

## San Antonio, TX

PROFILE: HOUSING OPPORTUNITIES

HOUSING OPPORTUNITIES: Number of Home Purchase Loans				123
	2005	2008	2009	2010
Metro Area	31,512	20,678	19,209	19,280

**Definition:** Number of home purchase loans

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Home Purchase Loans by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	10,715	6,572	6,091	6,216
Non-Hispanic White	15,066	10,042	9,343	9,413
Non-Hispanic Black	1,656	985	994	1,083
Non-Hispanic American Indian	90	57	63	55
Non-Hispanic Asian/Pac. Islander	705	488	481	454

**Definition:** Number of home purchase loans

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Share of Home Purchase Loans by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	38.0%	36.2%	35.9%	36.1%
Non-Hispanic White	53.4%	55.3%	55.1%	54.7%
Non-Hispanic Black	5.9%	5.4%	5.9%	6.3%
Non-Hispanic American Indian	0.3%	0.3%	0.4%	0.3%
Non-Hispanic Asian/Pac. Islander	2.5%	2.7%	2.8%	2.6%

**Definition:** Share of home purchase loans made to each racial/ethnic group

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Shares are of those borrowers who report race and ethnicity.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Government-Backed Loans as Share of Home Purchase Loans by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	32.0%	64.0%	80.9%	79.9%
Non-Hispanic White	25.6%	43.9%	60.7%	60.5%
Non-Hispanic Black	52.5%	78.2%	89.5%	89.8%
Non-Hispanic American Indian	23.3%	49.1%	69.8%	61.8%
Non-Hispanic Asian/Pac. Islander	19.7%	35.9%	50.7%	55.7%

**Definition:** Share of home purchase loans backed by Federal Housing Administration, Veterans Administration, Farm Service Agency or Rural Housing Services.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Refinance Loans				123
	2005	2008	2009	2010
Metro Area	16,554	11,525	20,866	18,398

**Definition:** Number of refinance loans

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Refinance Loans by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	6,108	3,895	5,094	4,189
Non-Hispanic White	7,192	5,407	11,475	10,312
Non-Hispanic Black	684	469	934	792
Non-Hispanic American Indian	50	33	53	60
Non-Hispanic Asian/Pac. Islander	175	185	478	418

**Definition:** Number of refinance loans

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Share of Refinance Loans by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	43.0%	39.0%	28.3%	26.6%
Non-Hispanic White	50.6%	54.1%	63.6%	65.4%
Non-Hispanic Black	4.8%	4.7%	5.2%	5.0%
Non-Hispanic American Indian	0.4%	0.3%	0.3%	0.4%
Non-Hispanic Asian/Pac. Islander	1.2%	1.9%	2.7%	2.7%

**Definition:** Share of refinance loans made to each racial/ethnic group

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Shares are of those borrowers who report race and ethnicity.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Government Backed Loans as Share of Refinance Loans by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	16.1%	18.9%	38.0%	29.8%
Non-Hispanic White	13.3%	13.5%	22.7%	21.2%
Non-Hispanic Black	34.1%	50.5%	67.7%	61.2%
Non-Hispanic American Indian	10.0%	6.1%	32.1%	35.0%
Non-Hispanic Asian/Pac. Islander	21.1%	15.7%	21.1%	20.8%

**Definition:** Share of refinance loans backed by Federal Housing Administration, Veterans Administration, Farm Service Agency or Rural Housing Services.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Loans (pre-2010) as Share of Home Purchase Loans			123
	2005	2008	2009
Metro Area	21.4%	10.2%	6.1%

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Loans (2010) as Share of Home Purchase Loans		123
		2010
Metro Area		5.0%

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (pre-2010) as Share of Home Purchase Loans by Race/Ethnicity				123
	2005	2008	2009	
Hispanic	32.7%	15.4%	8.9%	
Non-Hispanic White	13.5%	8.4%	5.3%	
Non-Hispanic Black	24.3%	8.4%	4.8%	
Non-Hispanic American Indian	13.3%	5.3%	5.7%	
Non-Hispanic Asian/Pac. Islander	13.3%	4.5%	3.5%	

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Excludes data for metro areas with less than 50 loans for each race/ethnic group. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (2010) as Share of Home Purchase Loans by Race/Ethnicity (2010)		123
	Metro Area	
Hispanic	7.0%	
Non-Hispanic White	4.4%	
Non-Hispanic Black	3.8%	
Non-Hispanic American Indian	3.6%	
Non-Hispanic Asian/Pac. Islander	2.6%	

