

CENSUS FILE FOR USE WITH HMDA/CRA

1990 DEMOGRAPHICS

- * File is for HMDA/CRA year 2002
- and contains this number of records 64,603
- * File sequence: Metropolitan area number, FIPS State number, FIPS County number, Census tract-BNA number.
- * Census tract-BNA numbers for the entire nation are represented on this file.
- * Census tract-BNA numbers are from the 1990 Census Demographics.
- * Metropolitan area definitions are for the edit cycle year indicated.
- * Small counties are tracted or untracted counties with no more than 30,000 population. Untracted counties are counties that were not completely tracted by the Census Bureau and have more than 30,000 population. Small and untracted counties have 999999 in the Census tract-BNA field and the appropriate flag in the Small or Untracted County Flag field (position 21). The individual tract-BNAs are also represented in this file for Small or Untracted Counties and are appropriately flagged.
- * If the Demographic Data Flag (position 23) contains an 'X', income and/or minority data were suppressed by the Census Bureau for reasons of confidentiality, or, if for Puerto Rico (FIPS State number 72), minority population data were not collected.
- * Racial average and median family income values are not available with the 1990 demographics and have been set to zero (the six fields starting in position 1364).
- * Puerto Rico CRA data have been adjusted to conform to the rest of the nation. The dollar data element ranges for income and house value categories on this file should be modified to equal those from Census when performing analysis on the CRA data elements for Puerto Rico.
- * Puerto Rico HMDA data have not been adjusted to conform to the rest of the nation. The dollar data element ranges for income and house value categories on this file should be modified to equal those from Census when performing analysis on the HMDA data elements for Puerto Rico.
- * Some element labels are listed twice because of differences in the way that they are categorized by CRA and HMDA.
- * Median incomes within MSA boundaries denote the MSA Median Family Income. Those median incomes outside of MSAs (MSA = 9999) denote the Median Family Income for non-metro areas of the state.

Geographic Codes for HMDA/CRA Editing and Verification

Instructions on performing edit verification of MSA/state/county/tract-BNA combinations:

- The MSA code will equal 9999 if the state/county/tract-BNA falls outside of a Metropolitan Statistical Area.
- Small counties are tracted or untraced counties with no more than 30,000 population. Untraced counties are counties that were not completely tracted by the Census Bureau and have more than 30,000 population. Small and untraced counties have 999999 in the Census tract-BNA field and the appropriate flag in the Small or Untraced County Flag field (position 21). The individual tract-BNAs are also represented in this file for Small or Untraced Counties and are appropriately flagged.
- Refer to the HMDA or CRA edits to understand the logic of verifying geographic code combinations. The edit logic for HMDA and CRA differ slightly. (The edits may be obtained by calling the HMDA Assistance Line at (202) 452-2016 or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at hmdahelp@frb.gov and crahelp@frb.gov or Internet at www.ffiec.gov/hmda and www.ffiec.gov/cra.)

Notes:

In New England, if a tract is split between 2 or more MSAs, or between 1 or more MSAs and a non-MSA, the state/county/tract-BNA on this file will appear for each MSA and Non-metro area. The Split Tract Flag field (position 22) will have an "S" for split tracts.

In 2000, two new MSAs were formed; Auburn-Opelika, AL (0580) in Lee County, AL and Corvallis, OR (1890) in Benton County, OR. These counties were previously located in a non-MSA area. Also, the Dade County, FL (025) county code changed to Miami-Dade County, FL (086).

For HMDA purposes, if a county is partially untraced, the entire county is considered untraced.

For HMDA purposes, it is *acceptable* for a HMDA reporter to code census tracts or BNAs in small or untraced counties as "NA" on the HMDA-LAR form.

For CRA purposes, 1998 is the first year that a CRA reporter may code census tracts or BNAs in any county as "NA". This option should be used if the business or farm can only provide a Rural Route or P.O. Box for their address and you are not able to determine a geocode based on the Rural Route provided.

The Income Indicator field was added to indicate the income category for each census tract-BNA, effective with the 1997 file. In 1997, for HMDA purposes only, income indicators 1 and 2 were combined to form the low or moderate category (<80% of the Median Family Income). For CRA, and for HMDA starting in 1998, the income categories are low, moderate, middle, and upper.

The following U.S. Territories were added with the 1998 file: American Samoa, Guam, Northern Mariana Island, Palau, and the Virgin Islands. These territories are not valid for HMDA purposes (use for CRA reporting only) and the income indicator has been set to zero, since demographic data are not available.

For 1999, Palau was removed from the file because it signed a "contract of free association" with the U.S. and is now not a territory for CRA purposes.

