

Public Home Mortgage Disclosure Act Database RADAR Data Warehouse Data Dictionary

Source: Federal Financial Institutions Examination Council and Consumer Financial Protection Bureau
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The Home Mortgage Disclosure Act (HMDA) Database in the RADAR Data Warehouse (DW) contains data reported by depository institutions and certain for-profit, nondepository institutions, as required by the original legislation in 1975 and subsequent legislative amendments. The data are compiled each year by the Federal Financial Institutions Examination Council (FFIEC). Beginning with the 2017 reporting year, this effort has been spearheaded by the Consumer Financial Protection Bureau (CFPB). The data include records on originations and purchases of mortgages and records on loan applications that did not result in originations (including, for example, applications that are denied or withdrawn). **Please note that a number of changes have been made over time in how HMDA data are reported. This document attempts to highlight these changes, though it should not be seen as a comprehensive overview. Care should be taken when making comparisons of HMDA data across time.** Avery, Brevoort, and Canner (2007) provide a thorough account of the evolution of the HMDA data over time, and the FFIEC and CFPB have periodically released updates to [A Guide to HMDA Reporting: Getting it Right!](#), which is often useful to data users.¹

Application and loan-level data collection began in the 1990 reporting year.² The FFIEC/CFPB makes the data publicly available after removing or modifying certain fields to preserve the privacy of mortgage borrowers and applicants. The data are typically released between May and October following the calendar year on which the data are based.

The RADAR DW HMDA database currently contains the public HMDA data, which include information on applicant demographics, application outcomes, loan characteristics, and collateral characteristics as part of the Loan/Application Register (LAR). To help protect applicant privacy, the public data do not include the date of application or the date of action taken, as well as a number of other fields that were introduced to Confidential HMDA in 2018 but were excluded from the Public version of the data. Additionally, for privacy reasons, a handful of fields are modified to be less precise than what is disclosed in CHMDA starting in 2018.³ RADAR appends to the LAR data some basic characteristics of census tracts and metropolitan areas.⁴ RADAR also makes available the raw Transmittal Sheet (TS) data provided by institutions, including the name and address of the responding institution and its parent, if applicable. In addition to the Transmittal Sheet, we provide two additional institution-level datasets: (1) the “reporter panel” data, which includes further information about the institution, such as its assets at the time of reporting; and the “MSA reporter panel,” which lists the MSA codes in which each institution has received an application, made a loan, or purchased a loan in a particular year. These files are available through the [RADAR InfoCenter](#) in .csv, Stata, and SAS formats. See the last page of this data dictionary for a summary of the confidential and public HMDA database views available on RADAR.

Not all lenders must participate in HMDA reporting. The requirements, which have changed over time, depend on the lender’s asset size, whether it participates in residential mortgage lending, and whether it has a home or branch office

¹ Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner (2007). “Opportunities and Issues in Using HMDA Data,” *Journal of Real Estate Research*, 29(4): 351-379.

² RADAR also hosts the aggregated 1982-1989 HMDA data. All users with public HMDA access may download the data by visiting the [RADAR InfoCenter](#). There is a separate data dictionary (available through the InfoCenter) for that dataset.

³ For details on modified LAR disclosure, see <https://github.com/cfpb/hmda-platform/blob/master/docs/v2/UsingModifiedLar.md>

⁴ These fields are described in this data dictionary. The underlying data are made available on the FFIEC website, <http://www.ffiec.gov/hmda/censusapp.htm>, where you can find additional documentation on the origins and interpretations of the data. The census data we house currently cover only HMDA years 2005 and later.

in a metropolitan statistical area, among other factors. For more information on HMDA reporting requirements for the latest year of data stored in the RADAR Data Warehouse, see the [2019 collection year Filing Instructions Guide \(FIG\)](#), or the [2019 A Guide to HMDA Reporting: Getting It Right!](#) document.

Some naming conventions have been adopted in the dataset:

- **_PRE2004** suffix: indicates that a field is populated only for reporting years prior to 2004, because a significant coding change became effective in 2004. The field without the suffix will be populated beginning in 2004.
- **APPLICANT_** and **COAPPLICANT_** prefixes: distinguish information about the applicant and the first co-applicant, if applicable, as distinguished on the mortgage application form. In the event that there was more than one co-applicant, the first co-applicant listed on the form is the individual for whom data are reported in HMDA.
- **DERIVED_** prefix (new starting in 2018): These fields, along with conforming_loan_limit, applicant_age_above_62, coapplicant_age_above_62, and msa_md (from 2018 onward), were created using methodology developed by the CFPB, but are not “an official and sole government definition”.⁵ These fields were not derived by the RADAR Data Warehouse. For details on the CFPB’s methodology see the [Derived Fields Categorization wiki](#) and the [Data Disclosure Policy](#).

To facilitate the loading of the data into the RADAR Data Warehouse and the use of the HMDA LAR data by Federal Reserve researchers, RADAR has cleaned invalid codes, standardized the reporting of “not applicable” codes, assigned consistent null value signifiers when no data were reported in particular fields, and beginning with the 2018 reporting year, standardized the reporting of “Exempt” codes. These edits were designed to be minimal and the codes used to signify the edits are displayed below. In this dictionary, we refer to the tables in which these normalization codes are applied as the “clean data” or “the clean view”. Users can access the original non-normalized values in the “raw” data views. Please note that prior to 2018, code -6 applied only to numeric fields in cases where non-numeric codes were found in numeric fields. Non-numeric codes in numeric fields are most commonly found in the early years of HMDA data, particularly in the 1990 collection year data. Starting in 2018, code -6 is applied to all fields in cases where values outside the valid range are found. While care was taken to identify invalid codes where possible, some invalid values may remain, and it is the responsibility of the researcher to analyze the data with care.

Code Generated by RADAR Data Warehouse	State of Raw Data
-3	NA: Institution reported “not applicable”
-5	Exempt ⁶
-6	Invalid code: code reported is outside valid range presented in data dictionary
-9	Missing: Institution did not report any value

Note: 4-digit versions of these normalization codes (e.g. -9999) are applied to RATE_SPREAD starting with 2018 collection year data and APPLICANT_INCOME starting with 2019 collection year data, because the range of valid values for these two fields changed to include negative values. For further detail, please refer to the individual entries below for these variables.

The tables that follow give a detailed description of all variables in the database.

⁵ <https://ffiec.cfpb.gov/documentation/2018/derived-data-fields/>

⁶ For more information on exemptions, please see this [executive summary](#) of the 2018 HMDA Interpretive and Procedural Rule (“2018 Rule”), which applies to HMDA data collected on or after May 24, 2018. Please also see the [2018 HMDA Filing Instructions Guide incorporating the 2018 HMDA Rule](#).

Table 1 – Variables in LOAN/APPLICATION REGISTER (LAR) View

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
YEAR	<p>Indicates the reporting year associated with the HMDA record, which depends on the type of action taken (see ACTION_TYPE)</p> <p>For originations: settlement or closing year</p> <p>For an application expressly withdrawn by applicant: either the year shown on the applicant's withdrawal letter or the year the lending institution received the letter/notice</p> <p>For loans that an institution purchased: the year of purchase</p> <p>For other cases: year when the action was taken or when the notice was sent to the applicant</p>	N4	1990-present	YYYY
LEI	A financial institution's Legal Entity Identifier. Unique identifier for lending institution submitting data	C20	2018-present	-
RESPONDENT_ID	Within a given agency code, unique identifier for lending institution submitting data	C11	1990-2018	Beginning with the reporting of 2011 HMDA data through 2017 HMDA data, the RID number used by each agency for the depository and nondepository institutions follows this guidance:

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes																															
	<p>In cases of mergers and acquisitions, applications are filed by the entity that owns the lender at the end of the filing year. The surviving institution may include the non-survivor's data with its own submission or provide a separate submission with the non-survivor's information.</p> <p><i>Note changes in 2018.</i></p>			Agency <table> <tr> <td>CFPB</td> <td>RSSD number</td> <td>Federal Tax ID number</td> <td>9</td> </tr> <tr> <td>FDIC</td> <td>FDIC certificate number</td> <td>Federal Tax ID number</td> <td>3</td> </tr> <tr> <td>FRS</td> <td>RSSD number</td> <td>RSSD number</td> <td>2</td> </tr> <tr> <td>HUD</td> <td>Has no depository institutions</td> <td>Federal Tax ID number</td> <td>7</td> </tr> <tr> <td>NCUA</td> <td>Charter number</td> <td>Federal Tax ID number</td> <td>5</td> </tr> <tr> <td>OCC</td> <td>Charter number</td> <td>Federal Tax ID number</td> <td>1</td> </tr> <tr> <td>OTS</td> <td>Docket number</td> <td>Federal Tax ID number</td> <td>4</td> </tr> </table>	CFPB	RSSD number	Federal Tax ID number	9	FDIC	FDIC certificate number	Federal Tax ID number	3	FRS	RSSD number	RSSD number	2	HUD	Has no depository institutions	Federal Tax ID number	7	NCUA	Charter number	Federal Tax ID number	5	OCC	Charter number	Federal Tax ID number	1	OTS	Docket number	Federal Tax ID number	4	Depository Institutions	Nondepository Institutions	Agency Code
CFPB	RSSD number	Federal Tax ID number	9																																
FDIC	FDIC certificate number	Federal Tax ID number	3																																
FRS	RSSD number	RSSD number	2																																
HUD	Has no depository institutions	Federal Tax ID number	7																																
NCUA	Charter number	Federal Tax ID number	5																																
OCC	Charter number	Federal Tax ID number	1																																
OTS	Docket number	Federal Tax ID number	4																																
SEQUENCE_NUMBER	One-up number scheme for each respondent to make each loan unique for that respondent	N7	1990-2016 Valid range: 1-9999999	<p>Note: In most cases, a unique record for the loan can be determined by combining SEQUENCE_NUMBER, RESPONDENT_ID, AGENCY_CODE, and YEAR. However, an individual loan may appear in HMDA as multiple records, each with a unique RESPONDENT_ID and SEQUENCE_NUMBER combination, if it was originated and purchased in the same year, or purchased 2 or more times in a given year.</p> <p>Beginning in 2017, this field was not provided in the public HMDA data.</p>																															

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
ACTION_TYPE	<p>Indicates the action taken by the lending institution and the borrower on the loan application</p> <p>Preapproval requests that are withdrawn are not reported under HMDA. No preapproval requests were reported prior to 2004.</p>	N1 (C1 in raw data)	1990-2003: 1-6 2004-present: 1-8	<p>Action Type Coding</p> <p>1 -- Loan originated</p> <p>2 -- Application approved but not accepted</p> <p>3 -- Application denied</p> <p>4 -- Application withdrawn by applicant (before a credit decision was made)</p> <p>5 -- File closed for incompleteness</p> <p>6 -- Loan purchased by respondent</p> <p>7 -- Preapproval request denied</p> <p>8 -- Preapproval request approved but not accepted</p>
AGENCY_CODE	The supervisory/regulatory agency of the HMDA reporting institution	C1	1990-1991: 1-4, 5, 7, B, C, D, E, X 1992-2010: 1-4, 5, 7 2011-2017: 1-3, 5, 7, 9	<p>Agency Coding</p> <p>1 -- Office of the Comptroller of the Currency (OCC)</p> <p>2 -- Federal Reserve System (FRS)</p> <p>3 -- Federal Deposit Insurance Corporation (FDIC)</p> <p>4 -- Office of Thrift Supervision (OTS)</p> <p>5 -- National Credit Union Administration (NCUA)</p> <p>7 -- Department of Housing and Urban Development (HUD)</p> <p>9 -- Consumer Financial Protection Bureau (CFPB)</p> <p>Data submitted to state due to exemption, but agency is:</p> <p>B -- FRS</p> <p>C -- FDIC</p> <p>D -- OTS</p> <p>E -- NCUA</p> <p>X -- Agency not identified</p> <p>Beginning in 2018, this field is no longer provided in public LAR. It is only provided in public TS and the confidential data.</p>
APPLICANT_AGE	The age, in years, of the applicant or borrower	C5	2018-present	<p>Age buckets:</p> <p><25</p> <p>25-34</p> <p>35-44</p> <p>45-54</p> <p>55-64</p>

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
				65-74 >74
APPLICANT_AGE ABOVE_62	Indicates whether or not the applicant or borrower is above 62 years of age	C3	2018-present	<p>Applicant Age Above 62 Coding</p> <p>Yes</p> <p>No</p> <p>This is a derived variable. See the DERIVED_ prefix variable section on page 2 for general information and links to additional resources about the methodology used to create this variable.</p>
APPLICANT_CREDIT_SCORE_TYPE	The name and version of the credit scoring model used to generate the credit score(s) relied on in making the credit decision	N1 (N4 in raw data)	2018-present	<p>Applicant credit score type coding</p> <p>-5 (1111 in raw data) -- Exempt</p> <p>1 -- Equifax Beacon 5.0</p> <p>2 -- Experian Fair Isaac</p> <p>3 -- FICO Risk Score Classic 04</p> <p>4 -- FICO Risk Score Classic 98</p> <p>5 -- VantageScore 2.0</p> <p>6 -- VantageScore 3.0</p> <p>7 -- More than one credit scoring model</p> <p>8 -- Other credit scoring model</p> <p>9 -- Not applicable</p>
APPLICANT_ETHNICITY	Ethnicity of applicant	N2	2004-2017: 1-4 2018-present: 1-4, 11-14	<p>Applicant Ethnicity Coding</p> <p>1 -- Hispanic or Latino</p> <p>11 -- Mexican (new in 2018)</p> <p>12 -- Puerto Rican (new in 2018)</p> <p>13 -- Cuban (new in 2018)</p> <p>14 -- Other Hispanic or Latino (new in 2018)</p> <p>2 -- Not Hispanic or Latino</p> <p>3 -- Information not provided by applicant in mail, Internet, or telephone application</p> <p>4 -- Not applicable</p>

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
APPLICANT_ETHNICITY_2	Ethnicity of the applicant or borrower	N2	2018-present	see APPLICANT_ETHNICITY codes 1, 2, and 11-14 above
APPLICANT_ETHNICITY_3	Ethnicity of the applicant or borrower	N2	2018-present	see APPLICANT_ETHNICITY codes 1, 2, and 11-14 above
APPLICANT_ETHNICITY_4	Ethnicity of the applicant or borrower	N2	2018-present	see APPLICANT_ETHNICITY codes 1, 2, and 11-14 above
APPLICANT_ETHNICITY_5	Ethnicity of the applicant or borrower	N2	2018-present	see APPLICANT_ETHNICITY codes 1, 2, and 11-14 above
APPLICANT_ETHNICITY_OBSERVED	Indicates if the ethnicity of the applicant or borrower was collected on the basis of visual observation or surname	N1 (C1 in raw data)	2018-present	Applicant Ethnicity Observed Coding 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable
APPLICANT_INCOME	The gross annual income of applicant, in thousands of dollars (nominal), relied on in making the credit decision. If a credit decision was not made, this is the gross annual income of the	C10	1990-2018: 0 to 999999 2019-present: negative	Institutions are instructed to report the gross annual income to the extent relied on. If an institution relies on just a portion of an applicant's income, it does not report the portion of the applicant's income that was not relied on. Institutions are instructed to report "NA" (recoded as -3 by the RADAR Data Warehouse) if (1) they did not take the applicant's income into account, (2)