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Excludes data for metro areas with less than 20 loans for each race/ethnic group. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (pre-2010) as Share of Home Purchase Loans by Race/Ethnicity and Income										123
	2005			2008			2009			
	Low-Income	Middle-Income	Upper Income	Low-Income	Middle-Income	Upper Income	Low-Income	Middle-Income	Upper Income	
Hispanic	41.7%	32.7%	23.8%	23.9%	14.2%	9.5%	11.6%	8.3%	5.8%	
Non-Hispanic White	21.8%	17.0%	9.5%	18.8%	7.7%	6.1%	8.8%	5.3%	4.1%	
Non-Hispanic Black	33.9%	25.7%	18.8%	16.6%	8.8%	5.7%	7.6%	1.7%	6.1%	
Non-Hispanic American Indian	–	–	9.1%	–	–	7.4%	–	–	–	
Non-Hispanic Asian/Pac. Islander	12.7%	15.2%	12.0%	4.4%	3.5%	–	4.5%	6.6%	1.8%	

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 50 loans for each race-income group. Low-income borrowers had incomes below 80% of area median income. Middle-income borrowers had incomes of between 80% and 120% of area median income. Upper-income borrowers had incomes above 120% of area median income. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (2010) as Share of Home Purchase Loans by Race/Ethnicity and Income (2010)			123
	Low-Income	Middle-Income	Upper Income
Hispanic	11.3%	5.2%	3.2%
Non-Hispanic White	11.8%	3.8%	2.0%
Non-Hispanic Black	8.4%	4.3%	1.2%
Non-Hispanic American Indian	–	–	3.1%
Non-Hispanic Asian/Pac. Islander	5.3%	1.6%	2.2%

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 20 loans for each race-income group. Low-income borrowers had incomes below 80% of area median income. Middle-income borrowers had incomes of between 80% and 120% of area median income. Upper-income borrowers had incomes above 120% of area median income. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Loans (pre-2010) as Share of Refinance Loans			123
	2005	2008	2009
Metro Area	30.4%	16.2%	6.8%

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Loans (2010) as Share of Refinance Loans		123
	2010	
Metro Area	4.7%	

**Definition:** Share of refinance loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (pre-2010) as Share of Refinance Loans by Race/Ethnicity			123
	2005	2008	2009
Hispanic	41.6%	24.9%	11.6%
Non-Hispanic White	21.3%	11.2%	4.9%
Non-Hispanic Black	32.5%	15.8%	6.3%
Non-Hispanic American Indian	30.0%	–	–
Non-Hispanic Asian/Pac. Islander	16.6%	7.6%	4.3%

**Definition:** Share of refinance loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Excludes data for metro areas with less than 50 loans for each race/ethnic group. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (2010) as Share of Refinance Loans by Race/Ethnicity (2010)		123
	Metro Area	
Hispanic	7.7%	
Non-Hispanic White	3.6%	
Non-Hispanic Black	5.9%	
Non-Hispanic American Indian	6.7%	
Non-Hispanic Asian/Pac. Islander	2.6%	

**Definition:** Share of refinance loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Excludes data for metro areas with less than 20 loans for each race/ethnic group. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (pre-2010) as Share of Refinance Loans by Race/Ethnicity and Income									123
	2005			2008			2009		
	Low-Income	Middle-Income	Upper Income	Low-Income	Middle-Income	Upper Income	Low-Income	Middle-Income	Upper Income
Hispanic	58.7%	50.9%	36.3%	38.0%	29.0%	18.7%	22.9%	15.2%	8.6%
Non-Hispanic White	39.3%	32.1%	18.0%	23.3%	18.7%	8.4%	12.3%	7.8%	3.7%
Non-Hispanic Black	66.7%	49.6%	33.8%	35.7%	31.4%	18.5%	21.2%	14.5%	5.8%
Non-Hispanic American Indian	–	–	–	–	–	–	–	–	–
Non-Hispanic Asian/Pac. Islander	–	–	21.7%	–	–	–	–	3.4%	4.4%

**Definition:** Share of refinance loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 50 loans for each race-income group. Low-income borrowers had incomes below 80% of area median income. Middle-income borrowers had incomes of between 80% and 120% of area median income. Upper-income borrowers had incomes above 120% of area median income. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (2010) as Share of Refinance Loans by Race/Ethnicity and Income (2010)				123
	Low-Income	Middle-Income	Upper Income	
Hispanic	9.3%	5.6%	3.7%	
Non-Hispanic White	6.6%	2.7%	1.6%	
Non-Hispanic Black	8.1%	3.1%	2.1%	
Non-Hispanic American Indian	–	–	0.0%	
Non-Hispanic Asian/Pac. Islander	6.3%	4.5%	0.8%	