Record Information

| 2002 | In MSA | MSA = 9999 | TOTAL |
|-------------------------|--------|------------|--------|
| TRACTS | 47,220 | 3,556 | 50,776 |
| BNAs | 454 | 11,084 | 11,538 |
| Tracts and BNAs | 47,674 | 14,640 | 62,314 |
| Small/Untraced Counties | 158 | 2,131 | 2,289 |
| Total Records on File | 47,832 | 16,771 | 64,603 |

System Title and Acronym: HMDA/CRA

Descriptive File Name: Census File Format For Use with 2002 HMDA/CRA Data

DSName(s): (Unlabeled)

Format: **Length:** 2456

Type: FB

Block Size: 22104

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|--|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| “As of” Date | 1 | 4 | 4 | N | Key field. Contains HMDA/CRA collection year, e.g., 2002. |
| Metropolitan Statistical Area (MSA) Code | 5 | 8 | 4 | N | Key field. Zero-filled. Non-metro MSA area = 9999. |
| FIPS State Code | 9 | 10 | 2 | N | Key field. Zero-filled |
| FIPS Country Code | 11 | 13 | 3 | N | Key field. Zero-filled |
| Census tract-BNA | 14 | 19 | 6 | N | Key field. Zero-filled. Implied decimal point, e.g., 8001.24. Field contains 999999 or valid census tract/BNA numbers for small and untraced counties. |
| Central City Flag | 20 | 20 | 1 | AN | Zero: Not central city tract. 1 : A central city tract |
| Small or Untraced County Flag | 21 | 21 | 1 | AN | T: Tract record. S: Small county. U: Untraced county. |
| Split Tract Flag | 22 | 22 | 1 | AN | Blank: The tract/BNA number occurs within one metropolitan statistical area. S: The tract/BNA number split between metropolitan statistical areas. Only occurs in New England states. |

System Title and Acronym:

HMDA: Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---|----------|--------|--------|-------|---|
| | Starting | Ending | Length | | |
| Demographic Data Flag | 23 | 23 | 1 | AN | X: The minority population or the median family income is zero. Blank: The minority population and the median family income are both non-zero. |
| Minority Percentage | 24 | 29 | 6(2d) | N | Zero-filled, 2 decimal places, with decimal point. The minority population as a percentage of the tract/BNA (or small or untraced county where tract/BNA = 9999) pPopulation. |
| Decennial MSA Median Family Income Percentage | 30 | 35 | 6(2d) | N | Zero-filled, 2 decimal places, with decimal point. The minority tract/BNA median family income as a percentage of the decennial MSA median income from Census. |
| HUD Estimated MSA Median Family Income | 36 | 43 | 8 | N | Zero-filled, adjusted annually. |
| Persons/Population | 44 | 51 | 8 | N | Zero-filled.(3P1) |
| Families, count | 52 | 59 | 8 | N | Zero-filled.(3P4) |
| Households,count | 60 | 67 | 8 | N | Zero-filled.(3P5) |
| Female Population | 68 | 75 | 8 | N | Zero-filled.(3P7) |
| Male Population | 76 | 83 | 8 | N | Zero-filled.(3P7) |
| Minority Population | 84 | 91 | 8 | N | Zero-filled. Sum of Hispanic Origin by Race: Non-Hispanic categories Black; American Indian, Eskimo, Aleut; Asian or Pacific Islander, Other. (3P12) |
| Hispanic Origin by Race: Non-Hispanic (3P12) | | | | | Labeled Racial/Ethnic Population on previous HMDA census tapes. Hispanics are in positions 172-179 of this tape. |
| White | 92 | 99 | 8 | N | Zero-filled. |
| Black | 100 | 107 | 8 | N | Zero-filled. |
| American Indian, Eskimo, Aleut | 108 | 115 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---------------------------|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| Asian or Pacific Islander | 116 | 123 | 8 | N | Zero-filled. |
| Other | 124 | 131 | 8 | N | Zero-filled. |

Hispanic Origin by Race: Hispanic (3P12)

| | | | | | |
|--------------------------------|-----|-----|---|---|--------------|
| White | 132 | 139 | 8 | N | Zero-filled. |
| Black | 140 | 147 | 8 | N | Zero-filled. |
| American Indian, Eskimo, Aleut | 148 | 155 | 8 | N | Zero-filled. |
| Asian or Pacific Islander | 156 | 163 | 8 | N | Zero-filled. |
| Other | 164 | 171 | 8 | N | Zero-filled. |
| Hispanic | 172 | 179 | 8 | N | Zero-filled. |

Age (3P13)

| | | | | | |
|-----------------|-----|-----|---|---|--------------------|
| Under 16 | 180 | 187 | 8 | N | Zero-filled. |
| 16 – 17 | 188 | 195 | 8 | N | Zero-filled. |
| 18 – 24 | 196 | 203 | 8 | N | Zero-filled. |
| 25 – 61 | 204 | 211 | 8 | N | Zero-filled. |
| 62 – 64 | 212 | 219 | 8 | N | Zero-filled. |
| 65 and over | 220 | 227 | 8 | N | Zero-filled. |
| All Ages, Count | 228 | 235 | 8 | N | Zero-filled. |
| Median Age | 236 | 243 | 8 | N | Zero-filled.(3P13) |

Age by Language Spoken at Home and Ability to Speak English (3P28)

| | | | | | |
|--|-----|-----|---|---|--------------|
| 18-64 Speak English Not Well/At All | 244 | 251 | 8 | N | Zero-filled. |
| 65 and Older Speak English Not Well/At All | 252 | 259 | 8 | N | Zero-filled. |

