

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	Total Mortgage Originations			Total Mortgage Originations		
		1997	2000	2005	2006	2007	2008
United States	--	3,937,343	4,755,132	7,342,866	6,620,876	4,631,859	3,096,184
All Metropolitan Areas Pooled	--	3,391,997	4,195,805	6,578,414	5,951,399	4,048,033	2,677,191
Top 100 Metropolitan Areas Pooled	--	2,667,644	3,362,025	5,301,400	4,766,331	3,162,015	2,066,524
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	566,553	672,606	931,219	828,316	578,487	387,059
Northeast	--	471,280	567,649	783,017	713,546	546,664	369,158
South	--	921,058	1,191,542	1,986,107	1,901,329	1,263,495	773,775
West	--	708,753	930,228	1,601,057	1,323,140	773,369	536,532
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	1,055,825	1,385,560	2,195,333	1,877,147	1,106,954	711,186
Weathering the Storm	--	560,435	713,770	1,045,363	1,061,643	801,966	540,673
Job Losses but Stable Home Prices	--	350,424	393,742	580,348	569,975	432,772	278,250
Stable Employment but Falling Home Prices	--	700,959	868,953	1,480,356	1,257,566	820,323	536,415
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	10,402	11,289	14,822	13,089	9,305	6,341
Albany-Schenectady-Troy, NY MSA	10580	8,566	10,960	16,080	14,997	11,774	8,425
Albuquerque, NM MSA	10740	12,806	12,534	27,902	28,284	18,150	10,180
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	9,321	11,416	19,106	18,740	13,424	8,614
Atlanta-Sandy Springs-Marietta, GA MSA	12060	86,511	107,703	191,098	190,823	115,961	64,987
Augusta-Richmond County, GA-SC MSA	12260	6,984	7,154	9,751	10,404	8,370	5,877
Austin-Round Rock, TX MSA	12420	23,189	38,410	50,965	58,268	44,860	27,869
Bakersfield, CA MSA	12540	7,633	10,786	26,404	22,435	11,041	8,719
Baltimore-Towson, MD MSA	12580	37,515	47,311	72,705	65,977	44,111	26,374
Baton Rouge, LA MSA	12940	9,086	9,760	16,139	18,034	14,147	9,492
Birmingham-Hoover, AL MSA	13820	16,371	17,646	26,011	25,814	20,525	13,094
Boise City-Nampa, ID MSA	14260	9,966	12,182	29,480	24,163	13,659	7,783
Boston-Cambridge-Quincy, MA-NH MSA	14460	60,910	68,440	94,834	79,259	59,460	44,468
Bradenton-Sarasota-Venice, FL MSA	14600	12,700	16,342	33,196	21,341	11,838	7,582
Bridgeport-Stamford-Norwalk, CT MSA	14860	14,000	15,958	20,525	17,907	13,938	7,922
Buffalo-Niagara Falls, NY MSA	15380	10,643	13,498	14,305	13,816	13,110	10,606
Charleston-North Charleston-Summerville, SC MSA	16700	10,261	11,503	23,546	21,998	15,205	9,320
Charlotte-Gastonia-Concord, NC-SC MSA	16740	27,695	33,647	56,626	64,503	50,845	27,483
Chattanooga, TN-GA MSA	16860	6,633	7,445	10,617	11,056	8,589	5,764
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	130,901	169,624	264,899	231,384	146,286	85,230
Cincinnati-Middletown, OH-KY-IN MSA	17140	33,650	37,128	48,708	44,088	33,368	23,293
Cleveland-Elyria-Mentor, OH MSA	17460	29,794	33,130	43,197	37,450	25,473	18,093
Colorado Springs, CO MSA	17820	11,134	14,638	24,741	21,319	13,725	9,559
Columbia, SC MSA	17900	9,836	10,055	16,904	17,146	15,051	9,624
Columbus, OH MSA	18140	27,923	32,145	42,547	38,789	28,884	20,754
Dallas-Fort Worth-Arlington, TX MSA	19100	83,615	120,833	179,853	183,155	131,760	86,524
Dayton, OH MSA	19380	12,847	14,430	17,345	15,611	12,293	8,159
Denver-Aurora-Broomfield, CO MSA	19740	52,282	70,109	88,608	79,801	57,531	42,086
Des Moines-West Des Moines, IA MSA	19780	9,131	9,389	15,796	15,045	12,296	8,037
Detroit-Warren-Livonia, MI MSA	19820	76,367	84,436	98,992	79,117	51,051	32,865
El Paso, TX MSA	21340	6,279	7,723	11,928	12,403	9,367	5,837

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	Total High-Cost Loans				All Other Loans -- Lower-Cost			
		2005	2006	2007	2008	2005	2006	2007	2008
United States	--	2,054,621	1,943,625	730,997	327,458	5,288,245	4,677,251	3,900,862	2,768,726
All Metropolitan Areas Pooled	--	1,866,667	1,767,616	621,089	250,028	4,711,747	4,183,783	3,426,944	2,427,163
Top 100 Metropolitan Areas Pooled	--	1,563,102	1,470,880	494,682	185,749	3,738,298	3,295,451	2,667,333	1,880,775
Top 100 Metropolitan Areas Stratified by Region									
Midwest	--	270,290	237,731	91,128	41,568	660,929	590,585	487,359	345,491
Northeast	--	183,810	184,401	69,077	26,285	599,207	529,145	477,587	342,873
South	--	580,547	587,309	210,311	79,311	1,405,560	1,314,020	1,053,184	694,464
West	--	528,455	461,439	124,166	38,585	1,072,602	861,701	649,203	497,947
Top 100 Metropolitan Areas Stratified by Double Trouble Typology									
Double Trouble	--	725,265	683,150	205,303	67,428	1,470,068	1,193,997	901,651	643,758
Weathering the Storm	--	283,229	272,738	117,807	59,349	762,134	788,905	684,159	481,324
Job Losses but Stable Home Prices	--	146,249	136,532	59,931	26,978	434,099	433,443	372,841	251,272
Stable Employment but Falling Home Prices	--	408,359	378,460	111,641	31,994	1,071,997	879,106	708,682	504,421
Top 100 Metropolitan Areas									
Akron, OH MSA	10420	3,991	3,561	1,338	811	10,831	9,528	7,967	5,530
Albany-Schenectady-Troy, NY MSA	10580	3,650	3,798	1,580	772	12,430	11,199	10,194	7,653
Albuquerque, NM MSA	10740	5,758	6,244	1,920	652	22,144	22,040	16,230	9,528
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	4,232	4,653	2,084	782	14,874	14,087	11,340	7,832
Atlanta-Sandy Springs-Marietta, GA MSA	12060	60,435	57,644	17,261	6,109	130,663	133,179	98,700	58,878
Augusta-Richmond County, GA-SC MSA	12260	1,701	1,733	1,057	550	8,050	8,671	7,313	5,327
Austin-Round Rock, TX MSA	12420	9,812	10,716	5,018	2,543	41,153	47,552	39,842	25,326
Bakersfield, CA MSA	12540	12,345	10,775	2,639	1,020	14,059	11,660	8,402	7,699
Baltimore-Towson, MD MSA	12580	19,273	19,595	6,407	1,986	53,432	46,382	37,704	24,388
Baton Rouge, LA MSA	12940	4,863	5,480	2,675	1,538	11,276	12,554	11,472	7,954
Birmingham-Hoover, AL MSA	13820	7,573	6,995	3,732	1,840	18,438	18,819	16,793	11,254
Boise City-Nampa, ID MSA	14260	7,146	5,703	1,566	429	22,334	18,460	12,093	7,354
Boston-Cambridge-Quincy, MA-NH MSA	14460	22,875	18,338	5,283	2,140	71,959	60,921	54,177	42,328
Bradenton-Sarasota-Venice, FL MSA	14600	7,199	6,274	1,704	536	25,997	15,067	10,134	7,046
Bridgeport-Stamford-Norwalk, CT MSA	14860	4,971	4,428	1,442	357	15,554	13,479	12,496	7,565
Buffalo-Niagara Falls, NY MSA	15380	2,347	2,706	1,684	1,116	11,958	11,110	11,426	9,490
Charleston-North Charleston-Summerville, SC MSA	16700	4,671	4,899	1,908	748	18,875	17,099	13,297	8,572
Charlotte-Gastonia-Concord, NC-SC MSA	16740	14,980	15,771	6,815	2,141	41,646	48,732	44,030	25,342
Chattanooga, TN-GA MSA	16860	2,846	2,566	1,262	690	7,771	8,490	7,327	5,074
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	89,407	77,701	25,749	8,570	175,492	153,683	120,537	76,660
Cincinnati-Middletown, OH-KY-IN MSA	17140	11,784	9,059	3,989	2,131	36,924	35,029	29,379	21,162
Cleveland-Elyria-Mentor, OH MSA	17460	12,291	10,891	3,854	1,880	30,906	26,559	21,619	16,213
Colorado Springs, CO MSA	17820	5,977	4,408	1,303	421	18,764	16,911	12,422	9,138
Columbia, SC MSA	17900	4,652	4,284	2,327	1,046	12,252	12,862	12,724	8,578
Columbus, OH MSA	18140	9,978	8,999	3,540	1,666	32,569	29,790	25,344	19,088
Dallas-Fort Worth-Arlington, TX MSA	19100	55,257	51,475	21,328	11,093	124,596	131,680	110,432	75,431
Dayton, OH MSA	19380	4,266	3,513	1,643	883	13,079	12,098	10,650	7,276
Denver-Aurora-Broomfield, CO MSA	19740	26,367	20,632	6,691	2,935	62,241	59,169	50,840	39,151
Des Moines-West Des Moines, IA MSA	19780	3,168	2,678	1,361	809	12,628	12,367	10,935	7,228
Detroit-Warren-Livonia, MI MSA	19820	37,883	33,298	14,323	6,436	61,109	45,819	36,728	26,429
El Paso, TX MSA	21340	3,800	4,376	1,995	769	8,128	8,027	7,372	5,068