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes															
	applicant relied on in processing the application.		and positive values are valid	<p>the loan or application is for a multi-family dwelling, (3) the transaction is a loan purchase and the institution chose not to collect the information, (4) the transaction is a loan to, or application from, an employee of the institution and they seek to protect the employee's privacy, even though they relied on his or her income, or (5) the borrower or applicant is a corporation, partnership, or other entity that is not a natural person.</p> <p>Because valid values in 2019 onward include negative numbers that were previously used as RADAR normalization codes, the normalization codes for APPLICANT_INCOME are as follows starting in 2019:</p> <table border="1" data-bbox="1121 638 2050 850"> <thead> <tr> <th data-bbox="1121 638 1368 670">Code Generated by</th> <th data-bbox="1368 638 1480 670">RADAR Data Warehouse</th> <th data-bbox="1480 638 1691 670">State of Raw Data</th> </tr> </thead> <tbody> <tr> <td data-bbox="1248 703 1368 736">-3333</td> <td data-bbox="1459 703 1480 736"></td> <td data-bbox="1480 703 2050 736">NA: Institution reported "not applicable"</td> </tr> <tr> <td data-bbox="1248 744 1368 776">-5555</td> <td data-bbox="1459 744 1480 776"></td> <td data-bbox="1480 744 2050 776">Exempt</td> </tr> <tr> <td data-bbox="1248 784 1368 817">-6666</td> <td data-bbox="1459 784 1480 817"></td> <td data-bbox="1480 784 2050 817">Invalid : value reported is outside valid range</td> </tr> <tr> <td data-bbox="1248 825 1368 858">-9999</td> <td data-bbox="1459 825 1480 858"></td> <td data-bbox="1480 825 2050 858">Missing: Institution did not report any value</td> </tr> </tbody> </table> <p>For APPLICANT_INCOME prior to 2019, the standard single-digit normalization codes on page 2 apply.</p>	Code Generated by	RADAR Data Warehouse	State of Raw Data	-3333		NA: Institution reported "not applicable"	-5555		Exempt	-6666		Invalid : value reported is outside valid range	-9999		Missing: Institution did not report any value
Code Generated by	RADAR Data Warehouse	State of Raw Data																	
-3333		NA: Institution reported "not applicable"																	
-5555		Exempt																	
-6666		Invalid : value reported is outside valid range																	
-9999		Missing: Institution did not report any value																	
APPLICANT_RACE_PRE2004	Race of applicant	N1 (C1 in raw data)	1990-2003	<p>Applicant Race Coding (1990-2003)</p> <p>1 -- American Indian or Alaskan Native 2 -- Asian or Pacific Islander 3 -- Black 4 -- Hispanic 5 -- White 6 -- Other 7 -- Information not provided by applicant in mail or telephone application 8 -- Not applicable</p>															
APPLICANT_RACE_1	Race of applicant (up to 5 categories may be reported)	N2	2004-2017: 1-7 2018-present:	<p>Applicant Race Coding (2004-present)</p> <p>1 -- American Indian or Alaska Native 2 -- Asian 21 -- Asian Indian (new in 2018) 22 -- Chinese (new in 2018)</p>															

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
			1-7, 21-27, 41-44	23 -- Filipino (new in 2018) 24 -- Japanese (new in 2018) 25 -- Korean (new in 2018) 26 -- Vietnamese (new in 2018) 27 -- Other Asian (new in 2018) 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 41 -- Native Hawaiian (new in 2018) 42 -- Guamanian or Chamorro (new in 2018) 43 -- Samoan (new in 2018) 44 -- Other Pacific Islander (new in 2018) 5 -- White 6 -- Information not provided by applicant in mail, Internet, or telephone application 7 -- Not applicable
APPLICANT_RACE_2		N2	2004- 2017: 1-5 2018- present: 1- 5, 21-27, 41-44	see APPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above
APPLICANT_RACE_3		N2	2004- 2017: 1-5 2018- present: 1- 5, 21-27, 41-44	see APPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above
APPLICANT_RACE_4		N2	2004- 2017: 1-5 2018- present: 1-	see APPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
			5, 21-27, 41-44	
APPLICANT_RACE_5		N2	2004- 2017: 1-5 2018- present: 1- 5, 21-27, 41-44	see APPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above
APPLICANT_RACE_OBSERVED	Indicates if the race of the applicant or borrower was collected on the basis of visual observation or surname	N1	2018- present	Applicant Race Observed Coding 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable
APPLICANT_SEX	Sex of applicant	N1 (C1 in raw data)	1990- 2017: 1-4 2018- present: 1- 4, 6	Applicant Sex Coding 1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail, Internet, or telephone application 4 -- Not applicable 6 -- Applicant selected both male and female (new in 2018)
APPLICANT_SEX_OBSERVED	Indicates if the sex of the applicant or borrower was collected on the basis of visual observation or surname	N1 (C1 in raw data)	2018- present	Applicant Sex Observed Coding 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable
AUS_1	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	N1 (N4 in raw data)	2018- present	AUS 1 Coding -5 (1111 in raw data) -- Exempt 1 -- Desktop Underwriter (DU) 2 -- Loan Prospector (LP) or Loan Product Advisor 3 -- Technology Open to Approved Lenders (TOTAL) Scorecard 4 -- Guaranteed Underwriting System (GUS)

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
				5 -- Other 6 -- Not applicable
AUS_2	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	N1	2018-present	see AUS_1 codes 1-5 above
AUS_3	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	N1	2018-present	see AUS_1 codes 1-5 above
AUS_4	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	N1	2018-present	see AUS_1 codes 1-5 above
AUS_5	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	N1	2018-present	see AUS_1 codes 1-5 above

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
BALLOON_PAYMENT	Indicates whether or not the contractual terms include, or would have included, a balloon payment.	N1 (N4 in raw data)	2018-present	Balloon payment coding -5 (1111 in raw data) -- Exempt 1 – Balloon payment 2 – No balloon payment
BUSINESS_OR_COMMERCIAL_PURPOSE	Indicates whether or not the covered loan or application is primarily for a business or commercial purpose.	N1 (N4 in raw data)	2018-present	Business or commercial purpose coding -5 (1111 in raw data) -- Exempt 1 -- Primarily for a business or commercial purpose 2 -- Not primarily for a business or commercial purpose
CENSUS_TRACT	Census tract number	C7	1990-1991: 1980 tract definitions 1992-2002: 1990 tract definitions 2003-2011: 2000 tract definitions 2012-present 2010 tract definitions	Tract boundaries may change at each decennial census. For information on boundary changes, see historic tract relationship files provided by the Census Bureau: http://www.census.gov/geo/maps-data/data/relationship.html . Starting in 2018, census tract is derived by the RADAR Data Warehouse from the longer 11-digit census tract number.

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
COAPPLICANT_AGE	The age, in years, of the first co-applicant or co-borrower	C5	2018-present	Age buckets <25 25-34 35-44 45-54 55-64 65-74 >74 9999 – no co-applicants or co-borrowers
COAPPLICANT_AGE ABOVE 62	Indicates whether or not the first co-applicant or co-borrower is above 62 years of age	C3	2018-present	Co-applicant Age Above 62 Coding Yes No This is a derived variable. See the DERIVED_ prefix variable section on page 2 for general information and links to additional resources about the methodology used to create this variable.
COAPPLICANT_CREDIT_SCORE_TYPE	The name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision	N2 (N4 in raw data)	2018-present	Co-applicant Credit Score Type Coding -5 (1111 in raw data) -- Exempt 1 -- Equifax Beacon 5.0 2 -- Experian Fair Isaac 3 -- FICO Risk Score Classic 04 4 -- FICO Risk Score Classic 98 5 -- VantageScore 2.0 6 -- VantageScore 3.0 7 -- More than one credit scoring model 8 -- Other credit scoring model 9 -- Not applicable 10 -- No co-applicant

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
COAPPLICANT_ETHNICITY	Ethnicity of the first co-applicant or co-borrower	N2	2004-2017: 1-5 2018-present: 1-5, 11-14	Co-applicant Ethnicity Coding 1 -- Hispanic or Latino 11 – Mexican 12 – Puerto Rican 13 – Cuban 14 – Other Hispanic or Latino 2 – Not Hispanic or Latino 3 – Information not provided by applicant in mail, Internet, or telephone application 4 – Not applicable 5 – No co-applicant
COAPPLICANT_ETHNICITY_2	Ethnicity of the first co-applicant or co-borrower	N2 (C2 in raw data)	2018-present	see COAPPLICANT_ETHNICITY_1 codes 1, 2, and 11-14 above
COAPPLICANT_ETHNICITY_3	Ethnicity of the first co-applicant or co-borrower	N2 (C2 in raw data)	2018-present	see COAPPLICANT_ETHNICITY_1 codes 1, 2, and 11-14 above
COAPPLICANT_ETHNICITY_4	Ethnicity of the first co-applicant or co-borrower	N2 (C2 in raw data)	2018-present	see COAPPLICANT_ETHNICITY_1 codes 1, 2, and 11-14 above