Group Quarters: Institutionalized (3P40)

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---|----------|--------|--------|-------|---|
| | Starting | Ending | Length | | |
| Correctional | 260 | 267 | 8 | N | Zero-filled. |
| Nursing Homes | 268 | 275 | 8 | N | Zero-filled. |
| Mental Hospitals | 276 | 283 | 8 | N | Zero-filled. |
| Juvenile | 284 | 291 | 8 | N | Zero-filled. |
| Other | 292 | 299 | 8 | N | Zero-filled. |
| Group Quarters: Other (3P40) | | | | | |
| College | 300 | 307 | 8 | N | Zero-filled. |
| Military Quarters | 308 | 315 | 8 | N | Zero-filled. |
| Homeless Shelters | 316 | 323 | 8 | N | Zero-filled. |
| Visible in Street | 324 | 331 | 8 | N | Zero-filled. |
| Other | 332 | 339 | 8 | N | Zero-filled. |
| Employment: Gender in Labor Force/Armed Forces (3P70) | | | | | |
| Males in Armed Forces | 340 | 347 | 8 | N | Zero-filled. |
| Employed Male Civilians | 348 | 355 | 8 | N | Zero-filled. |
| Unemployed Male Civilians | 356 | 363 | 8 | N | Zero-filled. |
| Males Not in Labor Force | 364 | 371 | 8 | N | Zero-filled. |
| Females in Armed Forces | 372 | 379 | 8 | N | Zero-filled. |
| Employed Female Civilians | 380 | 387 | 8 | N | Zero-filled. |
| Unemployed Female Civilians | 388 | 395 | 8 | N | Zero-filled. |
| Females Not in Labor Force | 396 | 403 | 8 | N | Zero-filled. |
| Unemployed Civilians | 404 | 411 | 8 | N | Zero-Filled. Sum of Unemployed Male Civilians and Unemployed Female Civilians. (3P70) |
| Employed Civilians | 412 | 419 | 8 | N | Zero-Filled. Sum of Employed Male Civilians and Employed Female Civilians.(3P70) |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|-------------------------------|----------|--------|--------|-------|---|
| | Starting | Ending | Length | | |
| Civilians Not in Labor Force | 420 | 427 | 8 | N | Zero-Filled. Sum of Males Not in Labor Force and Females Not in Labor Force(3P70) |
| Total Household Income (3P80) | | | | | |
| Under \$5,000 | 428 | 435 | 8 | N | Zero-filled. |
| \$5,000 - \$9,999 | 436 | 443 | 8 | N | Zero-filled. |
| \$10,000 - \$12,499 | 444 | 451 | 8 | N | Zero-filled. |
| \$12,500 - \$14,999 | 452 | 459 | 8 | N | Zero-filled. |
| \$15,000 - \$17,499 | 460 | 467 | 8 | N | Zero-filled. |
| \$17,500 - \$19,999 | 468 | 475 | 8 | N | Zero-filled. |
| \$20,000 - \$22,499 | 476 | 483 | 8 | N | Zero-filled. |
| \$22,500 - \$24,999 | 484 | 491 | 8 | N | Zero-filled. |
| \$25,000 - \$27,499 | 492 | 499 | 8 | N | Zero-filled. |
| \$27,500 - \$29,999 | 500 | 507 | 8 | N | Zero-filled. |
| \$30,000 - \$32,499 | 508 | 515 | 8 | N | Zero-filled. |
| \$32,500 - \$34,999 | 516 | 523 | 8 | N | Zero-filled. |
| \$35,000 - \$37,499 | 524 | 531 | 8 | N | Zero-filled. |
| \$37,500 - \$39,999 | 532 | 539 | 8 | N | Zero-filled. |
| \$40,000 - \$42,499 | 540 | 547 | 8 | N | Zero-filled. |
| \$42,500 - \$44,999 | 548 | 555 | 8 | N | Zero-filled. |
| \$45,000 - \$47,499 | 556 | 563 | 8 | N | Zero-filled. |
| \$47,500 - \$49,999 | 564 | 571 | 8 | N | Zero-filled. |
| \$50,000 - \$54,999 | 572 | 579 | 8 | N | Zero-filled. |
| \$55,000 - \$59,999 | 580 | 587 | 8 | N | Zero-filled. |
| \$60,000 - \$74,999 | 588 | 595 | 8 | N | Zero-filled. |

*AN - alphanumeric (character); N - numeric (zoned decimal); B - binary

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| \$75,000 - \$99,999 | 596 | 603 | 8 | N | Zero-filled. |
| \$100,000 - \$124,999 | 604 | 611 | 8 | N | Zero-filled. |
| \$125,000 - \$149,999 | 612 | 619 | 8 | N | Zero-filled. |
| \$150,000 and over | 620 | 627 | 8 | N | Zero-filled. |
| Tract/BNA Median Household Decennial Income | 628 | 635 | 8 | N | Zero-filled. (3P80A) |