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Investor Loans					
		1997	2000	2005	2006	2007	2008
United States	--	9.3	8.6	16.3	15.5	14.1	13.5
All Metropolitan Areas Pooled	--	8.4	7.7	15.5	14.7	13.1	12.5
Top 100 Metropolitan Areas Pooled	--	7.5	6.8	14.7	13.9	12.2	11.7
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	9.0	6.0	11.4	11.5	11.1	10.7
Northeast	--	6.0	5.9	10.4	9.4	8.7	8.8
South	--	7.4	7.3	17.0	16.7	14.1	12.7
West	--	7.4	7.2	15.8	13.6	12.3	12.9
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	8.4	7.3	15.9	14.8	13.1	13.1
Weathering the Storm	--	7.0	6.0	12.6	14.0	12.3	11.0
Job Losses but Stable Home Prices	--	7.3	7.0	12.9	14.1	12.9	12.1
Stable Employment but Falling Home Prices	--	6.7	6.4	15.0	12.3	10.4	10.3
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	7.0	7.9	11.4	10.7	9.8	7.8
Albany-Schenectady-Troy, NY MSA	10580	6.9	5.0	14.6	13.8	10.2	7.3
Albuquerque, NM MSA	10740	6.9	6.6	22.5	21.6	14.3	9.6
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	5.4	6.8	13.8	13.2	10.7	9.9
Atlanta-Sandy Springs-Marietta, GA MSA	12060	4.9	7.5	15.0	17.3	14.0	13.3
Augusta-Richmond County, GA-SC MSA	12260	6.4	6.4	13.6	13.6	13.8	11.9
Austin-Round Rock, TX MSA	12420	8.7	6.4	20.5	22.1	16.4	12.6
Bakersfield, CA MSA	12540	4.7	6.4	17.4	14.3	11.3	10.1
Baltimore-Towson, MD MSA	12580	4.4	5.1	14.3	13.2	10.8	9.3
Baton Rouge, LA MSA	12940	10.0	9.4	15.9	16.2	13.7	12.9
Birmingham-Hoover, AL MSA	13820	5.0	3.9	8.8	10.2	10.1	10.3
Boise City-Nampa, ID MSA	14260	7.3	7.1	27.6	26.8	17.2	12.5
Boston-Cambridge-Quincy, MA-NH MSA	14460	6.5	6.5	8.2	7.6	7.6	10.3
Bradenton-Sarasota-Venice, FL MSA	14600	21.5	21.2	39.8	31.3	29.3	30.4
Bridgeport-Stamford-Norwalk, CT MSA	14860	4.9	4.5	8.1	7.3	6.3	6.1
Buffalo-Niagara Falls, NY MSA	15380	6.6	3.4	9.5	10.1	9.1	6.8
Charleston-North Charleston-Summerville, SC MSA	16700	13.2	14.7	26.5	24.1	21.0	17.0
Charlotte-Gastonia-Concord, NC-SC MSA	16740	7.0	6.5	13.8	18.0	17.3	13.3
Chattanooga, TN-GA MSA	16860	8.4	8.2	13.1	15.0	15.0	17.2
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	7.2	5.1	11.1	10.7	10.6	12.0
Cincinnati-Middletown, OH-KY-IN MSA	17140	9.7	6.8	11.0	10.4	11.2	10.4
Cleveland-Elyria-Mentor, OH MSA	17460	5.9	6.6	11.9	12.9	10.5	7.8
Colorado Springs, CO MSA	17820	5.5	7.4	13.2	14.2	11.6	10.5
Columbia, SC MSA	17900	7.6	7.2	13.6	14.7	14.3	13.6
Columbus, OH MSA	18140	8.2	6.8	11.6	11.8	11.3	10.1
Dallas-Fort Worth-Arlington, TX MSA	19100	6.1	4.4	11.9	13.8	11.2	10.7
Dayton, OH MSA	19380	8.1	7.0	11.7	11.2	9.8	7.6
Denver-Aurora-Broomfield, CO MSA	19740	7.6	6.6	11.2	13.4	12.7	13.1
Des Moines-West Des Moines, IA MSA	19780	4.4	4.5	8.0	8.6	9.7	10.5
Detroit-Warren-Livonia, MI MSA	19820	19.6	4.4	11.3	12.0	11.1	8.4
El Paso, TX MSA	21340	8.3	5.7	13.1	16.7	11.1	10.0

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic African-American Borrowers					
		1997	2000	2005	2006	2007	2008
United States	--	7.0	7.3	8.7	9.7	7.9	6.6
All Metropolitan Areas Pooled	--	7.1	7.6	9.2	10.3	8.5	7.0
Top 100 Metropolitan Areas Pooled	--	7.6	8.1	10.1	11.3	9.3	7.6
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	7.2	7.8	10.2	11.0	8.4	6.5
Northeast	--	6.9	7.2	8.6	10.1	7.5	6.0
South	--	11.6	12.4	15.6	16.8	14.2	12.5
West	--	3.1	3.3	3.9	4.4	3.2	2.7
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	8.4	8.5	11.0	12.9	11.2	8.9
Weathering the Storm	--	6.4	7.2	9.4	9.6	7.6	6.7
Job Losses but Stable Home Prices	--	9.5	11.1	13.1	13.2	11.1	9.5
Stable Employment but Falling Home Prices	--	6.3	6.8	8.0	9.3	7.4	6.0
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	4.7	5.8	8.1	8.9	6.0	5.4
Albany-Schenectady-Troy, NY MSA	10580	3.0	3.0	3.1	4.4	3.3	2.6
Albuquerque, NM MSA	10740	1.3	1.5	1.7	1.8	1.4	1.3
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	1.6	2.0	4.4	4.8	4.0	3.2
Atlanta-Sandy Springs-Marietta, GA MSA	12060	18.4	21.0	32.7	33.1	28.5	27.7
Augusta-Richmond County, GA-SC MSA	12260	22.7	22.6	20.3	21.1	20.3	20.1
Austin-Round Rock, TX MSA	12420	4.4	3.6	3.9	3.8	3.2	3.0
Bakersfield, CA MSA	12540	2.7	3.3	3.2	3.5	3.3	2.5
Baltimore-Towson, MD MSA	12580	19.5	17.7	20.3	24.9	21.1	18.9
Baton Rouge, LA MSA	12940	17.1	19.2	22.1	24.5	20.4	18.6
Birmingham-Hoover, AL MSA	13820	12.3	15.4	20.1	20.1	18.1	17.6
Boise City-Nampa, ID MSA	14260	0.2	0.2	0.3	0.3	0.2	0.5
Boston-Cambridge-Quincy, MA-NH MSA	14460	3.1	3.1	6.5	7.0	4.5	3.9
Bradenton-Sarasota-Venice, FL MSA	14600	2.4	2.3	2.3	4.2	4.6	3.1
Bridgeport-Stamford-Norwalk, CT MSA	14860	5.0	6.2	8.1	8.9	6.5	5.6
Buffalo-Niagara Falls, NY MSA	15380	5.8	5.9	4.2	4.8	4.7	3.8
Charleston-North Charleston-Summerville, SC MSA	16700	16.0	14.2	10.2	11.3	10.7	10.4
Charlotte-Gastonia-Concord, NC-SC MSA	16740	11.0	14.6	18.9	16.2	15.1	14.6
Chattanooga, TN-GA MSA	16860	6.9	8.9	7.4	8.1	7.1	5.6
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	9.6	8.9	11.7	13.0	10.6	8.8
Cincinnati-Middletown, OH-KY-IN MSA	17140	5.0	6.9	6.9	7.3	5.8	4.8
Cleveland-Elyria-Mentor, OH MSA	17460	10.4	10.9	13.3	14.4	11.4	10.4
Colorado Springs, CO MSA	17820	3.4	2.8	3.8	3.7	3.2	2.9
Columbia, SC MSA	17900	19.0	20.5	23.8	24.0	21.1	19.7
Columbus, OH MSA	18140	6.8	8.6	9.6	10.0	8.2	7.1
Dallas-Fort Worth-Arlington, TX MSA	19100	6.2	7.7	12.3	12.4	9.5	8.0
Dayton, OH MSA	19380	7.1	9.8	8.7	8.6	7.5	6.2
Denver-Aurora-Broomfield, CO MSA	19740	2.8	3.0	4.1	3.6	2.5	2.6
Des Moines-West Des Moines, IA MSA	19780	1.5	1.3	1.6	1.9	1.3	1.5
Detroit-Warren-Livonia, MI MSA	19820	10.2	10.9	18.1	20.5	16.0	10.9
El Paso, TX MSA	21340	2.1	1.5	3.2	2.7	2.8	3.3

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic White Borrowers					
		1997	2000	2005	2006	2007	2008
United States	--	79.4	75.7	68.2	66.4	72.7	75.4
All Metropolitan Areas Pooled	--	78.4	74.4	66.1	64.2	70.7	73.8
Top 100 Metropolitan Areas Pooled	--	76.3	72.1	63.0	60.7	67.6	71.0
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	84.5	81.6	76.2	75.6	80.2	83.5
Northeast	--	81.6	78.7	70.8	68.6	73.5	77.0
South	--	74.1	69.1	59.9	57.2	63.3	68.0
West	--	69.0	64.8	54.1	51.3	60.2	61.6
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	71.1	67.6	55.4	51.8	60.3	64.6
Weathering the Storm	--	79.9	75.0	70.7	69.6	72.5	75.0
Job Losses but Stable Home Prices	--	84.8	81.9	77.9	77.0	79.8	82.0
Stable Employment but Falling Home Prices	--	76.7	72.4	62.3	58.9	66.1	69.5
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	91.9	89.7	87.8	86.7	89.3	89.5
Albany-Schenectady-Troy, NY MSA	10580	92.7	91.3	88.3	87.0	88.6	89.4
Albuquerque, NM MSA	10740	61.3	56.1	58.2	53.6	54.3	56.7
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	91.0	85.9	77.2	74.2	78.3	83.0
Atlanta-Sandy Springs-Marietta, GA MSA	12060	73.6	67.0	54.3	52.5	57.4	59.0
Augusta-Richmond County, GA-SC MSA	12260	73.0	71.8	72.5	71.6	71.9	72.3
Austin-Round Rock, TX MSA	12420	75.1	73.2	72.0	72.1	71.8	72.8
Bakersfield, CA MSA	12540	60.0	55.6	38.9	33.0	44.2	54.8
Baltimore-Towson, MD MSA	12580	73.9	74.5	65.1	60.2	66.1	70.2
Baton Rouge, LA MSA	12940	79.3	76.3	72.9	70.1	73.9	76.8
Birmingham-Hoover, AL MSA	13820	85.5	81.0	75.5	75.1	77.4	78.4
Boise City-Nampa, ID MSA	14260	91.3	89.9	89.4	87.8	88.6	90.0
Boston-Cambridge-Quincy, MA-NH MSA	14460	87.6	84.6	75.8	76.2	80.7	79.3
Bradenton-Sarasota-Venice, FL MSA	14600	91.4	90.5	82.8	74.4	80.1	86.2
Bridgeport-Stamford-Norwalk, CT MSA	14860	84.8	79.0	67.8	64.6	73.9	76.6
Buffalo-Niagara Falls, NY MSA	15380	90.3	90.0	90.8	90.3	89.9	90.9
Charleston-North Charleston-Summerville, SC MSA	16700	80.7	81.3	83.8	82.4	83.0	83.1
Charlotte-Gastonia-Concord, NC-SC MSA	16740	83.1	76.9	70.7	71.4	72.5	74.5
Chattanooga, TN-GA MSA	16860	90.8	87.7	87.8	86.7	88.0	89.5
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	72.5	69.8	61.2	60.5	67.2	71.7
Cincinnati-Middletown, OH-KY-IN MSA	17140	92.1	89.1	87.9	87.3	89.4	90.0
Cleveland-Elyria-Mentor, OH MSA	17460	84.0	82.4	80.6	79.3	81.8	83.4
Colorado Springs, CO MSA	17820	84.1	82.5	80.3	80.4	82.0	82.9
Columbia, SC MSA	17900	77.5	75.2	70.8	70.3	72.9	74.3
Columbus, OH MSA	18140	88.7	85.3	82.9	82.7	85.0	85.8
Dallas-Fort Worth-Arlington, TX MSA	19100	77.8	70.2	64.3	63.1	66.6	69.0
Dayton, OH MSA	19380	89.6	85.3	86.2	86.6	87.6	88.6
Denver-Aurora-Broomfield, CO MSA	19740	81.2	76.1	75.3	77.0	80.0	79.8
Des Moines-West Des Moines, IA MSA	19780	92.9	91.9	90.7	90.9	91.4	91.4
Detroit-Warren-Livonia, MI MSA	19820	84.6	82.3	74.7	72.4	77.2	82.1
El Paso, TX MSA	21340	22.9	19.9	22.4	20.0	21.9	23.4

