784	7.2	113,563	10.6
Hispanic .....	205,821	17.7	31.7	444,007	8.6	68.3	714,683	7.6	101,051	9.4
White .....	725,319	62.5	15.8	3,867,228	75.3	84.2	7,250,491	77.5	799,524	74.3
Other .....	14,000	1.2	16.4	71,551	1.4	83.6	129,081	1.4	10,228	1.0
Joint (white/minority) .....	31,889	2.7	22.1	112,162	2.2	77.9	202,134	2.2	21,267	2.0
Total .....	1,161,074	100.0	18.4	5,133,920	100.0	81.6	9,351,746	100.0	1,076,164	100.0
<i>Income (percentage of metropolitan area median)<sup>2</sup></i>										
Less than 50 .....	142,296	12.7	23.4	465,990	9.8	76.6	1,058,854	9.8	209,525	14.4
50-79 .....	387,618	34.6	28.9	951,402	20.1	71.1	2,198,755	20.3	328,940	22.6
80-99 .....	225,633	20.2	26.5	624,641	13.2	73.5	1,567,529	14.5	211,735	14.6
100-119 .....	152,705	13.6	21.6	555,211	11.7	78.4	1,379,367	12.7	174,694	12.0
120 or more .....	210,972	18.8	9.0	2,143,084	45.2	91.0	4,627,823	42.7	529,110	36.4
Total .....	1,119,224	100.0	19.1	4,740,328	100.0	80.9	10,832,328	100.0	1,454,004	100.0
<b>CENSUS TRACT</b>										
<i>Racial/ethnic composition (minorities as percentage of population)</i>										
Less than 10 .....	436,816	39.1	15.9	2,316,068	47.4	84.1	5,790,827	48.6	722,992	48.9
10-19 .....	254,907	22.8	19.0	1,089,550	22.3	81.0	2,413,012	20.3	273,674	18.5
20-49 .....	273,418	24.5	22.0	968,846	19.8	78.0	2,236,233	18.8	255,086	17.3
50-79 .....	86,115	7.7	22.0	305,486	6.3	78.0	802,780	6.7	105,801	7.2
80-100 .....	64,678	5.8	23.9	205,914	4.2	76.1	669,538	5.6	121,125	8.2
Total .....	1,115,934	100.0	18.6	4,885,864	100.0	81.4	11,912,390	100.0	1,478,678	100.0

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 .....	22,446	2.0	18.0	102,059	2.1	82.0	263,564	2.2	51,450	3.4
Moderate .....	181,410	16.1	23.0	606,335	12.4	77.0	1,538,634	12.9	247,187	16.4
Middle .....	657,521	58.2	21.2	2,448,327	49.9	78.8	6,230,998	52.1	803,738	53.3
Upper.....	268,113	23.7	13.3	1,748,309	35.6	86.7	3,932,830	32.9	406,854	27.0
Total.....	1,129,490	100.0	18.7	4,905,030	100.0	81.3	11,966,026	100.0	1,509,229	100.0
<i>Location</i> <sup>4</sup>										
Central city.....	513,867	44.9	20.8	1,962,304	39.4	79.2	4,614,779	38.1	615,498	40.1
Non-central city.....	631,269	55.1	17.3	3,011,878	60.6	82.7	7,499,739	61.9	918,989	59.9
Total.....	1,145,136	100.0	18.7	4,974,182	100.0	81.3	12,114,518	100.0	1,534,487	100.0

NOTE: Lenders reported 23,821,375 applications for home loans in 2001, 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 Rural Housing Service.
- Median for a metropolitan area is median family income of the metropolitan area 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 area 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 metropolitan area; *Moderate income*, median family income for census tract 50 percent to 79 percent of metropolitan area median; *Middle income*, median family income 80 percent to 119 percent of metropolitan area median; *Upper income*, median family income 120 percent or more of metropolitan area median.
- For census tracts located in metropolitan areas.

SOURCE: FFIEC, Home Mortgage Disclosure Act data.