Race of Householder by Household Income: White (3P82)

| | | | | | |
|---------------------|-----|-----|---|---|--------------|
| Under \$5,000 | 636 | 643 | 8 | N | Zero-filled. |
| \$5,000 - \$9,999 | 644 | 651 | 8 | N | Zero-filled. |
| \$10,000 - \$14,999 | 652 | 659 | 8 | N | Zero-filled. |
| \$15,000 - \$24,999 | 660 | 667 | 8 | N | Zero-filled. |
| \$25,000 - \$34,999 | 668 | 675 | 8 | N | Zero-filled. |
| \$35,000 - \$49,999 | 676 | 683 | 8 | N | Zero-filled. |
| \$50,000 - \$74,999 | 684 | 691 | 8 | N | Zero-filled. |
| \$75,000 - \$99,999 | 692 | 699 | 8 | N | Zero-filled. |
| \$100,000 and over | 700 | 707 | 8 | N | Zero-filled. |

Race of Householder by Household Income: Black (3P82)

| | | | | | |
|---------------------|-----|-----|---|---|--------------|
| Under \$5,000 | 708 | 715 | 8 | N | Zero-filled. |
| \$5,000 - \$9,999 | 716 | 723 | 8 | N | Zero-filled. |
| \$10,000 - \$14,999 | 724 | 731 | 8 | N | Zero-filled. |
| \$15,000 - \$24,999 | 732 | 739 | 8 | N | Zero-filled. |
| \$25,000 - \$34,999 | 740 | 747 | 8 | N | Zero-filled. |
| \$35,000 - \$49,999 | 748 | 755 | 8 | N | Zero-filled. |
| \$50,000 - \$74,999 | 756 | 763 | 8 | N | Zero-filled. |

*AN - alphanumeric (character); N - numeric (zoned decimal); B - binary

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---------------------|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| \$75,000 - \$99,999 | 764 | 771 | 8 | N | Zero-filled. |
| \$100,000 and over | 772 | 779 | 8 | N | Zero-filled. |

Race of Householder by Household Income: American Indian (3P82)

| | | | | | |
|---------------------|-----|-----|---|---|--------------|
| Under \$5,000 | 780 | 787 | 8 | N | Zero-filled. |
| \$5,000 - \$9,999 | 788 | 795 | 8 | N | Zero-filled. |
| \$10,000 - \$14,999 | 796 | 803 | 8 | N | Zero-filled. |
| \$15,000 - \$24,999 | 804 | 811 | 8 | N | Zero-filled. |
| \$25,000 - \$34,999 | 812 | 819 | 8 | N | Zero-filled. |
| \$35,000 - \$49,999 | 820 | 827 | 8 | N | Zero-filled. |
| \$50,000 - \$74,999 | 828 | 835 | 8 | N | Zero-filled. |
| \$75,000 - \$99,999 | 836 | 843 | 8 | N | Zero-filled. |
| \$100,000 and over | 844 | 851 | 8 | N | Zero-filled. |

Race of Householder by Household Income: Asian and Pacific (3P82)

| | | | | | |
|---------------------|-----|-----|---|---|--------------|
| Under \$5,000 | 852 | 859 | 8 | N | Zero-filled. |
| \$5,000 - \$9,999 | 860 | 867 | 8 | N | Zero-filled. |
| \$10,000 - \$14,999 | 868 | 875 | 8 | N | Zero-filled. |
| \$15,000 - \$24,999 | 876 | 883 | 8 | N | Zero-filled. |
| \$25,000 - \$34,999 | 884 | 891 | 8 | N | Zero-filled. |
| \$35,000 - \$49,999 | 892 | 899 | 8 | N | Zero-filled. |
| \$50,000 - \$74,999 | 900 | 907 | 8 | N | Zero-filled. |
| \$75,000 - \$99,999 | 908 | 915 | 8 | N | Zero-filled. |
| \$100,000 and over | 916 | 923 | 8 | N | Zero-filled. |

Race of Householder by Household Income: Others (3P82)

| | | | | | |
|---------------|-----|-----|---|---|--------------|
| Under \$5,000 | 924 | 931 | 8 | N | Zero-filled. |
|---------------|-----|-----|---|---|--------------|

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|------------------------------------|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| \$5,000 - \$9,999 | 932 | 939 | 8 | N | Zero-filled. |
| \$10,000 - \$14,999 | 940 | 947 | 8 | N | Zero-filled. |
| \$15,000 - \$24,999 | 948 | 955 | 8 | N | Zero-filled. |
| \$25,000 - \$34,999 | 956 | 963 | 8 | N | Zero-filled. |
| \$35,000 - \$49,999 | 964 | 971 | 8 | N | Zero-filled. |
| \$50,000 - \$74,999 | 972 | 979 | 8 | N | Zero-filled. |
| \$75,000 - \$99,999 | 980 | 987 | 8 | N | Zero-filled. |
| \$100,000 and over | 988 | 995 | 8 | N | Zero-filled. |
| Average Household Decennial Income | 996 | 1003 | 8 | N | Zero-filled.(3P84) |

