RPM Consulting, LLC
GIS Data – Software – Training – Support

RPM HMDA Data 2017

RPM HMDA Data 2017 aggregates HMDA data that banks and other lenders are required to report. It reveals the volume and status of home loan applications by Census Tract. Also included are select 2010 Census data variables on population and ethnicity.

About HMDA

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- and in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions.

Data Sources

Loan application variables are sourced from the 2017 HMDA Loan Application Record dataset and have been aggregated at the 2010 census tract level. Calculations have been provided to show percentage, where applicable.

Demographic variables apply to all residential households residing within the census tracts and are sourced from the United States Census Bureau 2010 Decennial Census.

File Format

This dataset is provided in an Esri shapefile format projected in Web Mercator, which is easily imported into a variety of GIS programs. The shapefile format consists of a family of files. The .DBF file is a dBase format file that can be opened directly in Microsoft Excel, Access, and a variety of other database management and statistical analysis programs.

Please don't hesitate to contact us if you have any questions or issues using the file.

Field Name	Description
ID	FIPS ID
NAME	FIPS ID 2
RG_NAME	State
RG_ABBREV	State Abbrev
TOTPOP10	Total Population (2010 Census)
WHITE10	White Pop (2010 Census)
BLACK10	Black Pop (2010 Census)
AMERIND10	Native American Pop (2010 Census)
ASIAN10	Asian Pop (2010 Census)
PACIFIC10	Pacific Islander Pop (2010 Census)
OTHRACE10	Other Race Pop (2010 Census)
HISPPOP10	Hispanic/Latino Pop (2010 Census)
TOTHH10	2010 Total Households (2010 Census)
TOTHU10	Total Housing Units (2010 Census)
OWNER10	Owner Occupied Units (2010 Census)
RENTER10	Renter Occupied Units (2010 Census)
FIPS	Tract FIPS code
FIPS_NODOT	FIPS code without decimal point
STATEFIPS	State FIPS code
CNTYFIPS	County FIPS code
TRACTFIPS	Tract FIPS code
TOTLOANS	Total loans funded
PCTFUNDED	Pct of applications resulted in a funded loan
DENIED	Denied applications
APPROVED	Approved applications
PCTAPPROVE	Percent of applications approved
CONV	No. of convential loans funded
NONCONVL	No. of non-conventional loans funded
OWNEROCC	Owner occupied loans funded
PURCH_LN	Purchase money loans funded
HOMEIMP	Home improvement loans funded
REFI	Refi loans funded
PCT_REFI	Refi loans as a percent of total
ALLAPPS	No. of total applications
SFR_LOANS	Single family residential loans
SFR_AMT	Single family residential dollars funded $(000)
MF_LOANS	Multi-family loans funded
MF_AMT	Total multi-family dollars funded $(000)
SFR_AVG	Average single-family loan amount $(000)
MF_AVG	Average multi-family loan amount $(000)