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
COAPPLICANT_ETHNICITY_5	Ethnicity of the first co-applicant or co-borrower	N2 (C2 in raw data)	2018-present	see COAPPLICANT_ETHNICITY_1 codes 1, 2, and 11-14 above
COAPPLICANT_ETHNICITY_OBSEIVED	Indicates if the ethnicity of the first co-applicant or co-borrower was collected on the basis of visual observation or surname	N1 (C1 in raw data)	2018-present	Co-applicant Ethnicity Observed Coding 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable 4 -- No co-applicant
COAPPLICANT_RACE_PRE2004	Race of co-applicant (up to 5 categories may be reported)	N1 (C1 in raw data)	1990-2003	Applicant Race Coding (1990-2003) 1 -- American Indian or Alaskan Native 2 -- Asian or Pacific Islander 3 -- Black 4 -- Hispanic 5 -- White 6 -- Other 7 -- Information not provided by applicant in mail or telephone application 8 -- Not applicable

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
COAPPLICANT_RACE_1	Race of the first co-applicant or co-borrower	N2	2004-2017: 1-8 2018-present: 1-8, 21-27, 41-44	Co-applicant Race Coding (2004-present) 1 -- American Indian or Alaska Native 2 -- Asian 21 – Asian Indian (new in 2018) 22 – Chinese (new in 2018) 23 – Filipino (new in 2018) 24 – Japanese (new in 2018) 25 – Korean (new in 2018) 26 – Vietnamese (new in 2018) 27 – Other Asian (new in 2018) 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 41 – Native Hawaiian (new in 2018) 42 – Guamanian or Chamorro (new in 2018) 43 – Samoan (new in 2018) 44 – Other Pacific Islander (new in 2018) 5 -- White 6 -- Information not provided by applicant in mail, Internet, or telephone application 7 -- Not applicable 8 -- No co-applicant
COAPPLICANT_RACE_2	Race of the first co-applicant or co-borrower	N2	2004-2017: 1-5 2018-present: 1-5, 21-27, 41-44	see COAPPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above
COAPPLICANT_RACE_3	Race of the first co-applicant or co-borrower	N2	2004-2017: 1-5 2018-present: 1-5, 21-27, 41-44	see COAPPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
COAPPLICANT_RACE_4	Race of the first co-applicant or co-borrower	N2	2004-2017: 1-5 2018-present: 1-5, 21-27, 41-44	see COAPPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above
COAPPLICANT_RACE_5	Race of the first co-applicant or co-borrower	N2	2004-2017: 1-5 2018-present: 1-5, 21-27, 41-44	see COAPPLICANT_RACE_1 codes 1-5, 21-27, and 41-44 above
COAPPLICANT_RACE_OBSERVED	Indicates if the race of the first co-applicant or co-borrower was collected on the basis of visual observation or surname	N1	2018-present	Co-applicant Race Observed Coding 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable 4 -- No co-applicant
COAPPLICANT_SEX	Sex of the first co-applicant or co-borrower	N1 (C1 in raw data)	1990-2003: 1-4 2004-2017: 1-5 2018-present: 1-6	Co-applicant Sex Coding 1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail, Internet, or telephone application 4 -- Not applicable 5 -- No co-applicant 6 -- Co-applicant selected both male and female (new in 2018)

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
COAPPLICANT_SEX_OBSERVED	Indicates if the sex of the first co-applicant or co-borrower was collected on the basis of visual observation or surname	N1 (C1 in raw data)	2018-present	Co-applicant Sex Observed Coding 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable 4 -- No co-applicant
CONFORMING_LOAN_LIMIT	Indicates whether the reported loan amount exceeds the GSE (government sponsored enterprise) conforming loan limit	C2	2018-present	Conforming Loan Limit coding: -3 -- Not Applicable C -- Conforming NC -- Nonconforming U -- Undetermined This is a derived variable. See the DERIVED_ prefix variable section on page 2 for general information and links to additional resources about the methodology used to create this variable.
CONSTRUCTION_METHOD	Construction method for the dwelling	N1	2018-present	Construction method coding 1 – Site-built 2 – Manufactured home
COUNTY_CODE	Three-digit FIPS county identifier	C3	1990-present	Some boundary changes could occur over time. For a current FIPS key, see http://www.census.gov/2010census/xls/fips_codes_website.xls . Starting in 2018, the three-digit FIPS county identifier is derived by the RADAR Data Warehouse from the five-digit FIPS identifier, or from the 11-digit census tract number in cases where the five-digit FIPS identifier was not provided.
DEBT_TO_INCOME_RATIO	The ratio, as a percentage, of the applicant's or borrower's total monthly debt to the total monthly income that was relied on in making the credit decision.	C8	2018-present	Debt-to-Income Ratio Coding <20% 20%-<30% 30%-<36% 36% 37% 38%

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
				39% 40% 41% 42% 43% 44% 45% 46% 47% 48% 49% 50%-60% >60%
DENIAL_REASON_1	First reason for denial provided by reporting institution. Institutions may provide up to four reasons for denial. Prior to 2018, reporting institutions were not required to report any reason for denial. Starting in 2018, unless the institution is exempt, denial reason is required.	N1 (C4 in raw data)	1990-2017: 1-9 and -9 2018-present: 1-10, and -5,	Reason for Denial Coding -9 -- Blank (no response entered) -5 (1111 in Raw data) – Exempt (new in 2018) 1 -- Debt-to-income ratio 2 -- Employment history 3 -- Credit history 4 -- Collateral 5 -- Insufficient cash (downpayment, closing costs) 6 -- Unverifiable information 7 -- Credit application incomplete 8 -- Mortgage insurance denied 9 – Other 10 – Not applicable (new in 2018)
DENIAL_REASON_2	Second reason for denial provided by reporting institution.	N1 (C1 in raw data)	1990-present	(see DENIAL_REASON_1 codes 1-9 , above)
DENIAL_REASON_3	Third reason for denial provided by reporting institution.	N1 (C1 in raw data)	1990-present	(see DENIAL_REASON_1 codes 1-9 , above)

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
DENIAL_REASON_4	Fourth reason for denial provided by reporting institution.	N1 (C1 in raw data)	2018-present	(see DENIAL_REASON_1 codes 1-9 , above)
DERIVED_DWELLING_CATEGORY	Derived dwelling type from Construction Method and Total Units fields for easier querying of specific records	C38	2018-present	<p>Derived Dwelling Categories</p> <p>Single Family (1-4 Units):Site-Built Multifamily:Site-Built Single Family (1-4 Units):Manufactured Multifamily:Manufactured</p> <p>Note: Multifamily:Site-Built and Multifamily:Manufactured are 5+ Units</p> <p>See page 2 for general information about the DERIVED_ prefix variables and for links to additional resources about the methodology.</p>
DERIVED_ETHNICITY	Single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields	C23	2018-present	<p>Derived Ethnicity</p> <p>Hispanic or Latino Not Hispanic or Latino Joint Ethnicity Not Available Free Form Text Only</p> <p>See page 2 for general information about the DERIVED_ prefix variables and for links to additional resources about the methodology.</p>

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
DERIVED_LOAN_PRODUCT_TYPE	Derived loan product type from Loan Type and Lien Status fields for easier querying of specific records.	C29	2018-present	<p>Derived loan product types</p> <p>Conventional:First Lien FHA:First Lien VA:First Lien FSA/RHS:First Lien</p> <p>Conventional:Subordinate Lien FHA:Subordinate Lien VA:Subordinate Lien FSA/RHS:Subordinate Lien</p> <p>See page 2 for general information about the DERIVED_ prefix variables and for links to additional resources about the methodology.</p>
DERIVED_RACE	Single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields	C41	2018-present	<p>Derived race:</p> <p>American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White 2 or more minority races Joint Free Form Text Only Race Not Available</p> <p>See page 2 for general information about the DERIVED_ prefix variables and for links to additional resources about the methodology.</p>