Number of Households by Income Type

| | | | | | |
|-----------------------------------|------|------|---|---|---|
| Wage or Salary | 1004 | 1011 | 8 | N | Zero-filled.(3P90) |
| Nonfarm Self-Employment | 1012 | 1019 | 8 | N | Zero-filled.(3P91) |
| Farm Self-Employment | 1020 | 1027 | 8 | N | Zero-filled.(3P92) |
| Interest, Dividend, or Net Rental | 1028 | 1035 | 8 | N | Zero-filled.(3P93) |
| Social Security Income | 1036 | 1043 | 8 | N | Zero-filled.(3P94) |
| Public Assistance Income | 1044 | 1051 | 8 | N | Zero-filled. Households with public assistance.(3P95) |
| Retirement Income | 1052 | 1059 | 8 | N | Zero-filled.(3P96) |
| Other Type of Income | 1060 | 1067 | 8 | N | Zero-filled (3P97) |

Family Income (3P107)

| | | | | | |
|---------------------|------|------|---|---|--------------|
| Under \$5,000 | 1068 | 1075 | 8 | N | Zero-filled. |
| \$5,000 - \$9,999 | 1076 | 1083 | 8 | N | Zero-filled. |
| \$10,000 - \$12,499 | 1084 | 1091 | 8 | N | Zero-filled. |
| \$12,500 - \$14,999 | 1092 | 1099 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|-----------------------|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| \$15,000 - \$17,499 | 1100 | 1107 | 8 | N | Zero-filled. |
| \$17,500 - \$19,999 | 1108 | 1115 | 8 | N | Zero-filled. |
| \$20,000 - \$22,499 | 1116 | 1123 | 8 | N | Zero-filled. |
| \$22,500 - \$24,999 | 1124 | 1131 | 8 | N | Zero-filled. |
| \$25,000 - \$27,499 | 1132 | 1139 | 8 | N | Zero-filled. |
| \$27,500 - \$29,999 | 1140 | 1147 | 8 | N | Zero-filled. |
| \$30,000 - \$32,499 | 1148 | 1155 | 8 | N | Zero-filled. |
| \$32,500 - \$34,999 | 1156 | 163 | 8 | N | Zero-filled. |
| \$35,000 - \$37,499 | 1164 | 1171 | 8 | N | Zero-filled. |
| \$37,500 - \$39,999 | 1172 | 1179 | 8 | N | Zero-filled. |
| \$40,000 - \$42,499 | 1180 | 1187 | 8 | N | Zero-filled. |
| \$42,500 - \$44,999 | 1188 | 1195 | 8 | N | Zero-filled. |
| \$45,000 - \$47,499 | 1196 | 1203 | 8 | N | Zero-filled. |
| \$47,500 - \$49,999 | 1204 | 1211 | 8 | N | Zero-filled. |
| \$50,000 - \$54,999 | 1212 | 1219 | 8 | N | Zero-filled. |
| \$55,000 - \$59,999 | 1220 | 1227 | 8 | N | Zero-filled. |
| \$60,000 - \$74,999 | 1228 | 1235 | 8 | N | Zero-filled. |
| \$75,000 - \$99,999 | 1236 | 1243 | 8 | N | Zero-filled. |
| \$100,000 - \$124,999 | 1244 | 1251 | 8 | N | Zero-filled. |
| \$125,000 - \$149,999 | 1252 | 1259 | 8 | N | Zero-filled. |
| \$150,000 and over | 1260 | 1267 | 8 | N | Zero-filled. |

Family Counts by Family Income (3P107)