**Definition:** Share of refinance loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 20 loans for each race-income group. Low-income borrowers had incomes below 80% of area median income. Middle-income borrowers had incomes of between 80% and 120% of area median income. Upper-income borrowers had incomes above 120% of area median income. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (pre-2010) as Share of Home Purchase Loans by Neighborhood Racial/Ethnic Composition			123
	2005	2008	2009
Predominantly Non-Hispanic White Neighborhood	–	–	–
Mixed Neighborhood	19.3%	9.3%	5.7%
Predominantly Minority Neighborhood	46.8%	25.2%	13.0%

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 20 loans for each neighborhood type. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Predominantly non-Hispanic white neighborhoods defined as those that were less than 10% minority in 2000. Predominantly minority neighborhoods defined as those that were 80% or more minority in 2000. Mixed neighborhoods defined as those that were between 10% and 80% minority in 2000.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (2010) as Share of Home Purchase Loans by Neighborhood Racial/Ethnic Composition (2010)		123
	Metro Area	
Predominantly Non-Hispanic White Neighborhood	–	
Mixed Neighborhood	4.8%	
Predominantly Minority Neighborhood	8.9%	

**Definition:** Share of home purchase loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 20 loans for each neighborhood type. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Predominantly non-Hispanic white neighborhoods defined as those that were less than 10% minority in 2000. Predominantly minority neighborhoods defined as those that were 80% or more minority in 2000. Mixed neighborhoods defined as those that were between 10% and 80% minority in 2000.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (pre-2010) as Share of Refinance Loans by Neighborhood Racial/Ethnic Composition			123
	2005	2008	2009
Predominantly Non-Hispanic White Neighborhood	–	–	–
Mixed Neighborhood	26.0%	13.4%	5.6%
Predominantly Minority Neighborhood	56.6%	40.8%	30.0%

**Definition:** Share of refinance loans that have an APR (annual percentage rate) at least 3 percentage points higher than the interest rate of U.S. Treasury securities of the same maturity.

**Notes:** Due to changes in the definition of high interest loans, this indicator only reflects loans with application dates before October 1, 2009. Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 20 loans for each neighborhood type. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Predominantly non-Hispanic white neighborhoods defined as those that were less than 10% minority in 2000. Predominantly minority neighborhoods defined as those that were 80% or more minority in 2000. Mixed neighborhoods defined as those that were between 10% and 80% minority in 2000.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: High Interest Rate Loans (2010) as Share of Refinance Loans by Neighborhood Racial/Ethnic Composition (2010)		123
	Metro Area	
Predominantly Non-Hispanic White Neighborhood	–	
Mixed Neighborhood	3.8%	
Predominantly Minority Neighborhood	23.5%	

**Definition:** Share of home refinance loans that have an APR (annual percentage rate) at least 1.5 percentage points higher than the estimated Average Prime Offer Rate for loans extended to prime borrowers based on the rates reported by Freddie Mac in its Primary Mortgage Market Survey®. This definition of high interest loans differs from that used prior to 2010.

**Notes:** Includes only originated, first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Excludes data for metro areas with less than 20 loans for each neighborhood type. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Predominantly non-Hispanic white neighborhoods defined as those that were less than 10% minority in 2000. Predominantly minority neighborhoods defined as those that were 80% or more minority in 2000. Mixed neighborhoods defined as those that were between 10% and 80% minority in 2000.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Home Purchase Loan Applications				123
	2005	2008	2009	2010
Metro Area	52,539	31,673	27,824	28,244

**Definition:** Number of home purchase loan applications

**Notes:** Includes only applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Home Purchase Loan Applications by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	19,496	11,074	9,548	9,833
Non-Hispanic White	21,789	14,018	12,470	12,739
Non-Hispanic Black	2,632	1,520	1,493	1,559
Non-Hispanic American Indian	155	107	93	85
Non-Hispanic Asian/Pac. Islander	1,094	806	699	683

**Definition:** Number of Home Purchase Loan Applications

**Notes:** Includes only applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Home Purchase Loan Denial Rate				123
	2005	2008	2009	2010
Metro Area	17.4%	15.5%	14.4%	15.2%

