

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, 2000

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			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				
APPLICANT										
<i>Racial/ethnic identity</i>										
American Indian/Alaskan										
Native.....	7,454	0.6	13.5	47,799	0.8	86.5	21,184	0.6	7,936	0.6
Asian/Pacific Islander	20,906	1.7	8.5	223,773	3.8	91.5	95,747	2.5	24,299	2.0
Black	186,817	15.6	26.5	518,275	8.9	73.5	495,314	12.9	149,040	12.2
Hispanic	205,480	17.1	30.9	460,171	7.9	69.1	310,589	8.1	115,855	9.4
White	732,875	61.0	14.3	4,388,618	75.0	85.7	2,779,186	72.5	893,461	72.9
Other	13,170	1.1	12.6	91,235	1.6	87.4	64,978	1.7	11,897	1.0
Joint (white/minority)	34,276	2.9	21.5	124,844	2.1	78.5	66,396	1.7	23,935	2.0
Total.....	1,200,978	100.0	17.0	5,854,715	100.0	83.0	3,833,394	100.0	1,226,423	100.0
<i>Income (percentage of MSA median)²</i>										
Less than 50.....	142,472	12.6	20.2	562,068	11.2	79.8	697,289	14.9	231,532	14.6
50-79	385,395	34.2	26.9	1,046,000	20.9	73.1	1,151,623	24.6	365,830	23.0
80-99	228,968	20.3	25.9	656,582	13.1	74.1	705,037	15.1	234,603	14.7
100-119.....	154,473	13.7	21.4	568,380	11.4	78.6	566,507	12.1	196,545	12.4
120 or more	215,686	19.1	9.1	2,166,658	43.3	90.9	1,560,486	33.3	562,750	35.4
Total.....	1,126,994	100.0	18.4	4,999,688	100.0	81.6	4,680,942	100.0	1,591,260	100.0
CENSUS TRACT										
<i>Racial/ethnic composition (minorities as percentage of population)</i>										
Less than 10.....	416,921	37.4	14.7	2,411,340	47.4	85.3	2,300,149	44.6	774,994	48.0
10-19	253,080	22.7	18.5	1,118,241	22.0	81.5	944,410	18.3	300,773	18.6
20-49	282,407	25.3	21.9	1,005,748	19.8	78.1	981,107	19.0	285,241	17.7
50-79	93,300	8.4	22.3	324,980	6.4	77.7	433,924	8.4	115,945	7.2
80-100.....	70,340	6.3	23.9	223,384	4.4	76.1	494,052	9.6	138,128	8.6
Total.....	1,116,048	100.0	18.0	5,083,693	100.0	82.0	5,153,642	100.0	1,615,081	100.0

2. (continued)

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			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> ²										
Low	24,627	2.2	17.5	116,340	2.3	82.5	207,731	4.0	60,449	3.7
Moderate	191,963	17.0	22.2	671,843	13.2	77.8	928,179	17.9	278,780	16.9
Middle	656,944	58.1	20.5	2,553,333	50.1	79.5	2,748,929	53.0	874,191	53.1
Upper	257,774	22.8	12.8	1,755,937	34.4	87.2	1,301,731	25.1	432,953	26.3
Total.....	1,131,308	100.0	18.2	5,097,453	100.0	81.8	5,186,570	100.0	1,646,373	100.0
<i>Location</i> ⁴										
Central city	513,252	44.8	20.0	2,053,454	39.7	80.0	2,208,142	41.9	690,645	41.3
Non-central city.....	633,644	55.2	16.9	3,118,740	60.3	83.1	3,056,383	58.1	983,579	58.7
Total.....	1,146,896	100.0	18.1	5,172,194	100.0	81.9	5,264,525	100.0	1,674,224	100.0

NOTE. Lenders reported 16,834,211 applications for home loans in 2000, 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.