| | | | | | |
|-------------------|------|------|---|---|--------------|
| < \$15,000 | 1268 | 1275 | 8 | N | Zero-filled. |
| \$15,000-\$24,999 | 1276 | 1283 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|--|----------|--------|--------|-------|---|
| | Starting | Ending | Length | | |
| \$25,000-\$29,999 | 1284 | 1291 | 8 | N | Zero-filled. |
| \$30,000-\$34,999 | 1292 | 1299 | 8 | N | Zero-filled. |
| \$35,000-\$39,999 | 1300 | 1307 | 8 | N | Zero-filled. |
| \$40,000-\$49,999 | 1308 | 1315 | 8 | N | Zero-filled. |
| \$50,000-\$74,999 | 1316 | 1323 | 8 | N | Zero-filled. |
| \$75,000+ | 1324 | 1331 | 8 | N | Zero-filled. |
| Family Count | 1332 | 1339 | 8 | N | Zero-filled.(3P107) |
| Decennial MSA Median Income | 1340 | 1347 | 8 | N | Zero-filled.(3P107) |
| Decennial Tract/BNA Median Family Income | 1348 | 1355 | 8 | N | Zero-Filled.(3P107A) |
| Average Family Income (not available by race with 1990 demographics; set to zero)(3P109) | | | | | |
| All Families | 1356 | 1363 | 8 | N | Zero-Filled. |
| White Families | 1364 | 1371 | 8 | N | Zero-Filled. |
| Black Families | 1372 | 1379 | 8 | N | Zero-Filled. |
| Hispanic Families | 1380 | 1387 | 8 | N | Zero-Filled. |
| Median Family Incomes (not available with 1990 demographics; set to zero)(3P109) | | | | | See positions 1348-1355 for median family income for all families |
| White Families | 1388 | 1395 | 8 | N | Zero-Filled. |
| Black Families | 1396 | 1403 | 8 | N | Zero-Filled. |
| Hispanic Families | 1404 | 1411 | 8 | N | Zero-Filled. |
| Median Non-Family Decennial Income | 1412 | 1419 | 8 | N | Zero-filled.(3P110A) |
| Poverty Level Percentage | 1420 | 1425 | 6(2d) | N | Zero-filled, 2 decimal point.(3P117) |
| Income Below the Poverty Level: 15-64 Years (3P127) | | | | | |
| Married Couple | 1426 | 1433 | 8 | N | Zero-filled. |
| Other Male | 1434 | 1441 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|--|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| Other Female | 1442 | 1449 | 8 | N | Zero-filled. |
| Non-Family | 1450 | 1457 | 8 | N | Zero-filled. |
| Income Below the Poverty Level: 65 Years and Older (3P127) | | | | | |
| Married Couple | 1458 | 1465 | 8 | N | Zero-filled. |
| Other Male | 1466 | 1473 | 8 | N | Zero-filled. |
| Other Female | 1474 | 1481 | 8 | N | Zero-filled. |
| Non-Family | 1482 | 1489 | 8 | N | Zero-filled. |
| Housing Units Boarded-up Percentage | 1490 | 1495 | 6(2) | N | Zero-filled, 2 decimal points.(1H6) |
| Total Housing Units | 1496 | 1503 | 8 | N | Zero-filled.(3H1) |
| Occupancy Status 3H4) | | | | | |
| Occupied | 1504 | 1511 | 8 | N | Zero-filled. |
| Vacant | 1512 | 1519 | 8 | N | Zero-filled. |
| Vacant Condominium Housing Units | 1520 | 1527 | 8 | N | Zero-filled.(3H6) |
| Owner-occupied Condominium Housing Units | 1528 | 1535 | 8 | N | Zero-filled.(3H7) |
| Renter-occupied Condominium Housing Units | 1536 | 1543 | 8 | N | Zero-filled.(3H7) |
| Tenure (3H8) | | | | | |
| Owner Occupancy | 1544 | 1551 | 8 | N | Zero-filled. Labeled Owner-occupied housing units on previous years HMDA census tapes. |
| Renter | 1552 | 1559 | 8 | N | Zero-filled. Labeled Renter-occupied housing units on previous years HMDA census tapes.(3H8) |
| Housing Units (3H20) | | | | | |
| 1 Unit Detached | 1560 | 1567 | 8 | N | Zero-filled. |
| 1 Unit Attached | 1568 | 1575 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---|----------|--------|--------|-------|------------------------------------|
| | Starting | Ending | Length | | |
| 2 Units | 1576 | 1583 | 8 | N | Zero-filled. |
| 3&4 Units | 1584 | 1591 | 8 | N | Zero-filled. |
| Mobile Homes + Other | 1592 | 1599 | 8 | N | Zero-filled. |
| 1-4 Units | 1600 | 1607 | 8 | N | Zero-filled. |
| 5-9 Units | 1608 | 1615 | 8 | N | Zero-filled. |
| 10-19 Units | 1616 | 1623 | 8 | N | Zero-filled. |
| 20-49 Units | 1624 | 1631 | 8 | N | Zero-filled. |
| 50 or more | 1632 | 1639 | 8 | N | Zero-filled. |
| Mobile Home/Trailer | 1640 | 1647 | 8 | N | Zero-filled. |
| Other | 1648 | 1655 | 8 | N | Zero-filled. |
| 5 + Units | 1656 | 1663 | 8 | N | Zero-filled. |
| Vacant Year-round Housing Units (3H21) | | | | | |
| 1 Unit Detached | 1664 | 1671 | 8 | N | Zero-filled. |
| 1 Unit Attached | 1672 | 1679 | 8 | N | Zero-filled. |
| 2 Units | 1680 | 1687 | 8 | N | Zero-filled. |
| 3&4 Units | 1688 | 1695 | 8 | N | Zero-filled. |
| Mobile Homes + Other | 1696 | 1703 | 8 | N | Zero-filled. |
| 1-4 Units | 1704 | 1711 | 8 | N | Zero-filled. |
| 5 + Units | 1712 | 1719 | 8 | N | Zero-filled. |
| Owner-occupied Housing Units (3H22) | | | | | See positions 1544-1551 for total. |
| 1 Unit Detached | 1720 | 1727 | 8 | N | Zero-filled. |
| 1 Unit Attached | 1728 | 1735 | 8 | N | Zero-filled. |
| 2 Units | 1736 | 1743 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|--|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| 3&4 Units | 1744 | 1751 | 8 | N | Zero-filled. |
| Mobile Homes + Other | 1752 | 1759 | 8 | N | Zero-filled. |
| 1-4 Units | 1760 | 1767 | 8 | N | Zero-filled. |
| 5+ Units | 1768 | 1775 | 8 | N | Zero-filled. |
| Renter-occupied Housing Units (3H22) | | | | | |
| 1 Unit Detached | 1776 | 1783 | 8 | N | Zero-filled. |
| 1 Unit Attached | 1784 | 1791 | 8 | N | Zero-filled. |
| 2 Units | 1792 | 1799 | 8 | N | Zero-filled. |
| 3&4 Units | 1800 | 1807 | 8 | N | Zero-filled. |
| Mobile Homes + Other | 1808 | 1815 | 8 | N | Zero-filled. |
| 1-4 Units | 1816 | 1823 | 8 | N | Zero-filled. |
| 5 + Units | 1824 | 1831 | 8 | N | Zero-filled. |
| Housing Units, by Year Structure Built (3H25) | | | | | See positions 1496-1503 for total housing units. |
| 1989 – March 1990 | 1832 | 1839 | 8 | N | Zero-filled. |
| 1985 – 1988 | 1840 | 1847 | 8 | N | Zero-filled. |
| 1980 – 1984 | 1848 | 1855 | 8 | N | Zero-filled. |
| 1970 – 1979 | 1856 | 1863 | 8 | N | Zero-filled. |
| 1960 – 1969 | 1864 | 1871 | 8 | N | Zero-filled. |
| 1950 – 1959 | 1872 | 1879 | 8 | N | Zero-filled. |
| 1940 – 1949 | 1880 | 1887 | 8 | N | Zero-filled. |
| 1939 or earlier | 1888 | 1895 | 8 | N | Zero-filled. |
| 1949 or earlier | 1896 | 1903 | 8 | N | Zero-filled. Summation of 1940-1949 and 1930 or earlier data elements. |