**Definition:** Share of home purchase loans that were denied by lender

**Notes:** Based on applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Denials include a small number of pre-approval requests denied by financial institution.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Home Purchase Loan Denial Rate by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	21.9%	21.0%	19.3%	20.2%
Non-Hispanic White	12.0%	11.4%	9.9%	11.2%
Non-Hispanic Black	16.5%	18.8%	18.6%	16.7%
Non-Hispanic American Indian	16.8%	25.2%	15.1%	16.5%
Non-Hispanic Asian/Pac. Islander	10.2%	16.5%	13.6%	14.9%

**Definition:** Share of home purchase loans that were denied by lender.

**Notes:** Based on applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Denials include a small number of pre-approval requests denied by financial institution. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Excludes metros with less than 50 applications from specified race/ethnic group.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Refinance Loan Applications				123
	2005	2008	2009	2010
Metro Area	53,359	29,675	39,525	34,171

**Definition:** Number of refinance loan applications

**Notes:** Includes only applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Number of Refinance Loan Applications by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	20,256	12,169	11,559	8,740
Non-Hispanic White	17,757	11,072	18,855	17,132
Non-Hispanic Black	2,100	1,316	1,830	1,477
Non-Hispanic American Indian	160	111	159	133
Non-Hispanic Asian/Pac. Islander	480	456	882	783

**Definition:** Number of Refinance Loan Applications

**Notes:** Includes only applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Refinance Loan Denial Rate				123
	2005	2008	2009	2010
Metro Area	33.6%	35.6%	22.9%	22.3%

**Definition:** Share of refinance loans that were denied by lender.

**Notes:** Based on applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Denials include a small number of pre-approval requests denied by financial institution.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Refinance Loan Denial Rate by Race/Ethnicity				123
	2005	2008	2009	2010
Hispanic	39.1%	44.4%	31.9%	30.0%
Non-Hispanic White	25.9%	26.6%	17.0%	17.8%
Non-Hispanic Black	39.1%	39.3%	23.9%	22.6%
Non-Hispanic American Indian	30.6%	47.7%	30.8%	25.6%
Non-Hispanic Asian/Pac. Islander	30.2%	34.0%	22.1%	24.6%

**Definition:** Share of refinance loans that were denied by lender.

**Notes:** Based on applications for first-lien loans for owner-occupied, 1-4 family homes or manufactured homes. Denials include a small number of pre-approval requests denied by financial institution. Race/ethnicity refers to the primary borrower. Hispanics may be of any race. When borrower self identifies as more than one race, race category refers to first race specified. Excludes metros with less than 50 applications from specified race/ethnic group.

**Source:** Analysis of Home Mortgage Disclosure Act Data from the Federal Financial Institutions Examination Council.

HOUSING OPPORTUNITIES: Foreclosure Rate		123
		December, 2010
Metro Area		2.7%

**Definition:** Percent of all mortgages in the foreclosure inventory in the reference month. Mortgages in the foreclosure inventory include those in foreclosure and bankruptcy foreclosures prior to auction or trustee sale.

**Notes:** Loan and foreclosure counts are restricted to first-lien mortgages only.

**Source:** Analysis of LPS Applied Analytics data by Local Support Initiatives Corporation (LISC) and obtained from Foreclosure-Response.org.

HOUSING OPPORTUNITIES: Homeownership Rate		123
	2000	2010
Metro Area	64.5%	64.0%

**Definition:** The share of occupied housing units that are owner-occupied.

**Source:** 2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Percentage Point Change in Homeownership Rate		123
	2000-2010	
Metro Area	-0.5	

**Definition:** Percentage point change in share of occupied housing units that are owner-occupied.

**Source:** 2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Number of Owner-Occupied Housing Units		123
	2000	2010
Metro Area	387,770	488,523

**Definition:** Number of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Change in Number of Owner-Occupied Housing Units		123
	2000-2010	
Metro Area	100,753	

**Definition:**

Absolute change in the number of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Percent Change in Number of Owner-Occupied Housing Units		123
	2000-2010	
Metro Area	26.0%	

**Definition:**

Percent change in the number of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Homeownership Rate by Race/Ethnicity		123
	2000	2010
Black	48.6%	47.6%
Indian	55.2%	54.7%
Asian/Pac. Islander	53.9%	57.0%
Hispanic	59.8%	59.3%
Non-Hispanic White	71.2%	72.1%

**Definition:** The share of occupied housing units that are owner-occupied.

**Source:** 2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Percentage Point Change in Homeownership Rate by Race/Ethnicity (2000-2010)		123
	Metro Area	
Asian/Pac. Islander	3.1	
Black	-0.9	
Hispanic	-0.5	
Indian	-0.6	
Non-Hispanic White	0.9	