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic Asian or Pacific Islander Borrowers					
		1997	2000	2005	2006	2007	2008
United States	--	3.2	4.0	5.7	5.2	5.2	5.4
All Metropolitan Areas Pooled	--	3.5	4.4	6.2	5.6	5.7	6.0
Top 100 Metropolitan Areas Pooled	--	4.2	5.1	7.0	6.4	6.7	7.2
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	2.2	2.8	3.8	3.7	3.5	3.5
Northeast	--	3.8	4.6	7.2	6.7	7.8	8.2
South	--	2.3	3.3	4.8	4.3	4.5	4.7
West	--	8.4	9.4	11.7	11.1	12.0	12.8
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	4.9	5.9	7.9	7.1	7.7	8.9
Weathering the Storm	--	2.3	3.1	3.7	3.9	4.1	4.1
Job Losses but Stable Home Prices	--	1.2	1.4	2.3	2.3	2.3	2.1
Stable Employment but Falling Home Prices	--	6.0	7.3	10.0	9.4	10.4	10.7
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	1.2	1.3	1.7	1.8	1.8	2.4
Albany-Schenectady-Troy, NY MSA	10580	1.0	1.7	4.3	4.4	4.1	3.9
Albuquerque, NM MSA	10740	1.2	1.3	2.8	3.4	2.7	1.9
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	1.0	1.9	3.3	2.8	2.5	3.0
Atlanta-Sandy Springs-Marietta, GA MSA	12060	2.9	3.8	4.7	5.2	5.4	5.6
Augusta-Richmond County, GA-SC MSA	12260	1.1	1.1	2.2	2.0	2.3	2.4
Austin-Round Rock, TX MSA	12420	2.7	4.3	4.6	5.2	5.1	5.4
Bakersfield, CA MSA	12540	2.7	2.6	5.4	4.8	5.4	4.4
Baltimore-Towson, MD MSA	12580	1.9	2.9	6.6	5.7	5.4	4.8
Baton Rouge, LA MSA	12940	1.3	1.2	1.6	2.0	2.1	1.8
Birmingham-Hoover, AL MSA	13820	0.5	0.7	1.3	1.4	1.5	1.3
Boise City-Nampa, ID MSA	14260	1.0	1.2	1.7	1.9	1.2	1.3
Boston-Cambridge-Quincy, MA-NH MSA	14460	3.8	4.6	5.7	5.5	6.5	8.1
Bradenton-Sarasota-Venice, FL MSA	14600	0.7	0.7	2.0	2.2	1.7	1.4
Bridgeport-Stamford-Norwalk, CT MSA	14860	2.4	2.8	4.5	5.3	5.4	5.8
Buffalo-Niagara Falls, NY MSA	15380	0.9	0.9	1.7	2.0	1.9	1.7
Charleston-North Charleston-Summerville, SC MSA	16700	0.8	0.9	1.7	1.5	1.7	1.2
Charlotte-Gastonia-Concord, NC-SC MSA	16740	2.0	2.2	2.6	2.8	3.4	3.2
Chattanooga, TN-GA MSA	16860	0.7	0.7	1.4	1.4	1.3	1.2
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	4.0	5.2	6.1	5.9	6.4	6.4
Cincinnati-Middletown, OH-KY-IN MSA	17140	0.9	1.2	2.0	2.1	1.9	2.0
Cleveland-Elyria-Mentor, OH MSA	17460	1.1	1.3	1.8	1.7	2.1	1.9
Colorado Springs, CO MSA	17820	1.7	2.0	2.2	2.4	2.2	2.0
Columbia, SC MSA	17900	0.8	1.0	1.3	1.4	1.7	1.6
Columbus, OH MSA	18140	1.8	2.0	3.1	2.9	2.7	3.0
Dallas-Fort Worth-Arlington, TX MSA	19100	3.4	4.8	4.8	5.1	5.8	6.2
Dayton, OH MSA	19380	0.9	1.3	1.7	1.6	1.5	1.5
Denver-Aurora-Broomfield, CO MSA	19740	2.3	3.0	3.2	3.3	3.3	3.1
Des Moines-West Des Moines, IA MSA	19780	1.8	1.6	2.2	2.3	2.3	2.5
Detroit-Warren-Livonia, MI MSA	19820	2.1	2.6	3.1	2.7	2.9	3.3
El Paso, TX MSA	21340	0.7	0.6	1.6	1.9	1.4	1.2

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Hispanic Borrowers					
		1997	2000	2005	2006	2007	2008
United States	--	6.5	8.4	14.4	15.7	10.8	8.7
All Metropolitan Areas Pooled	--	7.0	9.0	15.4	16.8	11.7	9.3
Top 100 Metropolitan Areas Pooled	--	7.7	9.8	16.8	18.5	12.9	10.2
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	3.4	4.4	7.5	7.3	5.3	3.9
Northeast	--	4.3	5.7	10.9	12.2	8.4	5.9
South	--	8.2	10.7	16.9	18.8	14.7	11.0
West	--	12.9	15.3	25.8	29.0	19.4	16.8
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	11.1	12.9	22.7	25.2	17.6	13.5
Weathering the Storm	--	7.4	9.9	12.8	13.4	12.2	10.4
Job Losses but Stable Home Prices	--	1.9	2.6	4.4	5.0	4.4	3.7
Stable Employment but Falling Home Prices	--	6.0	8.2	16.2	18.9	11.9	9.0
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	0.2	0.5	0.9	0.9	0.9	0.9
Albany-Schenectady-Troy, NY MSA	10580	0.8	1.1	1.9	1.9	1.7	1.6
Albuquerque, NM MSA	10740	26.0	30.1	29.9	33.4	33.0	30.5
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	3.7	7.1	12.5	15.7	12.8	8.4
Atlanta-Sandy Springs-Marietta, GA MSA	12060	2.3	4.5	6.4	7.1	6.5	5.2
Augusta-Richmond County, GA-SC MSA	12260	1.2	1.6	2.3	2.8	2.8	2.9
Austin-Round Rock, TX MSA	12420	12.1	12.4	14.5	14.0	14.3	12.8
Bakersfield, CA MSA	12540	29.2	31.1	48.9	55.8	43.0	33.1
Baltimore-Towson, MD MSA	12580	0.8	1.4	5.1	6.4	4.2	2.4
Baton Rouge, LA MSA	12940	0.6	1.1	1.7	1.9	1.8	1.3
Birmingham-Hoover, AL MSA	13820	0.6	1.1	1.9	2.0	1.7	1.4
Boise City-Nampa, ID MSA	14260	3.5	4.3	5.3	6.7	6.3	4.9
Boston-Cambridge-Quincy, MA-NH MSA	14460	2.4	3.8	9.5	8.8	5.2	5.5
Bradenton-Sarasota-Venice, FL MSA	14600	3.1	4.1	10.7	16.9	11.2	6.3
Bridgeport-Stamford-Norwalk, CT MSA	14860	4.1	7.7	16.6	18.5	10.8	7.9
Buffalo-Niagara Falls, NY MSA	15380	0.8	1.2	1.5	1.4	1.6	1.6
Charleston-North Charleston-Summerville, SC MSA	16700	0.5	0.8	2.7	2.8	2.5	2.8
Charlotte-Gastonia-Concord, NC-SC MSA	16740	1.5	3.0	5.7	7.3	6.9	5.2
Chattanooga, TN-GA MSA	16860	0.4	0.8	1.8	1.9	1.6	1.9
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	10.6	11.9	18.5	17.9	12.9	9.8
Cincinnati-Middletown, OH-KY-IN MSA	17140	0.3	0.6	1.2	1.4	1.2	1.3
Cleveland-Elyria-Mentor, OH MSA	17460	2.1	2.3	2.4	2.7	2.6	2.3
Colorado Springs, CO MSA	17820	4.0	5.0	7.8	7.5	6.4	5.7
Columbia, SC MSA	17900	0.7	1.1	2.4	2.4	2.8	2.6
Columbus, OH MSA	18140	0.4	0.6	1.9	2.0	1.8	1.5
Dallas-Fort Worth-Arlington, TX MSA	19100	8.2	11.7	15.1	15.7	14.2	12.6
Dayton, OH MSA	19380	0.3	0.5	0.9	1.2	1.2	1.1
Denver-Aurora-Broomfield, CO MSA	19740	8.4	12.2	13.5	12.3	10.3	10.5
Des Moines-West Des Moines, IA MSA	19780	1.2	2.0	3.2	2.9	2.8	2.6
Detroit-Warren-Livonia, MI MSA	19820	0.7	1.2	2.4	2.7	2.2	1.9
El Paso, TX MSA	21340	65.5	70.5	67.8	70.0	68.0	65.7

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Other Minority Borrowers					
		1997	2000	2005	2006	2007	2008
United States	--	3.9	4.6	3.1	3.1	3.3	3.9
All Metropolitan Areas Pooled	--	4.0	4.7	3.1	3.1	3.4	3.8
Top 100 Metropolitan Areas Pooled	--	4.3	4.9	3.1	3.1	3.5	4.0
Top 100 Metropolitan Areas Stratified by Region							
Midwest	--	2.7	3.4	2.3	2.4	2.5	2.6
Northeast	--	3.4	3.9	2.5	2.5	2.8	3.0
South	--	3.8	4.5	2.8	2.9	3.3	3.8
West	--	6.6	7.2	4.4	4.3	5.2	6.1
Top 100 Metropolitan Areas Stratified by Double Trouble Typology							
Double Trouble	--	4.5	5.2	3.0	2.9	3.4	4.1
Weathering the Storm	--	4.0	4.7	3.3	3.5	3.6	3.9
Job Losses but Stable Home Prices	--	2.5	3.1	2.4	2.5	2.4	2.6
Stable Employment but Falling Home Prices	--	5.0	5.4	3.6	3.6	4.2	4.7
Top 100 Metropolitan Areas							
Akron, OH MSA	10420	2.0	2.8	1.5	1.7	2.0	1.9
Albany-Schenectady-Troy, NY MSA	10580	2.5	3.0	2.3	2.3	2.3	2.4
Albuquerque, NM MSA	10740	10.3	11.1	7.4	7.9	8.6	9.6
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	2.8	3.2	2.6	2.4	2.4	2.4
Atlanta-Sandy Springs-Marietta, GA MSA	12060	2.7	3.6	1.9	2.1	2.2	2.4
Augusta-Richmond County, GA-SC MSA	12260	2.1	2.8	2.7	2.5	2.7	2.3
Austin-Round Rock, TX MSA	12420	5.8	6.4	5.1	4.9	5.6	6.0
Bakersfield, CA MSA	12540	5.4	7.4	3.6	2.9	4.1	5.2
Baltimore-Towson, MD MSA	12580	3.9	3.6	2.8	2.9	3.2	3.7
Baton Rouge, LA MSA	12940	1.7	2.2	1.6	1.5	1.8	1.6
Birmingham-Hoover, AL MSA	13820	1.0	1.7	1.1	1.4	1.3	1.4
Boise City-Nampa, ID MSA	14260	3.9	4.4	3.3	3.3	3.6	3.4
Boston-Cambridge-Quincy, MA-NH MSA	14460	3.2	3.9	2.5	2.5	3.1	3.2
Bradenton-Sarasota-Venice, FL MSA	14600	2.4	2.4	2.2	2.4	2.5	3.1
Bridgeport-Stamford-Norwalk, CT MSA	14860	3.7	4.3	2.9	2.6	3.3	4.1
Buffalo-Niagara Falls, NY MSA	15380	2.2	2.0	1.8	1.5	1.9	2.0
Charleston-North Charleston-Summerville, SC MSA	16700	2.0	2.8	1.6	2.0	2.2	2.4
Charlotte-Gastonia-Concord, NC-SC MSA	16740	2.5	3.3	2.1	2.4	2.2	2.5
Chattanooga, TN-GA MSA	16860	1.1	2.0	1.6	1.9	2.0	1.9
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	3.4	4.3	2.4	2.7	2.9	3.2
Cincinnati-Middletown, OH-KY-IN MSA	17140	1.6	2.2	1.9	1.9	1.8	1.9
Cleveland-Elyria-Mentor, OH MSA	17460	2.4	3.0	1.9	1.9	2.1	2.0
Colorado Springs, CO MSA	17820	6.8	7.7	5.9	6.0	6.3	6.5
Columbia, SC MSA	17900	1.9	2.2	1.7	2.0	1.5	1.8
Columbus, OH MSA	18140	2.3	3.5	2.4	2.4	2.2	2.5
Dallas-Fort Worth-Arlington, TX MSA	19100	4.4	5.5	3.4	3.6	3.8	4.2
Dayton, OH MSA	19380	2.0	3.1	2.4	2.0	2.1	2.6
Denver-Aurora-Broomfield, CO MSA	19740	5.2	5.8	4.0	3.8	4.0	4.0
Des Moines-West Des Moines, IA MSA	19780	2.6	3.3	2.2	2.0	2.0	2.0
Detroit-Warren-Livonia, MI MSA	19820	2.3	3.0	1.7	1.8	1.7	1.7
El Paso, TX MSA	21340	8.8	7.4	5.0	5.3	5.9	6.4