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
DERIVED_SEX	Single aggregated sex categorization derived from applicant/borrower and co-applicant/co-borrower sex fields	C17	2018-present	<p>Derived sex:</p> <p>Male</p> <p>Female</p> <p>Joint</p> <p>Sex Not Available</p> <p>See page 2 for general information about the DERIVED_ prefix variables and for links to additional resources about the methodology.</p>
DISCOUNT_POINTS	The points paid, in dollars, to the creditor to reduce the interest rate.	N16 (C16 in raw data)	2018-present	-

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
EDIT_STATUS	This field indicates that a loan record failed checks for quality and validity conducted by the FFIEC. An example of a validity failure would be a loan having a code outside the established range in a particular field (e.g., a value for LOAN_TYPE of 5, since the valid range is 1-4). Records flagged as having quality failures have suspicious, but not necessarily invalid, responses (e.g., a loan with a low or high loan amount, given its other characteristics reported).	N1	1990-2016, though edit check rules change over time	Edit Status Coding Null or -9 -- No edit failures 5 -- Validity edit failure only 6 -- Quality edit failure only 7 -- Validity and quality edit failures Note: not populated in 2017 or 2018 data
HOEPA_STATUS	Indicates if originated and purchased loans are subject to Home Ownership and Equity Protection Act (HOEPA) requirements. Other types of loans (other than originations and purchased loans) are flagged as non-HOEPA loans.	N1	2004-2017: 1 and 2 2018-present: 1-3	HOEPA Status Coding 2004-2017: 1 -- HOEPA loan 2 -- Not a HOEPA loan 2018-present: 1 – High-cost mortgage 2 – Not a high-cost mortgage 3 – Not applicable
INITIALLY_PAYABLE_TO_INSTITUTION	Indicates whether or not the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to the financial institution	C1 (C4 in raw data)	2018-present	Initially Payable to Institution Coding -5 (1111 in raw data) -- Exempt 1 -- Initially payable to your institution 2 -- Not initially payable to your institution 3 -- Not applicable

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
INTEREST_ONLY_PAYMENT	Indicates whether or not the contractual terms include, or would have included, interest-only payments.	N1 (C4 in raw data)	2018-present	Interest only payment coding -5 (1111 in raw data) – Exempt 1 – Interest-only payments 2 – No interest-only payments
INTEREST_RATE	The interest rate for the covered loan or application.	N10 (C10 in raw data)	2018-present	-
INTRO_RATE_PERIOD	The number of months, or proposed number of months in the case of an application, until the first date the interest rate may change after closing or account opening.	N4 (C10 in raw data)	2018-present	-
LENDER_CREDITS	The amount, in dollars, of lender credits.	N10 (C10 in raw data)	2018-present	-
LIEN_STATUS	Lien status, reported for loan applications and originations	N1	2004-2017: 1-4 2018-present: 1 and 2	Lien Status Coding 1 -- Secured by a first lien 2 -- Secured by a subordinate lien 3 -- Not secured by a lien 4 -- Not applicable (purchased loans)

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
LOAN_AMOUNT	<p>Loan amount granted or requested in thousands of dollars (nominal). Prior to 2018, amounts are rounded to the nearest thousand, with \$500 rounded up to the next thousand. Starting in 2018, the CFPB rounds loan amounts in Public HMDA to the midpoint of the nearest \$10,000 interval for which the reported value falls.</p> <p>Loans of less than \$500 are not reported under HMDA. For home equity lines of credit, only the portion of the line intended for home improvement or home purchase is reported. Starting in 2018, for purchased loans, the unpaid principal balance of the loan at time of purchase is reported. For a reverse mortgage, the initial principal limit is reported. For a preapproval request that was denied, and for an application that was denied, closed for incompleteness, or withdrawn, only the amount applied for is reported. Prior to 2018, if a preapproval request was</p>	N12	1990-present	<p>Prior to 2018, amounts are rounded to the nearest thousand, with \$500 rounded up to the next thousand, and loan amounts were reported in thousands of dollars. For example, if the loan was for \$152,500, institutions were instructed to enter 153; if the loan was for \$152,300, institutions were instructed to enter 152.</p> <p>Starting in 2018, the CFPB modifies loan amount in Public HMDA so that amounts are disclosed as the midpoint of the nearest \$10,000 interval for which the reported value falls. For example, if the reported loan amount is \$117823, in Public HMDA, this would be disclosed as \$115000 as the midpoint between values \$110000 and \$120000. Starting in 2018, RADAR converts the values to thousands of dollars (prior to 2018, amounts were already reported in thousands of dollars). In this example, after converting to thousands of dollars, this would be displayed as 115 in the RADAR Public HMDA database.</p>

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
	denied and the borrower did not state a loan amount, a value of 1 was entered.			
LOAN_PURPOSE	<p>Indicates whether the loan or application was for a home purchase loan, a home improvement loan, or a refinancing</p> <p>Prior to 2004, loans secured by multifamily housing (with 5+ units) were coded in a catch-all category of "multifamily dwelling," while codes 1-3 were restricted to one-to-four family housing.</p>	N2 (C2 in raw data)	1990-2003: 1-4 2004- 2017: 1-3 2018- present: 1, 2, 31, 32, 4, 5,	<p>Loan Purpose Coding 1990-2017:</p> <p>1 -- Home purchase 2 -- Home improvement 3 – Refinancing 4 -- Multifamily dwelling (home purchase, home improvement, and refinancings) (1990-2003 only)</p> <p>Loan Purpose Coding 2018-present:</p> <p>1 – Home purchase 2 – Home improvement 31 – Refinancing (new in 2018) 32 – Cash-out refinancing (new in 2018) 4 – Other purpose (new in 2018) 5 – Not applicable (new in 2018)</p>

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
LOAN_TERM	The number of months after which the legal obligation will mature or terminate, or would have matured or terminated.	N6 (C10 in raw data)	2018-present	-
COMBINED_LOAN_TO_VALUE_RATIO	The ratio of the total amount of debt secured by the property to the value of the property relied on in making the credit decision	C20	2018-present	-
LOAN_TYPE	Indicates whether the loan originated, applied for, or purchased was conventional, government-guaranteed, or government-insured.	N1 (C1 in raw data)	1990-present	Loan Type Coding 1 -- Conventional (any loan other than FHA, VA, FSA, or RHS loans) 2 -- FHA-insured (Federal Housing Administration) 3 -- VA-guaranteed (Veterans Administration) 4 -- FSA/RHS-guaranteed (Farm Service Agency or USDA Rural Housing Service); known as "FmHA-insured (Farmers Home Administration)" in 1998 and earlier reporting years' guidance.
MANUFACT_HOME_LAND_PROP_INTEREST	The applicant's or borrower's land property interest in the land on which a manufactured home is, or will be, located	N1 (N4 in raw data)	2018-present	Manufactured Home Land Property Interest Coding -5 (1111 in raw data) – Exempt 1 – Direct ownership 2 – Indirect ownership 3 – Paid leasehold 4 – Unpaid leasehold

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
				5 – Not applicable
MANUFACT_HOME_SECURED_PROPERTY_TYPE	Indicates whether the covered loan or application is, or would have been, secured by a manufactured home and land, or by a manufactured home and not land.	N1 (N4 in raw data)	2018-present	Manufactured Home Secured Property Type Coding -5 (1111 in raw data) – Exempt 1 – Manufactured home and land 2 – Manufactured home and not land 3 – Not Applicable
MSA_MD_PRE2004	Metropolitan Statistical Area/Metropolitan Division	N4 (C4 in raw data)	1990-2003, with generally consistent coding	Some changes in MSA boundaries occur over time. See historical Census delineation files for keys and details: http://www.census.gov/population/metro/data/pastmetro.html
MSA_MD	Metropolitan Statistical Area/Metropolitan Division	N5 (C5 in raw data)	2004-present, with generally consistent coding	Some changes in MSA boundaries occur over time as they are redrawn by the Office of Management and Budget; refer to http://www.whitehouse.gov/omb/inforeg_statpolicy/ . See historical Census delineation files for keys and further details: http://www.census.gov/population/metro/data/pastmetro.html Starting in 2018, this is derived from the property location reported for the record. See the DERIVED_ prefix variable section on page 2 for general information and links to additional resources about the methodology used to create this variable.
MSA_MD_CENSUS	Metropolitan Statistical Area/Metropolitan Division as reported in FFIEC Census data files	N5	2005-present	The FFIEC updates its Census data files annually to reflect changes to MSA/MD boundaries announced by the Office of Management and Budget (OMB). The MSA family income included in this dataset corresponds to the MSA/MD number reported in this field.