**Definition:**

Percentage point change in share of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

HOUSING OPPORTUNITIES: Number of Owner-Occupied Housing Units by Race/Ethnicity		123
	2000	2010
Asian/Pac. Islander	4,300	8,872
Black	18,941	25,342
Hispanic	153,408	210,422
Indian	2,453	3,365
Non-Hispanic White	207,193	239,420

**Definition:**

Number of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

<b>HOUSING OPPORTUNITIES:</b> Change in Number of Owner-Occupied Housing Units by Race/Ethnicity (2000-2010)		123
	<b>Metro Area</b>	
Asian/Pac. Islander	4,572	
Black	6,401	
Hispanic	57,014	
Indian	912	
Non-Hispanic White	32,227	

**Definition:**

Absolute change in the number of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

<b>HOUSING OPPORTUNITIES:</b> Percent Change in Number of Owner-Occupied Housing Units by Race/Ethnicity (2000-2010)		123
	<b>Metro Area</b>	
Asian/Pac. Islander	106.3%	
Black	33.8%	
Hispanic	37.2%	
Indian	37.2%	
Non-Hispanic White	15.6%	

**Definition:**

Percent change in the number of occupied housing units that are owner-occupied.

**Source:**

2000 and 2010 Census Summary File 1

<b>HOUSING OPPORTUNITIES:</b> Share of Homeowners with a Mortgage		123
	<b>2000</b>	
Metro Area	66.4%	

**Definition:** The percent of owner-occupied units that are owned with a mortgage

**Source:** 2000 Census Summary File 3



HOUSING OPPORTUNITIES: Share of Homeowners with a Mortgage by Race/Ethnicity (2000)		123
	Metro Area	
Black	74.9%	
Indian	73.0%	
Hispanic	64.6%	
Asian/Pac. Islander	76.0%	
Non-Hispanic White	66.6%	

**Definition:** The percent of owner-occupied units that are owned with a mortgage

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Households in Single-Unit Structures		123
	2000	
Metro Area	69.0%	

**Definition:** The share of households in single-unit structures.

**Notes:** Single-units structures include single-unit detached and attached structures but not mobile homes, boats, RVs, vans, etc.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Households in Multi-Unit Structures		123
	2000	
Metro Area	23.0%	

**Definition:** The share of households in multi-unit structures.

**Notes:** Includes units in structures of 2 or more units.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Households in Single-Unit Structures by Race/Ethnicity (2000)		123
	Metro Area	
Black	63.9%	
Indian	62.6%	
Hispanic	70.1%	
Asian/Pac. Islander	62.5%	
Non-Hispanic White	71.9%	

**Definition:** The share of households in single-unit structures.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Households in Multi-Unit Structures by Race/Ethnicity (2000)		123
	Metro Area	
Black	33.8%	
Indian	24.4%	
Hispanic	23.3%	
Asian/Pac. Islander	35.3%	
Non-Hispanic White	19.1%	

**Definition:** The share of households in multi-unit structures.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Renters Paying More than 30% of Income for Rent		123
	2000	
Metro Area	37.6%	

**Definition:** The share of renter occupied households that pay 30% or more of household income for gross rent.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Renters Paying More than 30% of Income for Rent by Race/Ethnicity (2000)		123
	Metro Area	
Black	41.4%	
Indian	40.8%	
Hispanic	39.5%	
Asian/Pac. Islander	36.2%	
Non-Hispanic White	34.1%	

**Definition:** The share of renter occupied households that pay 30% or more of household income for gross rent.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Owners Paying More than 30% of Income for Housing by Mortgage Status (2000)		123
	Metro Area	
With Mortgage	23.1%	
Without Mortgage	10.4%	

**Definition:** The share of owner-occupied households that pay 30% or more of gross income for housing costs.

**Notes:** Includes owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property.

**Source:** 2000 Census Summary File 3

HOUSING OPPORTUNITIES: Share of Owners Paying More than 30% of Income for Housing by Race/Ethnicity and Mortgage Status (2000)		123
	With Mortgage	Without Mortgage
Black	27.4%	21.7%
Indian	32.1%	10.2%
Asian/Pac. Islander	28.3%	18.3%
Hispanic	25.9%	11.9%
Non-Hispanic White	20.2%	8.1%

**Definition:** The share of owner-occupied households that pay 30% or more of gross income for housing costs.

**Notes:** Includes owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property.

**Source:** 2000 Census Summary File 3



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