*AN - alphanumeric (character); N - numeric (zoned decimal); B - binary

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|-----------------------------------|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| Median Age | 1904 | 1911 | 8 | N | Zero-filled. |
| Housing Units, All Structure Ages | 1912 | 1919 | 8 | N | Zero-filled.(3H25) |

Occupied Housing Units by Year Householder Moved In (3H28)

| | | | | | |
|-------------------|------|------|---|---|--------------|
| 1989 – March 1990 | 1920 | 1927 | 8 | N | Zero-filled. |
| 1985 – 1988 | 1928 | 1935 | 8 | N | Zero-filled. |
| 1980 – 1984 | 1936 | 1943 | 8 | N | Zero-filled. |
| Total, All Years | 1944 | 1951 | 8 | N | Zero-filled. |

Gross Rent (3H43)

| | | | | | |
|-----------------|------|------|---|---|--------------|
| Less than \$100 | 1952 | 1959 | 8 | N | Zero-filled. |
| \$100 - \$149 | 1960 | 1967 | 8 | N | Zero-filled. |
| \$150 - \$199 | 1968 | 1975 | 8 | N | Zero-filled. |
| \$200 - \$249 | 1976 | 1983 | 8 | N | Zero-filled. |
| \$250 - \$299 | 1984 | 1991 | 8 | N | Zero-filled. |
| \$300 - \$349 | 1992 | 1999 | 8 | N | Zero-filled. |
| \$350 - \$399 | 2000 | 2007 | 8 | N | Zero-filled. |
| \$400 - \$449 | 2008 | 2015 | 8 | N | Zero-filled. |
| \$450 - \$499 | 2016 | 2023 | 8 | N | Zero-filled. |
| \$500 - \$549 | 2024 | 2031 | 8 | N | Zero-filled. |
| \$550 - \$599 | 2032 | 2039 | 8 | N | Zero-filled. |
| \$600 - \$649 | 2040 | 2047 | 8 | N | Zero-filled. |
| \$650 - \$699 | 2048 | 2055 | 8 | N | Zero-filled. |
| \$700 - \$749 | 2056 | 2063 | 8 | N | Zero-filled. |
| \$750 - \$999 | 2064 | 2071 | 8 | N | Zero-filled. |
| \$1000 or more | 2072 | 2079 | 8 | N | Zero-filled. |