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
MSA_MD_CENSUS_MEDFAMINC	Metropolitan Statistical Area/Metropolitan Division median family income as calculated by the Census Bureau	N6	2005-present	2005-2011 data are from the 2000 Census. 2012-2016 data are from the 2010 Census, though 2015 data were recalculated by the FFIEC to take into account changes in MSA boundaries that took effect in February 2013. For more information, see 2015 documentation available at http://www.ffiec.gov/censusapp.htm . 2018-2019 data are from the 2011-2015 American Community Survey
MSA_MD_HUD_MEDFAMINC	Metropolitan Statistical Area/Metropolitan Division median family income	N6	2005-present	These data were calculated annually by the U.S. Department of Housing and Urban Development through 2011. Beginning with the 2012 HMDA data, the area median family income field was calculated by the FFIEC. Those median incomes outside of MSA/MDs (MSA_MD_CENSUS=99999) are the median family incomes for non-metro areas of the state. Although the FFIEC bases these calculations off HUD's income estimate methods, HUD did not account for the new MSA/MD boundaries from February 2013 in its FY 2015 calculations. FFIEC, however, did adjust the calculations to account for the boundary changes. For more information, see 2015 documentation available at http://www.ffiec.gov/censusapp.htm
MULTIFAMILY_AFFORDABLE_UNITS	Reported values as a percentage, rounded to the nearest whole number, of the value reported for Total Units	N3 (C10 in raw data)	2018-present	-
NEGATIVE_AMORTIZATION	Indicates whether the contractual terms include, or would have included, a term that would cause the covered loan to be a negative amortization loan.	N1 (N4 in raw data)	2018-present	Negative Amortization coding -5 (1111 in raw data) – Exempt 1 – Negative amortization 2 – No negative amortization

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
OCCUPANCY	For a one-to-four-family dwelling, including a manufactured home, this field indicates whether the property to which the loan or application relates will be the borrower's principal dwelling. "Not owner-occupied" combines vacation homes and investor owned properties used for rental purposes. For multifamily dwellings (housing five or more families), and for any dwellings located outside MSAs or in MSAs where the lending institution does not have home or branch offices, it may complete either this field or report "not applicable."	N1	1990-present	Occupancy Coding 1990-2017: 1 -- Owner-occupied as a principal dwelling 2 -- Not owner-occupied 3 -- Not applicable Occupancy Coding 2018-present: 1 – Principal residence 2 – Second residence 3 – Investment property
OPEN-END LINE OF CREDIT	Indicates whether or not the covered loan or application is for an open-end line of credit.	N1 (N4 in raw data)	2018-present	Open end line of credit coding -5 (1111 in raw data) – Exempt 1 - Open-end line of credit 2 - Not an open-end line of credit
ORIGINATION_CHARGES	The total of all itemized amounts, in dollars, that are designated borrower-paid at or before closing.	N9 (C20 in raw data)	2018-present	-
OTHER_NONAMORTIZING_FEATURES	Whether the contractual terms include, or would	N1	2018-present	Other Non-amortizing features coding -5 (1111 in raw data) – Exempt

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
	have included, any term, other than those described in Paragraphs 1003.4(a)(27)(i), (ii), and (iii) of Regulation C that would allow for payments other than fully amortizing payments during the loan term	(N4 in raw data)		1 – Other non-fully amortizing features 2 – No other non-fully amortizing features
PREAPPROVAL	This field indicates that pre-approval was requested on records involving home purchase loan originations or applications. Refinance and home improvement loans and applications would be coded as "not applicable" on this field, as would loan purchases and any records submitted by a lending institution that does not offer covered pre-approvals.	N1	2004-2017: 1-3 2018-present: 1 and 2	Preapproval Coding 1 -- Preapproval was requested 2 -- Preapproval was not requested 3 -- Not applicable
PREPAYMENT_PENALTY_TERM	The term, in months, of any prepayment penalty.	N6 (C10 in raw data)	2018-present	-
PROPERTY_TYPE	Report whether the loan or application was for a manufactured home, a multifamily dwelling, or a one-to-four-family dwelling	N1	2004- 2017	Property Type Coding 1 -- One to four-family (other than manufactured housing), including condominium and cooperative units 2 -- Manufactured housing 3 -- Multifamily housing

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
	other than manufactured housing.			For 2018 onward, see DERIVED_DWELLING_CATEGORY .
PROPERTY_VALUE	The value of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan, relied on in making the credit decision	N10 (C10 in raw data)	2018-present	Property values are disclosed in Public HMDA as the midpoint of the nearest \$10,000 interval for which the reported value falls. For example, if the reported value is \$117823, in Public HMDA this would be disclosed as \$115000 as the midpoint between values \$110000 and \$120000.
PURCHASER_TYPE_PRE2004	Type of purchaser of loan, for cases where the loan being purchased or originated was subsequently sold to a secondary market entity within the same calendar year. <i>Note the change in the coding system beginning in 2004 (see code list for PURCHASER_TYPE).</i>	N1 (C1 in raw data)	1990-2003	Purchaser Type Coding 0 -- Loan was not originated or was not sold in calendar year 1 -- Fannie Mae 2 -- Ginnie Mae 3 -- Freddie Mac 4 -- Farmer Mac; known as "FmHA (Farmers Home Administration)" in 1998 and earlier reporting years' guidance. 5 -- Commercial bank 6 -- Savings bank or savings association 7 -- Life insurance company 8 -- Affiliate institution 9 -- Other type of purchaser

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
PURCHASER_TYPE	Type of purchaser of loan, for cases where the loan being purchased or originated was subsequently sold to a secondary market entity within the same calendar year. <i>Note the change in the coding system beginning in 2004 (see code list for PURCHASER_TYPE_PRE2004). Also note changes starting in 2018.</i>	N2	2004-2017: 0-9 2018-present: 0-6, 71, 72, 8, 9	Purchaser Type Coding 0 -- Loan was not originated or was not sold in calendar year (2004-2017 definition) 0 -- Not applicable (new definition starting in 2018) 1 -- Fannie Mae 2 -- Ginnie Mae 3 -- Freddie Mac 4 -- Farmer Mac 5 -- Private securitization 6 -- Commercial bank, savings bank, or savings association 7 -- Life insurance company, credit union, mortgage bank, or finance company (discontinued in 2018) 71 -- Credit union, mortgage company, or finance company (new starting 2018) 72 -- Life insurance company (new starting 2018) 8 -- Affiliate institution 9 -- Other type of purchaser
RAND_NO	RADAR-generated random number for application/loan	N3	0 to 999 1992-present	Random number provided for users to select samples. For example, to select a 5% random sample, users could choose to query "WHERE rand_no < 50"
RATE_SPREAD	Rate spread, the difference between the annual percentage rate (APR) on a loan and a prevailing rate that is used for comparison. As noted to the right, guidance for calculating the rate spread changed in 2010. The rate spread is required to be reported only for	N5 (C5 in raw data)	2004-2008 valid range: 3.00-99.99 2009-present valid range: 1.50-99.99 2018-present	In 2004-2008, lenders were instructed to calculate the rate spread as the difference between the APR on the loan and the rate on Treasury securities of comparable maturity—but only if the spread is equal to or greater than 3 percentage points for first-lien loans or 5 percentage points for subordinate-lien loans. Beginning in 2009, lenders were instructed to calculate the rate spread as the difference between the APR on the loan and the average prime offer rate in effect for the type of transaction—but only if the spread is equal to or greater than 1.5 percentage points for first-lien loans or 3.5 percentage points for subordinate-lien loans. The average prime offer rate schedule is provided on the FFIEC website by the Board of Governors, and it is based on a survey of lenders.