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% High-Cost Loans to Non-Hispanic African-American Borrowers				% High-Cost Loans to Non-Hispanic White Borrowers			
		2005	2006	2007	2008	2005	2006	2007	2008
United States	--	55.1	53.8	35.1	22.4	18.2	18.6	12.4	9.4
All Metropolitan Areas Pooled	--	55.0	53.7	34.3	18.6	17.2	17.3	10.8	7.2
Top 100 Metropolitan Areas Pooled	--	55.2	53.9	34.4	17.8	16.8	16.7	10.1	6.1
Top 100 Metropolitan Areas Stratified by Region									
Midwest	--	64.0	63.5	45.2	25.1	17.2	17.2	11.0	7.5
Northeast	--	48.1	50.4	31.5	12.7	13.3	13.9	8.0	4.2
South	--	54.7	52.0	32.5	18.7	17.2	17.4	10.9	7.7
West	--	51.1	51.1	28.2	9.3	18.5	17.4	9.7	4.2
Top 100 Metropolitan Areas Stratified by Double Trouble Typology									
Double Trouble	--	55.9	55.1	36.4	19.0	17.1	17.8	10.8	5.8
Weathering the Storm	--	59.1	56.6	35.6	21.1	17.9	17.1	10.9	8.0
Job Losses but Stable Home Prices	--	60.2	56.7	37.3	21.1	17.4	16.8	10.9	8.0
Stable Employment but Falling Home Prices	--	47.5	47.4	27.2	11.0	15.1	14.7	7.9	3.5
Top 100 Metropolitan Areas									
Akron, OH MSA	10420	48.5	57.3	34.1	12.5	18.0	18.9	10.9	8.9
Albany-Schenectady-Troy, NY MSA	10580	42.8	44.8	19.4	10.3	15.9	16.6	9.7	6.2
Albuquerque, NM MSA	10740	30.9	28.9	11.1	11.4	13.6	13.1	7.8	4.1
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	41.5	44.4	30.6	5.0	14.3	14.3	10.2	5.5
Atlanta-Sandy Springs-Marietta, GA MSA	12060	52.7	46.2	29.0	17.4	13.9	12.7	7.6	5.5
Augusta-Richmond County, GA-SC MSA	12260	42.0	41.1	25.3	22.0	13.7	13.3	11.0	12.1
Austin-Round Rock, TX MSA	12420	43.4	43.7	28.5	21.4	12.7	12.8	8.4	6.8
Bakersfield, CA MSA	12540	61.8	57.1	30.8	6.1	25.7	25.2	14.7	5.7
Baltimore-Towson, MD MSA	12580	46.6	46.0	26.4	15.6	13.3	13.1	7.5	4.1
Baton Rouge, LA MSA	12940	58.4	53.7	42.0	38.2	21.0	20.0	14.5	18.7
Birmingham-Hoover, AL MSA	13820	59.7	55.6	40.3	25.5	18.8	17.7	14.3	12.7
Boise City-Nampa, ID MSA	14260	39.0	12.9	23.5	7.1	17.1	14.4	8.8	3.5
Boston-Cambridge-Quincy, MA-NH MSA	14460	55.7	52.3	24.6	7.1	13.3	12.9	6.1	2.9
Bradenton-Sarasota-Venice, FL MSA	14600	39.5	45.5	17.7	11.1	15.5	20.2	11.9	4.2
Bridgeport-Stamford-Norwalk, CT MSA	14860	48.4	47.2	27.7	10.4	10.5	9.8	5.3	1.9
Buffalo-Niagara Falls, NY MSA	15380	41.6	38.1	24.7	12.1	12.7	15.0	10.2	5.5
Charleston-North Charleston-Summerville, SC MSA	16700	52.9	45.2	30.7	20.4	13.7	14.5	9.2	7.3
Charlotte-Gastonia-Concord, NC-SC MSA	16740	49.9	43.8	24.4	12.3	14.7	13.4	8.0	4.4
Chattanooga, TN-GA MSA	16860	60.8	52.2	28.7	6.3	25.8	23.1	15.5	15.2
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	64.8	63.3	44.0	27.9	15.9	16.7	10.1	5.6
Cincinnati-Middletown, OH-KY-IN MSA	17140	53.5	51.9	32.0	16.4	17.1	16.3	11.0	6.9
Cleveland-Elyria-Mentor, OH MSA	17460	58.9	64.7	42.8	19.2	15.2	14.9	9.0	5.4
Colorado Springs, CO MSA	17820	54.4	48.1	21.4	6.3	19.3	15.2	8.1	3.4
Columbia, SC MSA	17900	55.7	50.1	33.8	20.9	18.2	16.6	12.6	9.1
Columbus, OH MSA	18140	49.2	50.4	33.3	16.6	15.8	16.0	9.6	5.5
Dallas-Fort Worth-Arlington, TX MSA	19100	66.7	62.8	38.6	22.2	20.6	19.9	12.3	7.9
Dayton, OH MSA	19380	59.8	59.9	42.1	19.5	17.9	18.4	11.2	7.1
Denver-Aurora-Broomfield, CO MSA	19740	57.1	54.3	29.0	6.6	17.8	14.2	7.1	3.0
Des Moines-West Des Moines, IA MSA	19780	45.8	47.5	23.9	14.3	16.2	14.5	10.1	7.4
Detroit-Warren-Livonia, MI MSA	19820	72.4	74.0	59.4	36.4	23.3	25.6	19.6	13.9
El Paso, TX MSA	21340	36.1	41.3	26.8	22.9	20.7	23.3	12.8	11.2

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% High-Cost Loans to Hispanic Borrowers			
		2005	2006	2007	2008
United States	--	47.4	47.4	30.2	19.3
All Metropolitan Areas Pooled	--	47.5	47.5	30.1	17.6
Top 100 Metropolitan Areas Pooled	--	47.8	47.8	30.1	17.2
Top 100 Metropolitan Areas Stratified by Region					
Midwest	--	46.8	45.4	30.4	17.9
Northeast	--	43.7	44.5	25.4	9.7
South	--	45.4	47.8	32.6	22.5
West	--	51.1	49.1	28.5	13.7
Top 100 Metropolitan Areas Stratified by Double Trouble Typology					
Double Trouble	--	48.3	49.0	31.0	14.4
Weathering the Storm	--	49.2	46.7	31.8	27.3
Job Losses but Stable Home Prices	--	36.8	35.8	23.5	15.9
Stable Employment but Falling Home Prices	--	47.4	47.7	28.1	11.4
Top 100 Metropolitan Areas					
Akron, OH MSA	10420	38.4	31.0	18.5	11.1
Albany-Schenectady-Troy, NY MSA	10580	31.0	34.4	20.5	21.5
Albuquerque, NM MSA	10740	27.3	23.3	14.3	10.8
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	38.7	44.1	33.0	15.5
Atlanta-Sandy Springs-Marietta, GA MSA	12060	36.5	35.2	22.2	23.5
Augusta-Richmond County, GA-SC MSA	12260	25.5	24.3	15.9	11.7
Austin-Round Rock, TX MSA	12420	37.9	36.1	25.3	22.6
Bakersfield, CA MSA	12540	54.7	48.6	28.3	14.9
Baltimore-Towson, MD MSA	12580	38.9	43.7	26.0	10.9
Baton Rouge, LA MSA	12940	32.0	35.9	24.2	30.4
Birmingham-Hoover, AL MSA	13820	46.4	50.7	42.4	41.2
Boise City-Nampa, ID MSA	14260	41.5	32.6	26.5	25.4
Boston-Cambridge-Quincy, MA-NH MSA	14460	55.8	52.7	22.4	7.7
Bradenton-Sarasota-Venice, FL MSA	14600	48.3	51.4	30.5	7.8
Bridgeport-Stamford-Norwalk, CT MSA	14860	45.7	46.9	28.4	7.4
Buffalo-Niagara Falls, NY MSA	15380	26.6	36.6	15.5	8.1
Charleston-North Charleston-Summerville, SC MSA	16700	39.0	27.1	34.3	14.8
Charlotte-Gastonia-Concord, NC-SC MSA	16740	41.0	35.8	23.9	16.8
Chattanooga, TN-GA MSA	16860	43.1	42.5	18.8	18.9
Chicago-Naperville-Joliet, IL-IN-WI MSA	16980	49.1	46.0	31.5	16.9
Cincinnati-Middletown, OH-KY-IN MSA	17140	25.6	31.4	21.6	12.9
Cleveland-Elyria-Mentor, OH MSA	17460	31.1	37.8	24.2	11.8
Colorado Springs, CO MSA	17820	46.4	40.0	17.5	8.1
Columbia, SC MSA	17900	37.9	28.6	27.5	30.2
Columbus, OH MSA	18140	38.9	45.5	32.0	19.6
Dallas-Fort Worth-Arlington, TX MSA	19100	52.1	49.4	34.5	30.9
Dayton, OH MSA	19380	30.3	27.4	14.5	13.8
Denver-Aurora-Broomfield, CO MSA	19740	53.5	48.6	28.8	27.0
Des Moines-West Des Moines, IA MSA	19780	33.7	32.0	17.0	22.9
Detroit-Warren-Livonia, MI MSA	19820	47.3	58.8	41.6	28.7
El Paso, TX MSA	21340	39.9	43.3	29.0	19.9