*AN - alphanumeric (character); N - numeric (zoned decimal); B - binary

System Title and Acronym:HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| No Cash Rent | 2080 | 2087 | 8 | N | Zero-filled. |
| Median Gross Rent, count | 2088 | 2095 | 8 | N | Zero-filled.(3H43) |
| Median Gross Rent | 2096 | 2103 | 8 | N | Zero-filled. Labeled Median Contract Rent for Renter-occupied Housing Units on previous HMDA census Tapes. (3H43A) |
| Number of Households with Gross Rent \geq 30% of Household income by annual Household Income (3H50) | | | | | |
| Less than \$10,000 | 2104 | 2111 | 8 | N | Zero-filled. |
| \$10,000 - \$19,999 | 2112 | 2119 | 8 | N | Zero-filled. |
| \$20,000 - \$34,999 | 2120 | 2127 | 8 | N | Zero-filled. |
| \$35,000 - \$49,999 | 2128 | 2135 | 8 | N | Zero-filled. |
| \$50,000 or over | 2136 | 2143 | 8 | N | Zero-filled. |
| Number of Households with Selected Monthly Owner Costs by Mortgage Status (3H58) | | | | | |
| With a Mortgage: \geq 30% | 2144 | 2151 | 8 | N | Zero-filled. |
| With a Mortgage: Total | 2152 | 2159 | 8 | N | Zero-filled. |
| Not Mortgaged: \geq 30% | 2160 | 2167 | 8 | N | Zero-filled. |
| Not Mortgaged: Total | 2168 | 2175 | 8 | N | Zero-filled. |
| Median Selected Monthly Owner Costs as a Percentage of Household Income and Mortgage Status | | | | | |
| With a Mortgage | 2176 | 2183 | 8 | N | Zero-filled. |
| Not Mortgaged | 2184 | 2191 | 8 | N | Zero-filled. |
| Owner-occupied Housing Units by Value (3H61) | | | | | |
| < \$20,000 | 2192 | 2199 | 8 | N | Zero-filled. |
| \$20,000-\$39,999 | 2200 | 2207 | 8 | N | Zero-filled. |
| \$40,000-\$49,999 | 2208 | 2215 | 8 | N | Zero-filled. |
| \$50,000-\$74,999 | 2216 | 2223 | 8 | N | Zero-filled. |

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---------------------|----------|--------|--------|-------|------------------------------|
| | Starting | Ending | Length | | |
| \$75,000-\$99,999 | 2224 | 2231 | 8 | N | Zero-filled. |
| \$100,000-\$149,999 | 2232 | 2239 | 8 | N | Zero-filled. |
| \$150,000-\$199,999 | 2240 | 2247 | 8 | N | Zero-filled. |
| \$200,000+ | 2248 | 2255 | 8 | N | Zero-filled. |
| Total Count | 2256 | 2263 | 8 | N | Zero-filled. |
| Median Value | 2264 | 2271 | 8 | N | Zero-filled.(3H61A) |

Owner Occupied Housing Units by Value (3H61)

| | | | | | |
|-----------------------|------|------|---|---|--------------|
| Less than \$15,000 | 2272 | 2279 | 8 | N | Zero-filled. |
| \$15,000 - \$19,999 | 2280 | 2287 | 8 | N | Zero-filled. |
| \$20,000 - \$24,999 | 2288 | 2295 | 8 | N | Zero-filled. |
| \$25,000 - \$29,999 | 2296 | 2303 | 8 | N | Zero-filled. |
| \$30,000 - \$34,999 | 2304 | 2311 | 8 | N | Zero-filled. |
| \$35,000 - \$39,999 | 2312 | 2319 | 8 | N | Zero-filled. |
| \$40,000 - \$44,999 | 2320 | 2327 | 8 | N | Zero-filled. |
| \$45,000 - \$49,999 | 2328 | 2335 | 8 | N | Zero-filled. |
| \$50,000 - \$59,999 | 2336 | 2343 | 8 | N | Zero-filled. |
| \$60,000 - \$74,999 | 2344 | 2351 | 8 | N | Zero-filled. |
| \$75,000 - \$99,999 | 2352 | 2359 | 8 | N | Zero-filled. |
| \$100,000 - \$124,999 | 2360 | 2367 | 8 | N | Zero-filled. |
| \$125,000 - \$149,999 | 2368 | 2375 | 8 | N | Zero-filled. |
| \$150,000 - \$174,999 | 2376 | 383 | 8 | N | Zero-filled. |
| \$175,000 - \$199,999 | 2384 | 2391 | 8 | N | Zero-filled. |
| \$200,000 - \$249,999 | 2392 | 2399 | 8 | N | Zero-filled. |
| \$250,000 - \$299,999 | 2400 | 2407 | 8 | N | Zero-filled. |

System Title and Acronym: HMDA Home Mortgage Disclosure Act

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---|----------|--------|--------|----------------|--|
| | Starting | Ending | Length | | |
| \$300,000 - \$399,999 | 2408 | 2415 | 8 | N | Zero-filled. |
| \$400,000 - \$499,999 | 2416 | 2423 | 8 | N | Zero-filled. |
| \$500,000 or more | 2424 | 2431 | 8 | N | Zero-filled. |
| Physical condition of Housing (Lacking Plumbing Facilities) (3H70) | | | | | |
| Owner Occupied | 2432 | 2439 | 8 | N | Zero-filled. |
| Renter Occupied | 2440 | 2447 | 8 | N | Zero-filled. |
| Total Units | 2448 | 2455 | 8 | N | Zero-filled. |
| Income Indicator | 2456 | 2456 | 1 | N ¹ | Identifies low, moderate, middle, and upper income area. |

¹Codes:

- 0 - if tract-BNA income = 0
- 1 - if tract-BNA income < 50% of Median Family Income (MFI)
- 2 - if tract-BNA income ≥ 50% and < 80% of MFI
- 3 - if tract-BNA income ≥ 80% and < 120% of MFI
- 4 - if tract-BNA income ≥ 120%