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes										
	lenders that originated (rather than purchased) the loan, and it is required only for a home purchase loan, a refinancing, or a dwelling-secured home improvement loan. It is not required for home improvement loans that are not dwelling-secured.		valid range: numeric with a minimum of 3 decimal places	<p>Starting in 2018, rate spreads below 1.5 are valid values for this field. Lenders were instructed to report rate spread as a percentage, with a minimum of three decimal places, the difference between the covered loan's APR and the APOR for a comparable transaction as of the date the interest rate is set. If the APR is less than the APOR, lenders were instructed to report a negative number.</p> <p>Because valid values in 2018 include negative numbers that were previously used as RADAR normalization codes, the normalization codes for rate_spread are as follows starting in 2018:</p> <table> <thead> <tr> <th>Code Generated by RADAR Data Warehouse</th> <th>State of Raw Data</th> </tr> </thead> <tbody> <tr> <td>-3333</td> <td>NA: Institution reported "not applicable"</td> </tr> <tr> <td>-5555</td> <td>Exempt</td> </tr> <tr> <td>-6666</td> <td>Invalid code: code reported is outside valid range</td> </tr> <tr> <td>-9999</td> <td>Missing: Institution did not report any value</td> </tr> </tbody> </table> <p>For rate_spread prior to 2018, the normalization codes on page 2 apply.</p>	Code Generated by RADAR Data Warehouse	State of Raw Data	-3333	NA: Institution reported "not applicable"	-5555	Exempt	-6666	Invalid code: code reported is outside valid range	-9999	Missing: Institution did not report any value
Code Generated by RADAR Data Warehouse	State of Raw Data													
-3333	NA: Institution reported "not applicable"													
-5555	Exempt													
-6666	Invalid code: code reported is outside valid range													
-9999	Missing: Institution did not report any value													
REVERSE_MORTGAGE	Indicates whether or not the covered loan or application is for a reverse mortgage.	N1 (N4 in raw data)	2018-present	<p>Reverse mortgage coding</p> <p>-5 (1111 in raw data) - Exempt</p> <p>1 - Reverse mortgage</p> <p>2 - Not a reverse mortgage</p>										
STATE_ABBR	Two-letter state abbreviation	C2	2018-present	For cases where the state abbreviation is not provided in the original data, RADAR derives the state abbreviation based on the state code, if available.										
STATE_CODE	Two-digit FIPS state identifier	C2	1990-present	<p>For a current FIPS key, see http://www.census.gov/2010census/xls/fips_codes_website.xls.</p> <p>Starting in 2018, the two-digit FIPS state identifier is derived by the RADAR Data Warehouse from the five-digit FIPS identifier, or from the 11-digit</p>										

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
				census tract number in cases where the five-digit FIPS code was not provided.
SUBMISSION_OF_APPLICATION	Indicates if the applicant or borrower submitted the application directly to the financial institution	C4	2018-present	Submission of Application Coding -5 (1111 in raw data) -- Exempt 1 -- Submitted directly to your institution 2 -- Not submitted directly to your institution 3 -- Not applicable
TOTAL_LOAN_COSTS	The amount, in dollars, of total loan costs	N10 (C20 in raw data)	2018-present	-
TOTAL_POINTS_AND_FEES	The total points and fees, in dollars, charged in connection with the covered loan	N10 (C10 in raw data)	2018-present	-
TOTAL_UNITS	The number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan	C7	2018-present	Total Units buckets: 1 2 3 4 5-24 25-49 50-99 100-149 >149
TRACT_POPULATION	Census tract total population	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2010 Census 2017-2019 data are from the 2011-2015 American Community Survey

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
TRACT_PCTMINORITY	Census tract percentage of population this is nonwhite and/or Hispanic or Latino	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2010 Census 2017-2019 data are from the 2011-2015 American Community Survey
TRACT_MED_AGE_HOUSING_UNITS	Tract median age of homes	N2 (C2 in raw data)	2019-present	2018-2019 data are from the 2011-2015 American Community Survey
TRACT_MEDFAMINC	Census tract median family income	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey
TRACT_TO_MSA_INCOME_PCT	Tract median family income as a percentage of the MSA/MD median family income.	N3 (C3 in raw data)	2019-present	-
TRACT_UNITS	Census tract total number of housing units	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey
TRACT_UNITS_1TO4	Census tract total number of housing units in 1-4 unit structures.	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey According to the FFIEC's Census data documentation, "the '1-4 unit subtotal' field is derived by adding up all single attached units, single detached units, 2 units, 3 or 4 units, mobile homes, and Boats, RV, vans, etc. Census defines mobile homes, boats, RVs and vans as living quarters occupied as housing units if they are considered a person's permanent residence, and are not used exclusively for recreation."
TRACT_UNITS_OWNEROCC	Census tract number of housing units that are owner occupied.	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey
TRACT_UNITS_1TO4_OWNEROCC	Census tract number of housing units in 1-4 unit	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
	structures that are owner occupied.			
TRACT_UNITS_VACANT	Census tract number of housing units that are vacant.	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey
TRACT_UNITS_1TO4_VACANT	Census tract number of housing units in 1-4 unit structures that are vacant.	N8	2005-present	2005-2011 data are from the 2000 Census 2012-2016 data are from the 2006-2010 American Community Survey 2017-2019 data are from the 2011-2015 American Community Survey

Table 2 – Variables in TRANSMITTAL SHEET (TS) View

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
YEAR	Indicates the reporting year	N4	1990-present	YYYY
AGENCY_CODE	The supervisory/regulatory agency of the HMDA reporting institution	N1	1990-1991: 1-4, 5, 7, B, C, D, E, X 1992-2010: 1-4, 5, 7 2011-present: 1-3, 5, 7, 9	Agency Coding 1 -- Office of the Comptroller of the Currency (OCC) 2 -- Federal Reserve System (FRS) 3 -- Federal Deposit Insurance Corporation (FDIC) 4 -- Office of Thrift Supervision (OTS) 5 -- National Credit Union Administration (NCUA) 7 -- Department of Housing and Urban Development (HUD) 9 -- Consumer Financial Protection Bureau (CFPB) Data submitted to state due to exemption, but agency is: B -- FRS C -- FDIC D --OTS E -- NCUA X -- Agency not identified
CALENDAR_QUARTER	The calendar quarter to which the data refer.	N1 (C1 in raw data)	2018-present	Quarter 4 is for the annual submission of data.
LEI	A financial institution's Legal Entity Identifier. Unique identifier for lending institution submitting data	C20	2018-present	-
LAR_COUNT	The number of Loan Application Records (LAR) in the institution's LAR data file.	N6 (C20 in raw data)	2018-present	-

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
RESPONDENT_ID	Within a given agency code, unique identifier for lending institution submitting data <i>Note changes in 2018.</i>	C11	1990-2018	<p>See corresponding row in the LAR table above for more information.</p> <p>For 2018, this field is derived by the RADAR Data Warehouse by concatenating the HMPRID and CODE17 variables from the 2018 Avery HMDA Lender File, where for each 2018 filer, HMPRID and CODE17 are the filer's corresponding 2017 ID and 2017 agency code. The 2018 Avery HMDA Lender File and documentation are available on the RADAR InfoCenter.</p> <p>Starting in 2018, LEI should be used in place of respondent_id when identifying institutions, however, respondent_id for 2018 can be used to match between 2017 and 2018.</p>
RESPONDENT_NAME	Respondent name	C30	1990-present	-
TAX_ID	Respondent's Federal Tax ID number	C10	1990-present	For years prior to 2018, sometimes this field is identical to RESPONDENT_ID . See RESPONDENT_ID row in the LAR table above for more information.
RESPONDENT_ADDRESS	Respondent address	C40	1990-2017	-
RESPONDENT_CITY	Respondent city	C29	1990-present	-
RESPONDENT_STATE	Respondent state	C2	1990-present	-
RESPONDENT_ZIP_CODE	Respondent ZIP code	C10	1990-present	-
PARENT_NAME	Parent name	C30	1990-2017	-
PARENT_ADDR	Parent address	C40	1990-2017	-
PARENT_CITY	Parent city	C25	1990-2017	-
PARENT_STATE	Parent state	C2	1990-2017	-
PARENT_ZIP_CODE	Parent ZIP code	C10	1990-2017	-
EDIT_STATUS	This field indicates that a TS record failed checks for quality and validity conducted by the FFIEC.	N1	1990-2016, though edit check rules	Edit Status Coding Null or -9 -- No edit failures 5 -- Validity edit failure only