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	Total Mortgage Originations			Total Mortgage Originations		
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	7,343	9,909	21,212	17,694	9,771	7,305
Grand Rapids-Wyoming, MI MSA	24340	11,255	13,057	15,756	14,144	10,299	7,095
Greensboro-High Point, NC MSA	24660	10,643	11,206	14,942	15,322	12,140	8,238
Greenville-Mauldin-Easley, SC MSA	24860	9,467	9,982	13,043	14,220	12,505	8,016
Harrisburg-Carlisle, PA MSA	25420	6,748	7,297	11,337	11,344	8,937	6,595
Hartford-West Hartford-East Hartford, CT MSA	25540	14,273	18,911	25,881	23,322	17,819	11,748
Honolulu, HI MSA	26180	5,528	8,474	18,426	15,897	10,987	7,255
Houston-Sugar Land-Baytown, TX MSA	26420	65,533	92,434	150,359	165,766	117,714	74,345
Indianapolis-Carmel, IN MSA	26900	26,861	32,244	44,637	45,000	32,788	22,851
Jackson, MS MSA	27140	7,919	7,668	10,409	10,273	7,419	4,862
Jacksonville, FL MSA	27260	20,272	23,256	51,472	45,652	25,913	15,067
Kansas City, MO-KS MSA	28140	30,079	37,178	55,110	51,508	38,273	26,738
Knoxville, TN MSA	28940	10,253	11,731	17,172	17,492	13,869	8,929
Lakeland-Winter Haven, FL MSA	29460	7,276	9,131	23,083	21,233	9,802	5,565
Lancaster, PA MSA	29540	5,908	6,677	8,995	8,605	7,442	5,103
Lansing-East Lansing, MI MSA	29620	6,433	7,525	8,869	8,077	5,250	3,711
Las Vegas-Paradise, NV MSA	29820	31,081	40,905	115,517	91,981	40,518	30,812
Little Rock-North Little Rock-Conway, AR MSA	30780	9,328	10,675	14,187	14,541	12,372	9,581
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	141,383	181,853	236,499	197,219	113,581	74,576
LouisvilleJefferson County, KY-IN MSA	31140	18,821	20,444	25,919	24,110	20,416	14,107
Madison, WI MSA	31540	7,261	8,625	13,374	11,645	9,643	6,544
McAllen-Edinburg-Mission, TX MSA	32580	3,608	4,386	7,865	8,534	6,468	3,907
Memphis, TN-MS-AR MSA	32820	20,030	22,610	32,965	33,184	23,701	13,561
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	88,168	117,125	218,520	187,011	90,099	40,812
Milwaukee-Waukesha-West Allis, WI MSA	33340	20,131	21,977	32,203	28,717	20,702	13,558
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	51,418	67,647	91,743	76,874	49,208	38,535
Modesto, CA MSA	33700	4,446	9,155	19,261	12,635	5,611	7,497
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	24,884	28,169	46,935	48,672	38,485	23,440
New Haven-Milford, CT MSA	35300	9,929	12,763	18,454	16,523	11,513	7,374
New Orleans-Metairie-Kenner, LA MSA	35380	14,517	15,739	22,381	23,117	15,294	9,770
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	167,197	194,996	279,435	257,769	191,779	120,647
Oklahoma City, OK MSA	36420	16,306	19,785	28,195	28,878	23,028	18,156
Omaha-Council Bluffs, NE-IA MSA	36540	10,947	12,910	18,765	19,232	15,907	12,154
Orlando-Kissimmee, FL MSA	36740	30,002	43,998	94,186	86,787	45,108	20,872
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	11,380	17,245	19,333	13,937	9,203	7,337
Palm Bay-Melbourne-Titusville, FL MSA	37340	8,636	11,805	20,159	16,172	9,340	5,953
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	67,841	87,944	120,117	110,912	86,828	59,206
Phoenix-Mesa-Scottsdale, AZ MSA	38060	70,795	90,126	224,653	173,108	92,305	59,110
Pittsburgh, PA MSA	38300	24,444	29,588	33,538	34,636	30,295	22,280
Portland-South Portland-Biddeford, ME MSA	38860	6,836	9,014	12,165	10,215	7,466	5,200
Portland-Vancouver-Beaverton, OR-WA MSA	38900	37,400	38,575	75,364	62,969	44,064	23,656
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	6,331	9,395	12,207	10,820	7,914	4,731

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	Total High-Cost Loans				All Other Loans -- Lower-Cost			
		2005	2006	2007	2008	2005	2006	2007	2008
Fresno, CA MSA	23420	8,802	7,712	2,027	652	12,410	9,982	7,744	6,653
Grand Rapids-Wyoming, MI MSA	24340	4,318	3,853	1,455	967	11,438	10,291	8,844	6,128
Greensboro-High Point, NC MSA	24660	3,788	3,605	1,469	618	11,154	11,717	10,671	7,620
Greenville-Mauldin-Easley, SC MSA	24860	2,901	3,131	1,551	796	10,142	11,089	10,954	7,220
Harrisburg-Carlisle, PA MSA	25420	1,984	1,969	982	539	9,353	9,375	7,955	6,056
Hartford-West Hartford-East Hartford, CT MSA	25540	6,118	5,234	1,920	657	19,763	18,088	15,899	11,091
Honolulu, HI MSA	26180	4,193	4,015	869	166	14,233	11,882	10,118	7,089
Houston-Sugar Land-Baytown, TX MSA	26420	53,940	53,317	22,162	10,953	96,419	112,449	95,552	63,392
Indianapolis-Carmel, IN MSA	26900	12,250	12,765	5,168	2,570	32,387	32,235	27,620	20,281
Jackson, MS MSA	27140	3,719	3,338	1,423	797	6,690	6,935	5,996	4,065
Jacksonville, FL MSA	27260	12,955	13,455	4,073	1,217	38,517	32,197	21,840	13,850
Kansas City, MO-KS MSA	28140	15,155	12,517	5,273	2,851	39,955	38,991	33,000	23,887
Knoxville, TN MSA	28940	3,746	3,365	1,765	825	13,426	14,127	12,104	8,104
Lakeland-Winter Haven, FL MSA	29460	7,519	8,750	2,457	761	15,564	12,483	7,345	4,804
Lancaster, PA MSA	29540	1,362	1,281	783	428	7,633	7,324	6,659	4,675
Lansing-East Lansing, MI MSA	29620	2,618	2,332	840	602	6,251	5,745	4,410	3,109
Las Vegas-Paradise, NV MSA	29820	38,614	35,152	8,639	2,372	76,903	56,829	31,879	28,440
Little Rock-North Little Rock-Conway, AR MSA	30780	2,891	3,164	1,632	1,074	11,296	11,377	10,740	8,507
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	92,164	82,352	21,252	5,962	144,335	114,867	92,329	68,614
LouisvilleJefferson County, KY-IN MSA	31140	6,340	5,593	2,620	1,356	19,579	18,517	17,796	12,751
Madison, WI MSA	31540	1,653	1,326	615	412	11,721	10,319	9,028	6,132
McAllen-Edinburg-Mission, TX MSA	32580	3,867	3,964	2,432	1,328	3,998	4,570	4,036	2,579
Memphis, TN-MS-AR MSA	32820	11,948	10,683	5,044	1,794	21,017	22,501	18,657	11,767
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	82,847	94,426	28,593	4,900	135,673	92,585	61,506	35,912
Milwaukee-Waukesha-West Allis, WI MSA	33340	8,174	7,787	2,809	1,116	24,029	20,930	17,893	12,442
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	23,604	19,689	5,826	2,436	68,139	57,185	43,382	36,099
Modesto, CA MSA	33700	8,491	6,163	1,187	777	10,770	6,472	4,424	6,720
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	10,235	8,946	4,239	2,028	36,700	39,726	34,246	21,412
New Haven-Milford, CT MSA	35300	5,786	5,127	1,764	519	12,668	11,396	9,749	6,855
New Orleans-Metairie-Kenner, LA MSA	35380	5,630	5,903	2,771	1,378	16,751	17,214	12,523	8,392
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	69,067	76,500	25,620	6,860	210,368	181,269	166,159	113,787
Oklahoma City, OK MSA	36420	6,603	6,238	3,099	2,218	21,592	22,640	19,929	15,938
Omaha-Council Bluffs, NE-IA MSA	36540	3,715	3,566	1,643	1,039	15,050	15,666	14,264	11,115
Orlando-Kissimmee, FL MSA	36740	29,382	34,290	11,267	1,961	64,804	52,497	33,841	18,911
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	5,931	3,799	1,215	459	13,402	10,138	7,988	6,878
Palm Bay-Melbourne-Titusville, FL MSA	37340	4,846	5,045	1,445	492	15,313	11,127	7,895	5,461
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	22,985	24,823	11,587	5,053	97,132	86,089	75,241	54,153
Phoenix-Mesa-Scottsdale, AZ MSA	38060	70,885	65,727	17,703	4,643	153,768	107,381	74,602	54,467
Pittsburgh, PA MSA	38300	6,569	7,088	3,730	2,441	26,969	27,548	26,565	19,839
Portland-South Portland-Biddeford, ME MSA	38860	2,443	2,040	763	294	9,722	8,175	6,703	4,906
Portland-Vancouver-Beaverton, OR-WA MSA	38900	19,917	15,568	5,222	1,004	55,447	47,401	38,842	22,652
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	2,892	2,975	1,224	391	9,315	7,845	6,690	4,340

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Investor Loans					
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	6.5	7.6	18.3	12.7	10.9	11.4
Grand Rapids-Wyoming, MI MSA	24340	8.7	6.2	9.6	10.2	10.4	11.1
Greensboro-High Point, NC MSA	24660	8.2	9.4	13.8	13.9	14.3	13.1
Greenville-Mauldin-Easley, SC MSA	24860	9.1	8.9	16.0	17.4	16.2	14.3
Harrisburg-Carlisle, PA MSA	25420	5.4	6.0	10.0	9.4	10.3	11.4
Hartford-West Hartford-East Hartford, CT MSA	25540	5.0	3.9	8.8	7.5	6.2	6.0
Honolulu, HI MSA	26180	6.8	15.8	25.6	21.3	19.2	18.3
Houston-Sugar Land-Baytown, TX MSA	26420	6.7	4.9	10.0	12.0	11.2	10.2
Indianapolis-Carmel, IN MSA	26900	7.2	6.4	12.3	14.4	11.2	8.4
Jackson, MS MSA	27140	10.5	9.4	13.2	13.8	13.9	16.5
Jacksonville, FL MSA	27260	7.9	9.2	22.6	20.2	14.4	11.2
Kansas City, MO-KS MSA	28140	7.3	7.4	12.9	13.2	14.0	13.3
Knoxville, TN MSA	28940	7.3	7.0	11.2	15.3	13.1	13.4
Lakeland-Winter Haven, FL MSA	29460	17.4	16.6	33.4	30.3	23.1	19.7
Lancaster, PA MSA	29540	5.1	6.0	10.3	10.1	9.9	13.6
Lansing-East Lansing, MI MSA	29620	6.7	5.7	10.0	9.5	10.2	9.8
Las Vegas-Paradise, NV MSA	29820	9.7	10.0	27.7	23.6	21.1	18.3
Little Rock-North Little Rock-Conway, AR MSA	30780	7.0	9.0	11.0	11.8	12.4	12.5
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	5.8	5.1	9.3	8.3	8.4	10.7
LouisvilleJefferson County, KY-IN MSA	31140	8.0	9.0	11.5	13.1	12.3	14.1
Madison, WI MSA	31540	8.2	7.5	9.7	9.9	10.4	8.5
McAllen-Edinburg-Mission, TX MSA	32580	9.1	11.7	13.9	16.6	17.3	14.7
Memphis, TN-MS-AR MSA	32820	4.8	6.7	12.9	14.7	16.1	16.0
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	12.4	11.8	24.4	20.1	19.9	24.2
Milwaukee-Waukesha-West Allis, WI MSA	33340	8.8	7.8	12.9	12.7	10.8	10.2
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	4.7	3.8	10.9	10.5	10.2	9.4
Modesto, CA MSA	33700	6.8	6.3	11.4	8.8	9.0	14.8
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	6.7	5.1	11.9	15.2	12.9	13.6
New Haven-Milford, CT MSA	35300	6.9	5.2	12.5	10.6	8.1	7.2
New Orleans-Metairie-Kenner, LA MSA	35380	7.2	9.5	14.8	14.0	16.8	15.3
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	6.1	6.3	9.8	8.4	8.1	8.1
Oklahoma City, OK MSA	36420	8.1	8.4	14.0	14.1	13.2	13.0
Omaha-Council Bluffs, NE-IA MSA	36540	6.6	6.2	8.8	9.3	8.5	9.6
Orlando-Kissimmee, FL MSA	36740	11.2	11.7	29.5	29.1	25.7	19.1
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	5.5	4.6	8.3	8.3	9.4	11.5
Palm Bay-Melbourne-Titusville, FL MSA	37340	10.7	12.6	30.9	29.0	22.0	18.0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	4.5	5.1	12.9	11.8	10.1	8.6
Phoenix-Mesa-Scottsdale, AZ MSA	38060	9.7	9.7	26.4	18.6	16.2	15.2
Pittsburgh, PA MSA	38300	6.2	5.1	8.5	8.1	7.6	8.1
Portland-South Portland-Biddeford, ME MSA	38860	9.6	13.1	18.4	17.6	18.6	20.7
Portland-Vancouver-Beaverton, OR-WA MSA	38900	10.5	7.1	14.3	15.1	12.2	11.0
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	7.2	5.0	8.7	7.7	7.1	6.2

