

Enterprise Public Use Database Data Dictionary

Single-Family Properties CENSUS TRACT FILE

Release of 2009 Data

Federal Housing Finance Agency

**Enterprise Public Use Database
Single-Family Properties
Census Tract File**

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The “Census Tract File” contains mortgage-level data on all single-family (1-4 unit) properties.

Note: Fields are separated by one blank space.

| Field # | Field Width | Field Name | Values | Description / Comments |
|---------|-------------|--|---|---|
| 1 | 1 | Enterprise Flag | 1 = Fannie Mae 2 = Freddie Mac | Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document. |
| 2 | 7 | Record Number | | Sequential numerical identifier for property not related to the record number in National File A or National File B. |
| 3 | 2 | US Postal State Code | See the STATE/COUNTY file for a list of State codes and names. 00 = Missing | Two digit numerical Federal Information Processing Standard (FIPS) code, with leading zero. |
| 4 | 5 | Metropolitan Statistical Area (MSA) Code | See the MSA file for a list of MSA codes and names. 00000 = Missing code 99999 = In a non-metropolitan area Other = specific metropolitan area | Five digit numerical code for the property’s MSA if the property is located in an MSA, based on MSA definitions in effect on January 1, 2009. |
| 5 | 3 | County - 2000 Census | See the STATE/COUNTY file for a list of codes and County/Parish/Borough names listed by FIPS State code. 000 = Missing | Three digit numerical FIPS county code, with leading zeros, indicating where the property is located. |
| 6 | 6 | Census Tract - 2000 Census | 3-6 digits with 2 implied decimals Example of data format: 002701 = Census tract 27.01 000000 = Missing | The tract number as used in the 2000 decennial census, with leading zeros. |
| 7 | 6 | 2000 Census Tract - Percent Minority | Example of data format: 66.95 = 66.95 percent of the census tract population is minority. 9999.0 = Not available | The percentage of the census tract’s population that is classified as belonging to a minority group, based on the 2000 decennial census. |
| 8 | 6 | 2000 Census Tract - Median Income | 999999 = Not available | The 1999 median family income for the census tract (in whole dollars), based on the 2000 decennial census. The values for this field are supplied by FHFA. |

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| Field # | Field Width | Field Name | Values | Description / Comments |
|----------------|--------------------|--|--|---|
| 9 | 6 | 2000 Local Area Median Income | 999999 = Not available | The 1999 MSA median family income, or for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, based on the 2000 decennial census. The values for this field are supplied by FHFA. |
| 10 | 8 | Tract Income Ratio | Example of data format: 1.7500 = The tract income is 175 percent of the local area median income. 9999.000 = Not able to code | The ratio of the 2000 census tract median income to the local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the special affordable housing goal. (See definition of <i>low-income area</i> in 12 CFR 1282.2; see also 12 CFR 1282.15(f)(1).) |
| 11 | 9 | Borrower's (or Borrowers') Annual Income | 9999999 = Not available | For mortgages originated prior to the year of acquisition by an Enterprise, the borrower(s) annual income, which is reported to FHFA by the Enterprises as an origination year value, was inflated by FHFA to an acquisition year value using the ratio of the HUD area median family income estimates (see field #12) for the acquisition year and origination year for the MSA or county. Values are rounded to the nearest \$1,000. |
| 12 | 6 | Area Median Family Income (2009) | 999999 = Not available | For properties in MSAs, the MSA median family income, and for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, for the reporting year (<i>i.e.</i> , the year of mortgage acquisition by the Enterprise). It is based on HUD's median family income estimates as established annually for use in determining eligibility for various assisted housing programs. The values for this field are supplied by FHFA. |

