

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, 1997

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 identify</i>										
American Indian/Alaskan Native	4,961	.4	10.9	40,448	.8	89.1	17,967	.5	8,836	.6
Asian/Pacific Islander	19,275	1.7	11.6	146,290	2.8	88.4	97,863	2.5	23,643	1.5
Black	163,223	14.7	26.1	461,438	8.8	73.9	380,768	9.7	174,153	11.4
Hispanic	157,293	14.1	34.0	305,829	5.9	66.0	206,998	5.3	142,716	9.3
White	724,621	65.1	15.0	4,120,221	78.9	85.0	3,048,561	77.8	1,126,516	73.5
Other	8,023	.7	15.3	44,321	.8	84.7	90,780	2.3	30,769	2.0
Joint (white/minority)	35,144	3.2	25.5	102,696	2.0	74.5	74,138	1.9	25,757	1.6
Total	1,112,540	100	17.6	5,221,243	100	82.4	3,917,075	100	1,532,390	100
<i>Income (percentage of MSA median)<sup>2</sup></i>										
Less than 50	110,978	11.2	21.0	418,194	10.9	79.0	460,907	11.3	274,683	15.6
50-79	332,511	33.5	29.3	804,155	20.9	70.7	870,649	21.4	401,519	22.8
80-99	208,675	21.0	28.5	524,057	13.6	71.5	599,518	14.8	266,427	15.1
100-119	141,258	14.2	23.8	451,711	11.7	76.2	518,399	12.8	221,688	12.6
120 or more	198,800	20.0	10.7	1,654,771	42.9	89.3	1,612,058	39.7	595,534	33.8
Total	992,222	100	20.5	3,852,888	100	79.5	4,061,531	100	1,759,851	100
<b>CENSUS TRACT</b>										
<i>Racial/ethnic composition (minorities as percentage of population)</i>										
Less than 10	374,043	37.8	15.9	1,973,673	50.6	84.1	2,099,580	48.6	757,917	44.1
10-19	223,258	22.6	20.6	859,528	22.0	79.4	809,103	18.7	312,928	18.2
20-49	249,274	25.2	26.0	709,345	18.2	74.0	748,923	17.3	320,405	18.6
50-79	81,661	8.3	26.8	222,770	5.7	73.2	310,589	7.2	144,307	8.4
80-100	61,569	6.2	31.3	134,879	3.5	68.7	348,865	8.1	183,337	10.7

Total	989,805	100	20.2	3,900,195	100	79.8	4,317,060	100	1,718,894	100
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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	22,503	2.2	24.3	70,213	1.8	75.7	149,058	3.5	76,110	4.3
Moderate	163,582	16.3	25.2	484,305	12.4	74.8	663,825	15.4	326,022	18.6
Middle	574,138	57.3	22.8	1,948,314	49.9	77.2	2,215,296	51.3	912,269	52.0
Upper	242,239	24.2	14.8	1,398,913	35.9	85.2	1,292,333	29.9	438,680	25.0
Total	1,002,462	100	20.4	3,901,745	100	79.6	4,320,512	100	1,753,081	100
<i>Location</i> <sup>4</sup>										
Central city	458,445	45.2	22.9	1,542,713	38.8	77.1	1,777,710	40.5	792,018	44.4
Non-central city	556,111	54.8	18.6	2,428,868	61.2	81.4	2,610,154	59.5	993,062	55.6
Total	1,014,556	100	20.3	3,971,581	100	79.7	4,387,864	100	1,785,080	100

NOTE. Lenders reported 14,330,133 applications for home loans in 1997, 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.