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic African-American Borrowers					
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	3.7	2.9	3.0	3.3	2.6	1.7
Grand Rapids-Wyoming, MI MSA	24340	3.8	4.1	5.0	4.8	3.1	2.6
Greensboro-High Point, NC MSA	24660	14.0	14.9	17.8	18.1	18.6	17.1
Greenville-Mauldin-Easley, SC MSA	24860	8.6	9.9	9.9	10.4	8.4	7.6
Harrisburg-Carlisle, PA MSA	25420	4.3	4.5	4.8	4.8	4.1	3.6
Hartford-West Hartford-East Hartford, CT MSA	25540	7.6	6.5	8.2	9.3	6.9	6.3
Honolulu, HI MSA	26180	1.0	0.8	2.6	2.8	2.3	1.4
Houston-Sugar Land-Baytown, TX MSA	26420	7.8	9.2	15.3	15.1	10.2	8.6
Indianapolis-Carmel, IN MSA	26900	7.1	8.2	9.3	10.2	8.3	7.0
Jackson, MS MSA	27140	23.3	29.2	34.3	35.4	29.5	22.2
Jacksonville, FL MSA	27260	10.5	11.5	12.9	15.8	15.0	14.5
Kansas City, MO-KS MSA	28140	5.5	7.0	7.2	7.7	6.1	4.7
Knoxville, TN MSA	28940	2.6	3.0	3.1	3.2	2.9	2.5
Lakeland-Winter Haven, FL MSA	29460	5.6	6.7	8.2	11.0	9.1	8.7
Lancaster, PA MSA	29540	1.7	1.9	1.5	1.6	1.9	1.5
Lansing-East Lansing, MI MSA	29620	4.9	4.9	6.2	5.8	4.5	4.1
Las Vegas-Paradise, NV MSA	29820	4.9	5.3	5.6	5.7	5.3	4.9
Little Rock-North Little Rock-Conway, AR MSA	30780	9.7	11.9	13.9	15.5	14.7	12.3
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	4.7	4.9	5.3	6.2	4.5	3.2
LouisvilleJefferson County, KY-IN MSA	31140	5.2	6.8	8.3	7.8	6.4	6.0
Madison, WI MSA	31540	1.0	0.9	1.7	1.5	1.3	0.8
McAllen-Edinburg-Mission, TX MSA	32580	0.5	0.4	0.5	0.5	0.5	0.4
Memphis, TN-MS-AR MSA	32820	26.1	28.9	38.0	37.6	31.0	25.9
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	10.7	11.7	11.8	15.6	14.8	12.2
Milwaukee-Waukesha-West Allis, WI MSA	33340	7.2	8.4	10.4	12.2	7.7	6.0
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	2.5	2.6	5.7	6.0	4.1	2.6
Modesto, CA MSA	33700	1.6	2.6	2.5	3.3	2.5	1.3
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	7.1	9.2	11.0	9.8	8.1	7.3
New Haven-Milford, CT MSA	35300	6.8	7.4	10.4	12.0	10.0	6.9
New Orleans-Metairie-Kenner, LA MSA	35380	16.7	19.6	19.3	18.3	21.6	21.1
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	9.5	9.7	11.7	14.1	9.8	7.3
Oklahoma City, OK MSA	36420	4.2	5.7	6.1	6.0	4.3	4.2
Omaha-Council Bluffs, NE-IA MSA	36540	2.5	3.5	3.0	3.8	3.1	2.3
Orlando-Kissimmee, FL MSA	36740	6.5	7.9	8.0	10.0	9.6	8.2
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	1.3	1.3	1.1	1.5	1.3	0.9
Palm Bay-Melbourne-Titusville, FL MSA	37340	3.9	4.1	7.3	10.6	7.3	5.0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	11.7	12.3	11.7	14.0	12.8	10.9
Phoenix-Mesa-Scottsdale, AZ MSA	38060	1.8	2.3	2.6	3.3	2.7	2.8
Pittsburgh, PA MSA	38300	4.1	4.1	3.4	3.6	2.9	2.9
Portland-South Portland-Biddeford, ME MSA	38860	0.3	0.4	0.4	0.5	0.6	0.2
Portland-Vancouver-Beaverton, OR-WA MSA	38900	1.1	1.1	1.5	1.5	1.2	1.1
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	4.8	5.8	9.6	12.3	9.6	6.6

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic White Borrowers					
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	52.1	52.9	38.6	33.6	45.2	50.6
Grand Rapids-Wyoming, MI MSA	24340	88.6	85.9	84.5	85.5	88.4	89.8
Greensboro-High Point, NC MSA	24660	80.0	77.2	72.3	72.2	71.5	72.8
Greenville-Mauldin-Easley, SC MSA	24860	87.2	84.2	82.3	81.3	83.1	85.1
Harrisburg-Carlisle, PA MSA	25420	90.8	89.9	88.1	87.9	89.3	89.9
Hartford-West Hartford-East Hartford, CT MSA	25540	83.3	82.9	76.9	75.6	79.1	81.0
Honolulu, HI MSA	26180	21.3	29.0	34.5	31.1	28.0	25.2
Houston-Sugar Land-Baytown, TX MSA	26420	68.2	61.9	50.8	50.3	55.7	59.6
Indianapolis-Carmel, IN MSA	26900	89.2	86.3	83.2	81.4	84.3	86.2
Jackson, MS MSA	27140	74.7	68.2	62.2	61.0	67.4	74.5
Jacksonville, FL MSA	27260	82.2	79.1	73.3	68.5	71.8	73.7
Kansas City, MO-KS MSA	28140	88.7	85.1	84.2	83.1	85.3	86.7
Knoxville, TN MSA	28940	95.2	93.6	92.4	92.1	92.4	93.4
Lakeland-Winter Haven, FL MSA	29460	85.6	81.4	64.2	56.9	65.8	71.2
Lancaster, PA MSA	29540	91.0	89.8	89.9	88.9	88.6	88.5
Lansing-East Lansing, MI MSA	29620	88.3	87.8	85.8	85.6	88.0	88.9
Las Vegas-Paradise, NV MSA	29820	71.8	66.9	54.2	49.5	57.9	61.2
Little Rock-North Little Rock-Conway, AR MSA	30780	86.8	83.5	80.2	78.1	79.4	82.6
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	54.2	52.5	35.9	32.4	43.5	45.8
LouisvilleJefferson County, KY-IN MSA	31140	91.8	88.8	86.0	86.4	87.8	87.7
Madison, WI MSA	31540	93.5	91.7	88.4	88.3	89.8	91.8
McAllen-Edinburg-Mission, TX MSA	32580	19.4	15.5	14.7	13.0	12.4	12.6
Memphis, TN-MS-AR MSA	32820	70.7	65.3	55.5	55.7	61.7	67.5
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	51.5	47.6	36.1	24.8	29.0	43.9
Milwaukee-Waukesha-West Allis, WI MSA	33340	86.1	82.9	76.8	75.0	81.6	83.9
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	90.0	88.4	81.7	81.1	85.0	87.2
Modesto, CA MSA	33700	65.7	58.7	36.8	35.2	50.1	55.1
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	88.3	84.9	81.2	81.8	84.3	86.0
New Haven-Milford, CT MSA	35300	83.2	79.5	70.1	67.1	72.3	78.0
New Orleans-Metairie-Kenner, LA MSA	35380	76.4	71.7	71.6	71.6	67.9	69.6
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	71.3	66.6	55.4	51.1	58.7	64.0
Oklahoma City, OK MSA	36420	85.7	81.5	80.4	79.9	82.0	83.0
Omaha-Council Bluffs, NE-IA MSA	36540	91.0	87.8	87.6	86.8	87.7	89.0
Orlando-Kissimmee, FL MSA	36740	74.4	67.7	55.5	48.1	53.5	64.8
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	74.6	68.7	48.5	50.6	59.2	60.0
Palm Bay-Melbourne-Titusville, FL MSA	37340	88.7	88.6	79.9	74.4	78.4	83.8
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	79.8	78.1	74.0	72.1	73.0	75.6
Phoenix-Mesa-Scottsdale, AZ MSA	38060	81.2	76.1	68.3	60.7	68.5	72.6
Pittsburgh, PA MSA	38300	93.2	91.9	92.1	92.2	92.9	92.8
Portland-South Portland-Biddeford, ME MSA	38860	97.3	96.7	95.6	96.1	96.0	95.9
Portland-Vancouver-Beaverton, OR-WA MSA	38900	87.1	85.1	80.9	79.8	82.6	84.6
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	84.9	79.6	69.9	64.9	70.8	76.1