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| 13 | 8 | Borrower Income Ratio | 9999.000 = Not Applicable or Not Available Example of data format: 0.5811 = The borrower(s) annual income is 58.11 percent of the area median family income. | The ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower(s) income qualifies as very low, low or moderate for purposes of the low- and moderate-income and special affordable housing goals. (This is the ratio defined at 12 CFR 1282.15(d) for owner-occupied units. See also 12 CFR 1282.15(f)(1).) |
| 14 | 9 | Acquisition Unpaid Principal Balance (UPB) | | The UPB when the Enterprise acquired the mortgage. Values are rounded to the nearest \$1,000. |
| 15 | 1 | Purpose of Loan | 1 = Purchase* 2 = Refinancing 4 = Home Improvement/Rehabilitation 9 = Not applicable/not available | Purpose of loan reported by the Enterprise. * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase. |
| 16 | 1 | Federal Guarantee | 1 = Conventional/Other 2 = FHA-insured* 3 = VA-guaranteed 4 = FSA/RHS-guaranteed | *Includes FHA HECM and Title 1 loans. |
| 17 | 2 | Number of Borrowers | 99 = Missing | |
| 18 | 1 | First-Time Home Buyer | 1 = Yes 2 = No 9 = Not available | |

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| Field # | Field Width | Field Name | Values | Description / Comments |
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| 19-23 | 1 | Borrower Race or National Origin 1-5 | 1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = information not provided by borrower in a mail, internet, or telephone application 7 = not applicable 9 = not available | |
| 24 | 1 | Borrower Ethnicity | 1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = information not provided by borrower in a mail, internet, or telephone application 4 = not applicable 9 = not available | |
| 25-29 | 1 | Co-Borrower Race or National Origin 1-5 | 1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = information not provided by co-borrower in a mail, internet, or telephone application 7 = not applicable 8 = no co-borrower 9 = not available | |

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|----------------|--------------------|-----------------------|--|-------------------------------|
| 30 | 1 | Co-Borrower Ethnicity | 1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = information not provided by co-borrower in a mail, internet, or telephone application 4 = not applicable 5 = no co-borrower 9 = not available | |
| 31 | 1 | Borrower Sex | 1 = Male 2 = Female 3 = information is not provided by the borrower in a mail or telephone application 4 = not applicable 9 = not available | |
| 32 | 1 | Co-Borrower Sex | 1 = Male 2 = Female 3 = information is not provided by the co-borrower in a mail or telephone application 4 = not applicable 9 = not available | |
| 33 | 3 | Age of Borrower | 999 = Data not provided | |
| 34 | 3 | Age of Co-Borrower | 999 = Data not provided | |
| 35 | 1 | Occupancy Code | 1 = Owner-Occupied property 2 = Investment property 9 = Not Available | |

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| Field # | Field Width | Field Name | Values | Description / Comments |
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| 36 | 1 | Underserved Areas Indicator | 1 = Yes 2 = No 9 = Not Applicable | Flag identifying whether a unit is located in an area defined to be underserved. See definition of <i>Underserved area</i> in 12 CFR 1282.2. The unit may or may not count toward the Underserved Areas goal depending on other counting provisions. (See 12 CFR 1282.15 and 12 CFR 1282.16.) |
| 37 | 5 | Rate Spread | 0 = Not applicable, not reported, or < 1.50 if a first lien (or < 3.50 if a subordinate lien) Actual values >= 1.50 (or >= 3.50 respectively) Example of data format: 3.10 = APR is 3.10 percent above the applicable Average Prime Offer Rate (APOR). | The spread (difference) between the annual percentage rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans, <i>i.e.</i> , the APOR, of a comparable type. See http://www.ffiec.gov/ratespread/newcalc.aspx for details. |
| 38 | 1 | HOEPA Status | 1 = Yes 2 = No 9 = Not available or not applicable | Whether the loan is covered by the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z (12 CFR 226.32). |
| 39 | 1 | Property Type | 1 = one to four-family (other than manufactured housing) 2 = manufactured housing 9 = unknown | |
| 40 | 1 | Lien Status | 1 = secured by a first lien 2 = secured by a subordinate lien 3 = not secured by a lien 4 = not applicable | |

References to 12 CFR part 1282 are described in 74 FR 39873 (Aug. 10, 2009) and replace previous superseded references to 24 CFR part 81. These references are applicable only to the 2009 Enterprise data.