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
			change over time	<p>6 -- Quality edit failure only 7 -- Validity and quality edit failures</p> <p>Note: not populated in 2017-present</p>

Table 3 – Variables in REPORTER PANEL View

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
YEAR	Indicates the collection year	N4	1990-present	YYYY
AGENCY_CODE	The supervisory/regulatory agency of the HMDA reporting institution	C1	1990-1991: 1-5, 7, B, C, D, E 1992: 1-5, 7 1993-2010: 1-5, 7, 8 2011-2013: 1-3, 5, 7-9 2014-present: 1-3, 5, 7, 9	Agency Coding 1 -- Office of the Comptroller of the Currency (OCC) 2 -- Federal Reserve System (FRS) 3 -- Federal Deposit Insurance Corporation (FDIC) 4 -- Office of Thrift Supervision (OTS) 5 -- National Credit Union Administration (NCUA) 7 -- Department of Housing and Urban Development (HUD) 8 -- Private Mortgage Insurance Companies (PMIC) 9 -- Consumer Financial Protection Bureau (CFPB) Data submitted to state due to exemption, but agency is: B -- FRS C -- FDIC D --OTS E -- NCUA
LEI	A financial institution's Legal Entity Identifier. Unique identifier for lending institution submitting data	C20	2018-present	-
RESPONDENT_ID	Within a given agency code, unique identifier for lending institution submitting data <i>Note changes in 2018.</i>	C10	1990-2018	See corresponding row in the LAR table above for more information. For 2018, this field is derived by the RADAR Data Warehouse by concatenating the HMPRID and CODE17 variables from the 2018 Avery HMDA Lender File, where for each 2018 filer, HMPRID and CODE17 are the filer's corresponding 2017 ID and 2017 agency code. The 2018 Avery HMDA Lender File and documentation are available on the RADAR InfoCenter . Starting in 2018, LEI should be used in place of respondent_id when identifying institutions, however, respondent_id for 2018 can be used to match between 2017 and 2018 .

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
RESPONDENT_NAME	Respondent name	C30	1990-present	Note that respondent name, address, and parent information may not be identical to the corresponding fields in the Transmittal Sheet data.
RESPONDENT_CITY	Respondent city	C27	1990-present	-
RESPONDENT_STATE	Respondent state	C2	1990-present	-
RESPONDENT_STATE_CODE	State FIPS code of respondent	N2	1990-2017	For a current FIPS key, see http://www.census.gov/2010census/xls/fips_codes_website.xls .
REGION	Code for regional office of supervisory/regulatory agency	N2	1990-2016	Agency office For example, institutions located in New England with AGENCY_CODE = 2 have REGION = 1, signifying the Federal Reserve 1 st District (FRB Boston). This field was discontinued in 2017.
ASSETS	Respondent assets, in thousands of dollars	N10	1990-present	Assets reported on the prior year-end Call Report or Thrift Financial Report (rounded to the thousands)
PARENT_ID	Parent respondent ID	C10*	1990-2017	*Formatted as numeric field in SAS and Stata flat files
PARENT_NAME	Parent name	C30	1990-present	-
PARENT_CITY	Parent city	C25	1990-2017	-
PARENT_STATE	Parent state	C2	1990-2017	-
OTHER_LENDER_CODE	Other lender code	N1	1990-present	OTHER_LENDER_CODE coding 1990-2017: 0 -- Bank, Savings Association, or Credit Union 1 – Mortgage Banking Subsidiary of Community Bank 2 -- Mortgage Banking Subsidiary or Bank Holding Company or Service Corporation 3 -- HUD 5 -- Affiliate OTHER_LENDER_CODE coding 2018-present: 0 – Depository Institution 1 – MBS of State Member Bank 2 – MBS of Bank Holding Company

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
				3 – Independent mortgage banking subsidiary 5 – Affiliate of a depository institution
RSSD_ID	Respondent's RSSD ID number Institution ID number assigned by Federal Reserve	N10	2004-present	From FFIEC: "The difference between the Respondent RSSD ID and the Respondent ID (RID) is that they are unique identifiers, on two separate databases, for a specific institution. The RID number identifies an institution on the HMDA Reporter Panel. The Respondent RSSD ID identifies an institution on the National Information Center (NIC), a repository of financial and institution data http://www.ffiec.gov/nicpubweb/nicweb/SearchForm.aspx). For all HMDA depository institutions a RID and Respondent RSSD ID number have been assigned. For HMDA, non-depository institutions, a RID number has been assigned; however, a Respondent RSSD ID may not have been assigned."
TOPHOLDER_RSSD_ID	Top holder RSSD ID number	N10	2005-2007, 2010-present	-
TOPHOLDER_NAME	Top holder name	C30	2009-present	-
TOPHOLDER_CITY	Top holder city	C25	2009-2017	-
TOPHOLDER_STATE	Top holder state	C2	2009-2017	-
TOPHOLDER_COUNTRY	Top holder country	C40	2009-2017	-
PARENT_RSSD_ID	Parent RSSD ID number	N10	2009-present	-

Table 4 – Variables in MSA REPORTER View

Note: MSA Reporter table was not available for the 2017 or 2018 reporting year.

Variable Name	Detailed Description	Type	Valid Range and Years Available	Data Warehouse Code List and Additional Formatting Notes
YEAR	Indicates the collection year	N4	1990-2016	YYYY
AGENCY_CODE	The supervisory/regulatory agency of the HMDA reporting institution	C1	1990-1991: 1-5, 7, B, C, D, E 1992: 1-5, 7 1993-2010: 1-5, 7,8 2011-2016: 1-3, 5, 7-9	Agency Coding 1 -- Office of the Comptroller of the Currency (OCC) 2 -- Federal Reserve System (FRS) 3 -- Federal Deposit Insurance Corporation (FDIC) 4 -- Office of Thrift Supervision (OTS) 5 -- National Credit Union Administration (NCUA) 7 -- Department of Housing and Urban Development (HUD) 8 -- Private Mortgage Insurance Companies (PMIC) 9 -- Consumer Financial Protection Bureau (CFPB) Data submitted to state due to exemption, but agency is: B -- FRS C -- FDIC D --OTS E -- NCUA
RESPONDENT_ID	Within a given agency code, unique identifier for lending institution submitting data	C10	1990-2016	See corresponding row in the LAR table above for more information.
MSA_CODE	MSA/MD code	C10	1990-2016	Code for MSA/MD where respondent has one or more LAR record in this particular year

Table 5 – HMDA Views Available on RADAR

View Name	Confidential or Public	Cleaned or Raw	Ways to Obtain Data
Loan/Application Register			
chmda.view_lar_chmda	Confidential	Cleaned	RADAR query tool, Ad hoc query access*
chmda.view_lar_raw_chmda	Confidential	Raw	RADAR query tool, Ad hoc query access*
hmda.view_lar_hmda	Public	Cleaned	RADAR query tool, Ad hoc query access*
hmda.view_lar_raw_hmda	Public	Raw	RADAR query tool, Ad hoc query access*
Transmittal Sheet			
chmda.view_ts_chmda	Confidential	Cleaned	RADAR query tool, Ad hoc query access*
chmda.view_ts_raw_chmda	Confidential	Raw	RADAR query tool, Ad hoc query access*
hmda.view_ts_hmda	Public	Cleaned	RADAR query tool, Ad hoc query access*
hmda.view_ts_raw_hmda	Public	Raw	RADAR query tool, Ad hoc query access*
Reporter Panel			
chmda.view_panel_chmda	Public	Cleaned	Flat file (link on RADAR InfoCenter), Ad hoc query access*
chmda.view_panel_raw_chmda	Public	Raw	Flat file (link on RADAR InfoCenter), Ad hoc query access*
MSA Panel			
chmda.view_chmda_panel_msa	Public	Cleaned	Flat file (link on RADAR InfoCenter), Ad hoc query access*
chmda.view_chmda_panel_msa_raw	Public	Raw	Flat file (link on RADAR InfoCenter), Ad hoc query access*

*Requires ad hoc query access, provisioned separately via [JARVIS](#)

“Cleaned” version with null, invalid values, ‘Exempt’, and ‘NA’ values replaced with coded values, as described on p. 2 of this data dictionary. “Raw” version is in its original form.