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic Asian or Pacific Islander Borrowers					
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	3.7	6.0	14.6	13.5	9.8	9.8
Grand Rapids-Wyoming, MI MSA	24340	1.6	1.5	1.9	1.8	1.7	1.8
Greensboro-High Point, NC MSA	24660	1.9	2.3	3.1	2.6	3.3	3.5
Greenville-Mauldin-Easley, SC MSA	24860	1.3	1.3	2.0	1.8	1.9	2.1
Harrisburg-Carlisle, PA MSA	25420	1.8	1.3	3.1	2.8	3.0	2.5
Hartford-West Hartford-East Hartford, CT MSA	25540	1.6	2.0	3.6	3.4	3.7	4.1
Honolulu, HI MSA	26180	61.1	55.0	45.6	48.8	51.6	54.6
Houston-Sugar Land-Baytown, TX MSA	26420	4.7	6.1	6.7	6.6	8.0	8.6
Indianapolis-Carmel, IN MSA	26900	0.9	1.4	2.1	2.8	2.1	2.2
Jackson, MS MSA	27140	0.6	0.9	1.2	1.4	1.3	1.3
Jacksonville, FL MSA	27260	1.6	2.1	4.2	4.7	3.3	3.0
Kansas City, MO-KS MSA	28140	1.4	1.6	2.0	2.2	2.0	2.1
Knoxville, TN MSA	28940	0.5	0.5	1.1	1.1	1.4	1.1
Lakeland-Winter Haven, FL MSA	29460	0.8	1.2	2.6	3.1	1.8	2.0
Lancaster, PA MSA	29540	1.4	1.5	1.9	2.0	1.8	2.0
Lansing-East Lansing, MI MSA	29620	1.7	1.6	1.9	2.4	1.9	1.9
Las Vegas-Paradise, NV MSA	29820	4.9	6.8	12.9	12.1	10.6	9.4
Little Rock-North Little Rock-Conway, AR MSA	30780	0.8	0.7	1.7	1.7	1.4	1.3
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	12.3	12.9	15.2	13.7	17.1	20.8
LouisvilleJefferson County, KY-IN MSA	31140	0.9	1.0	1.6	1.5	1.6	1.6
Madison, WI MSA	31540	1.5	2.5	3.5	3.1	2.9	2.3
McAllen-Edinburg-Mission, TX MSA	32580	1.1	0.9	2.9	2.2	1.9	2.0
Memphis, TN-MS-AR MSA	32820	1.0	1.5	2.0	1.9	2.1	2.3
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	1.3	1.4	2.4	1.7	2.0	3.0
Milwaukee-Waukesha-West Allis, WI MSA	33340	1.4	1.7	2.9	2.9	2.2	2.4
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	3.3	3.9	5.9	6.1	5.1	5.0
Modesto, CA MSA	33700	3.5	3.9	9.8	7.4	7.3	6.1
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	1.4	1.4	2.3	2.4	2.5	2.1
New Haven-Milford, CT MSA	35300	1.3	1.9	3.8	3.7	3.8	3.8
New Orleans-Metairie-Kenner, LA MSA	35380	1.8	2.3	2.5	2.6	3.1	3.1
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	7.0	8.5	12.2	11.3	14.5	16.0
Oklahoma City, OK MSA	36420	2.2	2.2	2.8	2.7	2.6	2.6
Omaha-Council Bluffs, NE-IA MSA	36540	1.1	1.2	1.5	1.6	1.6	1.8
Orlando-Kissimmee, FL MSA	36740	2.0	2.4	5.8	4.8	4.2	3.9
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	3.9	4.7	6.7	6.6	7.2	7.2
Palm Bay-Melbourne-Titusville, FL MSA	37340	0.9	1.1	2.5	2.3	1.8	1.4
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	2.6	3.3	7.7	6.4	6.5	6.4
Phoenix-Mesa-Scottsdale, AZ MSA	38060	1.8	2.0	5.3	4.7	3.9	3.6
Pittsburgh, PA MSA	38300	0.9	1.0	2.1	1.8	1.9	1.9
Portland-South Portland-Biddeford, ME MSA	38860	0.6	0.7	1.3	1.3	1.0	1.1
Portland-Vancouver-Beaverton, OR-WA MSA	38900	4.7	4.8	6.9	7.2	6.5	6.1
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	1.4	2.4	3.9	3.2	3.3	3.4

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Hispanic Borrowers					
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	32.9	31.1	39.5	45.4	37.0	31.6
Grand Rapids-Wyoming, MI MSA	24340	3.2	5.1	6.7	5.9	4.8	3.7
Greensboro-High Point, NC MSA	24660	1.7	2.6	4.8	5.1	4.6	4.5
Greenville-Mauldin-Easley, SC MSA	24860	1.3	2.4	4.2	4.8	4.9	3.9
Harrisburg-Carlisle, PA MSA	25420	0.8	1.1	2.0	2.0	1.6	1.7
Hartford-West Hartford-East Hartford, CT MSA	25540	4.5	5.3	8.9	8.9	7.3	5.8
Honolulu, HI MSA	26180	0.8	0.9	4.6	3.9	2.5	2.5
Houston-Sugar Land-Baytown, TX MSA	26420	14.7	17.6	24.1	24.7	22.6	19.1
Indianapolis-Carmel, IN MSA	26900	0.7	1.5	3.5	3.6	3.1	2.4
Jackson, MS MSA	27140	0.4	0.5	1.3	1.1	0.8	0.7
Jacksonville, FL MSA	27260	2.2	3.2	6.4	7.8	6.6	5.2
Kansas City, MO-KS MSA	28140	1.5	2.8	4.0	4.1	3.8	3.4
Knoxville, TN MSA	28940	0.3	0.6	1.7	2.0	1.7	1.4
Lakeland-Winter Haven, FL MSA	29460	5.2	7.0	22.4	26.5	20.3	14.4
Lancaster, PA MSA	29540	3.8	4.5	4.7	5.2	5.7	5.1
Lansing-East Lansing, MI MSA	29620	1.9	2.4	3.5	3.3	2.8	2.3
Las Vegas-Paradise, NV MSA	29820	11.9	14.5	23.2	28.5	21.3	18.2
Little Rock-North Little Rock-Conway, AR MSA	30780	0.6	1.1	1.9	2.4	2.4	1.8
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	23.0	23.0	40.3	44.6	30.7	24.6
LouisvilleJefferson County, KY-IN MSA	31140	0.4	0.8	2.3	2.4	2.4	2.8
Madison, WI MSA	31540	0.7	1.0	3.2	3.8	3.2	1.9
McAllen-Edinburg-Mission, TX MSA	32580	73.8	79.0	79.2	81.5	82.0	81.9
Memphis, TN-MS-AR MSA	32820	0.7	1.8	2.9	3.3	3.5	2.6
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	31.6	34.6	47.6	56.3	52.0	36.9
Milwaukee-Waukesha-West Allis, WI MSA	33340	2.4	3.7	6.8	7.0	5.5	4.7
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	1.2	1.9	4.2	4.0	2.9	2.1
Modesto, CA MSA	33700	20.5	26.9	46.5	50.1	35.5	32.6
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	1.1	1.9	3.7	4.2	3.3	2.8
New Haven-Milford, CT MSA	35300	5.8	7.6	13.0	14.5	10.7	7.9
New Orleans-Metairie-Kenner, LA MSA	35380	2.3	3.0	4.4	5.0	4.7	4.0
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	7.5	9.9	17.9	20.8	13.8	9.0
Oklahoma City, OK MSA	36420	2.7	4.2	5.8	6.4	5.5	4.6
Omaha-Council Bluffs, NE-IA MSA	36540	2.4	4.4	5.0	5.0	4.5	3.8
Orlando-Kissimmee, FL MSA	36740	12.1	16.5	27.6	34.2	29.3	18.7
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	14.0	18.2	39.4	36.6	26.5	25.7
Palm Bay-Melbourne-Titusville, FL MSA	37340	2.6	2.9	7.3	9.5	8.8	6.1
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	3.2	3.4	4.3	5.3	5.3	4.5
Phoenix-Mesa-Scottsdale, AZ MSA	38060	9.8	13.9	20.0	27.5	20.3	15.5
Pittsburgh, PA MSA	38300	0.2	0.4	0.8	0.8	0.7	0.7
Portland-South Portland-Biddeford, ME MSA	38860	0.2	0.3	0.9	0.7	0.7	0.8
Portland-Vancouver-Beaverton, OR-WA MSA	38900	2.3	3.7	6.5	7.5	5.1	3.0
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	4.8	7.3	12.6	15.5	12.7	9.0

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Other Minority Borrowers					
		1997	2000	2005	2006	2007	2008
Fresno, CA MSA	23420	7.6	7.1	4.3	4.1	5.3	6.4
Grand Rapids-Wyoming, MI MSA	24340	2.7	3.3	2.0	2.1	1.9	2.0
Greensboro-High Point, NC MSA	24660	2.4	3.1	2.0	2.1	2.0	2.0
Greenville-Mauldin-Easley, SC MSA	24860	1.6	2.3	1.6	1.7	1.6	1.4
Harrisburg-Carlisle, PA MSA	25420	2.2	3.2	2.0	2.5	2.0	2.2
Hartford-West Hartford-East Hartford, CT MSA	25540	3.1	3.2	2.4	2.9	2.9	2.9
Honolulu, HI MSA	26180	15.9	14.2	12.8	13.4	15.5	16.2
Houston-Sugar Land-Baytown, TX MSA	26420	4.6	5.1	3.1	3.3	3.6	4.2
Indianapolis-Carmel, IN MSA	26900	2.1	2.6	1.9	2.0	2.2	2.2
Jackson, MS MSA	27140	1.1	1.2	1.1	1.1	1.0	1.2
Jacksonville, FL MSA	27260	3.4	4.1	3.2	3.3	3.2	3.6
Kansas City, MO-KS MSA	28140	3.0	3.5	2.6	2.8	2.8	3.1
Knoxville, TN MSA	28940	1.4	2.3	1.6	1.6	1.7	1.7
Lakeland-Winter Haven, FL MSA	29460	2.8	3.7	2.6	2.4	3.1	3.7
Lancaster, PA MSA	29540	2.1	2.3	2.0	2.3	2.0	2.9
Lansing-East Lansing, MI MSA	29620	3.3	3.3	2.6	2.9	2.8	2.8
Las Vegas-Paradise, NV MSA	29820	6.5	6.5	4.1	4.1	4.9	6.3
Little Rock-North Little Rock-Conway, AR MSA	30780	2.2	2.8	2.3	2.2	2.1	2.0
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	5.9	6.7	3.3	3.1	4.1	5.6
LouisvilleJefferson County, KY-IN MSA	31140	1.7	2.5	1.8	2.0	1.8	1.9
Madison, WI MSA	31540	3.3	3.9	3.2	3.3	2.9	3.1
McAllen-Edinburg-Mission, TX MSA	32580	5.1	4.2	2.7	2.9	3.1	3.1
Memphis, TN-MS-AR MSA	32820	1.6	2.4	1.6	1.6	1.7	1.7
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	4.9	4.7	2.0	1.7	2.2	4.0
Milwaukee-Waukesha-West Allis, WI MSA	33340	3.0	3.2	3.0	2.9	3.0	3.0
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	3.1	3.3	2.6	2.7	2.9	3.0
Modesto, CA MSA	33700	8.8	7.9	4.3	4.0	4.6	4.9
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	2.1	2.7	1.8	1.9	1.8	1.8
New Haven-Milford, CT MSA	35300	3.0	3.6	2.6	2.7	3.3	3.5
New Orleans-Metairie-Kenner, LA MSA	35380	2.8	3.4	2.3	2.5	2.7	2.2
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	4.8	5.3	2.7	2.7	3.3	3.7
Oklahoma City, OK MSA	36420	5.2	6.5	4.9	4.9	5.6	5.6
Omaha-Council Bluffs, NE-IA MSA	36540	3.0	3.2	3.0	2.8	3.1	3.1
Orlando-Kissimmee, FL MSA	36740	4.9	5.5	3.1	2.9	3.4	4.4
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	6.3	7.1	4.3	4.7	5.9	6.2
Palm Bay-Melbourne-Titusville, FL MSA	37340	3.9	3.3	3.0	3.1	3.7	3.6
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	2.7	2.9	2.3	2.3	2.5	2.6
Phoenix-Mesa-Scottsdale, AZ MSA	38060	5.3	5.8	3.8	3.8	4.6	5.6
Pittsburgh, PA MSA	38300	1.6	2.6	1.6	1.5	1.5	1.6
Portland-South Portland-Biddeford, ME MSA	38860	1.6	1.9	1.8	1.4	1.7	2.0
Portland-Vancouver-Beaverton, OR-WA MSA	38900	4.9	5.2	4.2	4.1	4.5	5.2
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	4.2	4.9	4.0	4.1	3.7	4.9

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% High-Cost Loans to Non-Hispanic African-American Borrowers				% High-Cost Loans to Non-Hispanic White Borrowers			
		2005	2006	2007	2008	2005	2006	2007	2008
Fresno, CA MSA	23420	55.0	53.3	26.5	6.3	21.5	21.8	10.6	4.4
Grand Rapids-Wyoming, MI MSA	24340	61.1	61.5	30.9	14.6	19.7	20.3	12.3	10.0
Greensboro-High Point, NC MSA	24660	53.2	43.6	23.5	9.4	15.7	14.1	8.4	5.7
Greenville-Mauldin-Easley, SC MSA	24860	62.6	56.6	32.1	19.4	16.8	15.1	10.2	7.7
Harrisburg-Carlisle, PA MSA	25420	46.1	44.7	29.4	5.5	13.1	13.4	9.8	8.6
Hartford-West Hartford-East Hartford, CT MSA	25540	52.6	52.6	35.0	9.6	12.9	12.3	7.0	3.4
Honolulu, HI MSA	26180	32.6	31.9	12.8	11.8	15.7	13.6	6.2	1.7
Houston-Sugar Land-Baytown, TX MSA	26420	68.4	66.8	43.1	22.2	21.6	20.9	12.8	9.0
Indianapolis-Carmel, IN MSA	26900	60.4	60.4	40.2	22.6	19.2	20.0	11.8	8.0
Jackson, MS MSA	27140	70.3	64.8	42.0	34.9	18.3	19.8	14.7	20.0
Jacksonville, FL MSA	27260	58.3	55.8	38.2	17.4	17.6	19.0	12.6	6.8
Kansas City, MO-KS MSA	28140	60.6	56.1	37.8	16.4	19.6	17.2	11.1	9.0
Knoxville, TN MSA	28940	54.4	55.7	25.3	17.8	22.8	22.3	13.4	8.4
Lakeland-Winter Haven, FL MSA	29460	53.1	56.2	37.0	24.5	26.3	26.8	21.5	17.5
Lancaster, PA MSA	29540	36.0	38.9	38.4	14.3	12.3	11.4	9.9	8.2
Lansing-East Lansing, MI MSA	29620	60.2	53.7	36.4	23.9	22.7	22.8	14.0	11.9
Las Vegas-Paradise, NV MSA	29820	49.0	47.0	28.3	9.8	23.3	22.5	13.7	4.3
Little Rock-North Little Rock-Conway, AR MSA	30780	54.6	52.0	26.5	22.1	19.5	19.1	12.7	15.5
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	53.0	53.9	31.6	10.4	15.5	16.5	9.2	4.4
LouisvilleJefferson County, KY-IN MSA	31140	56.3	54.7	34.3	17.6	19.2	19.0	12.4	10.2
Madison, WI MSA	31540	40.0	30.6	11.4	8.6	9.3	8.9	5.8	5.8
McAllen-Edinburg-Mission, TX MSA	32580	40.9	37.5	11.1	14.3	34.0	33.0	21.4	23.0
Memphis, TN-MS-AR MSA	32820	72.1	68.1	50.1	36.2	21.2	20.6	13.3	10.6
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	59.8	61.1	43.3	16.5	19.3	26.6	16.7	6.1
Milwaukee-Waukesha-West Allis, WI MSA	33340	65.1	68.2	51.1	20.6	11.9	13.2	7.4	4.8
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	64.5	59.4	38.3	15.6	15.4	13.7	6.7	4.9
Modesto, CA MSA	33700	49.2	61.7	25.3	15.4	28.8	27.3	12.6	3.5
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	58.0	51.2	30.8	15.0	20.8	17.9	10.6	8.4
New Haven-Milford, CT MSA	35300	57.2	59.9	36.2	9.7	18.2	16.4	9.6	3.9
New Orleans-Metairie-Kenner, LA MSA	35380	55.9	50.8	41.4	36.0	15.9	17.8	14.4	13.8
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	47.8	51.7	32.3	11.7	10.9	12.3	6.4	2.6
Oklahoma City, OK MSA	36420	59.3	55.7	36.2	23.7	20.5	19.0	14.0	14.3
Omaha-Council Bluffs, NE-IA MSA	36540	53.8	52.1	29.1	16.7	16.0	14.6	8.6	7.5
Orlando-Kissimmee, FL MSA	36740	49.8	52.8	33.2	12.4	18.9	21.1	13.6	6.3
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	39.8	33.3	22.7	4.3	11.9	11.4	8.0	3.9
Palm Bay-Melbourne-Titusville, FL MSA	37340	43.9	50.5	35.5	10.3	18.8	22.0	11.7	6.1
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	42.8	47.0	32.9	17.4	11.1	12.0	8.3	4.2
Phoenix-Mesa-Scottsdale, AZ MSA	38060	44.0	43.5	29.1	11.2	20.2	20.7	12.2	4.8
Pittsburgh, PA MSA	38300	55.3	56.5	41.5	25.5	18.0	17.6	11.0	8.8
Portland-South Portland-Biddeford, ME MSA	38860	33.3	35.7	22.7	0.0	16.6	17.2	10.8	5.8
Portland-Vancouver-Beaverton, OR-WA MSA	38900	41.1	36.5	15.2	5.2	19.2	15.9	8.4	3.8
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	40.0	41.7	27.8	12.8	15.0	15.0	10.0	6.1

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% High-Cost Loans to Hispanic Borrowers			
		2005	2006	2007	2008
Fresno, CA MSA	23420	53.7	49.7	25.0	9.4
Grand Rapids-Wyoming, MI MSA	24340	46.8	47.6	35.5	23.8
Greensboro-High Point, NC MSA	24660	43.1	39.8	27.1	24.8
Greenville-Mauldin-Easley, SC MSA	24860	33.0	35.4	17.3	12.8
Harrisburg-Carlisle, PA MSA	25420	34.8	30.5	21.7	8.5
Hartford-West Hartford-East Hartford, CT MSA	25540	52.5	47.9	23.6	10.7
Honolulu, HI MSA	26180	33.1	32.1	9.8	2.9
Houston-Sugar Land-Baytown, TX MSA	26420	52.8	50.0	33.6	29.2
Indianapolis-Carmel, IN MSA	26900	51.5	59.4	46.4	21.5
Jackson, MS MSA	27140	45.5	49.0	38.5	36.8
Jacksonville, FL MSA	27260	37.9	40.6	25.9	18.8
Kansas City, MO-KS MSA	28140	34.3	35.8	26.3	32.9
Knoxville, TN MSA	28940	43.9	50.3	32.7	26.7
Lakeland-Winter Haven, FL MSA	29460	51.3	55.3	37.9	24.6
Lancaster, PA MSA	29540	29.1	30.5	26.4	23.8
Lansing-East Lansing, MI MSA	29620	38.2	41.7	25.3	13.3
Las Vegas-Paradise, NV MSA	29820	53.1	48.7	32.5	14.9
Little Rock-North Little Rock-Conway, AR MSA	30780	34.1	44.9	28.6	23.5
Los Angeles-Long Beach-Santa Ana, CA MSA	31100	52.9	50.1	27.8	12.5
LouisvilleJefferson County, KY-IN MSA	31140	33.5	30.1	17.3	10.4
Madison, WI MSA	31540	21.6	19.9	12.6	6.3
McAllen-Edinburg-Mission, TX MSA	32580	60.4	58.2	48.6	47.8
Memphis, TN-MS-AR MSA	32820	48.2	41.5	24.2	13.4
Miami-Fort Lauderdale-Pompano Beach, FL MSA	33100	44.9	52.1	37.1	15.3
Milwaukee-Waukesha-West Allis, WI MSA	33340	41.1	49.0	30.2	7.6
Minneapolis-St. Paul-Bloomington, MN-WI MSA	33460	51.4	50.3	27.7	17.9
Modesto, CA MSA	33700	50.3	51.7	26.0	9.5
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	34980	39.5	41.6	33.3	33.6
New Haven-Milford, CT MSA	35300	53.9	50.7	32.2	11.6
New Orleans-Metairie-Kenner, LA MSA	35380	33.3	44.6	29.4	14.8
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	35620	41.3	43.2	24.9	7.9
Oklahoma City, OK MSA	36420	47.2	43.9	26.5	22.1
Omaha-Council Bluffs, NE-IA MSA	36540	39.6	34.5	22.3	21.6
Orlando-Kissimmee, FL MSA	36740	43.6	49.4	37.7	15.2
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	44.2	35.3	17.8	9.6
Palm Bay-Melbourne-Titusville, FL MSA	37340	36.5	39.3	26.1	8.0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	37980	32.9	38.1	27.0	14.1
Phoenix-Mesa-Scottsdale, AZ MSA	38060	54.5	57.6	36.2	19.9
Pittsburgh, PA MSA	38300	22.5	28.6	19.0	11.1
Portland-South Portland-Biddeford, ME MSA	38860	25.8	23.5	20.7	11.1
Portland-Vancouver-Beaverton, OR-WA MSA	38900	55.7	49.8	27.6	9.1
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	33.6	40.4	22.9	11.7

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	Total Mortgage Originations			Total Mortgage Originations		
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	17,416	22,737	32,652	26,624	18,160	12,353
Raleigh-Cary, NC MSA	39580	20,314	22,074	35,371	37,545	29,620	18,952
Richmond, VA MSA	40060	17,983	20,433	34,375	32,601	24,183	15,535
Riverside-San Bernardino-Ontario, CA MSA	40140	47,812	73,326	166,644	144,406	62,651	51,807
Rochester, NY MSA	40380	12,356	14,083	15,703	15,351	13,839	10,518
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	26,691	47,725	72,860	50,149	29,786	28,394
St. Louis, MO-IL MSA	41180	44,764	51,146	70,248	65,766	50,847	33,972
Salt Lake City, UT MSA	41620	17,097	18,768	40,613	39,281	25,258	13,866
San Antonio, TX MSA	41700	21,739	28,475	47,807	53,532	39,036	24,126
San Diego-Carlsbad-San Marcos, CA MSA	41740	38,204	58,280	77,634	59,453	38,755	27,902
San Francisco-Oakland-Fremont, CA MSA	41860	61,048	77,733	93,345	76,251	51,059	39,636
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	28,480	30,557	38,769	30,795	21,636	14,587
Santa Rosa-Petaluma, CA MSA	42220	6,658	9,540	11,002	8,291	5,200	4,534
Scranton--Wilkes-Barre, PA MSA	42540	4,765	5,387	7,845	8,124	6,175	4,160
Seattle-Tacoma-Bellevue, WA MSA	42660	60,184	66,205	111,371	106,650	74,367	38,308
Springfield, MA MSA	44140	7,002	8,349	12,531	10,912	8,243	5,756
Stockton, CA MSA	44700	5,566	13,249	24,548	16,725	7,581	10,101
Syracuse, NY MSA	45060	7,113	8,220	9,612	9,495	8,667	6,436
Tampa-St. Petersburg-Clearwater, FL MSA	45300	42,335	56,786	110,045	88,672	43,942	25,839
Toledo, OH MSA	45780	9,526	10,657	11,853	10,713	7,678	5,060
Tucson, AZ MSA	46060	13,836	18,354	36,871	29,697	16,930	11,522
Tulsa, OK MSA	46140	12,994	14,248	19,461	20,744	17,323	13,039
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	22,512	27,780	45,164	39,783	28,811	18,852
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	80,842	126,070	202,753	166,566	106,278	72,424
Wichita, KS MSA	48620	9,505	10,552	13,845	14,257	12,958	9,979
Worcester, MA MSA	49340	9,681	12,016	17,695	14,175	9,881	7,016
Youngstown-Warren-Boardman, OH-PA MSA	49660	7,358	7,517	8,510	7,810	5,978	4,090

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	Total High-Cost Loans				All Other Loans -- Lower-Cost			
		2005	2006	2007	2008	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	11,040	8,342	2,322	875	21,612	18,282	15,838	11,478
Raleigh-Cary, NC MSA	39580	6,984	7,164	2,913	946	28,387	30,381	26,707	18,006
Richmond, VA MSA	40060	7,410	7,865	2,898	1,057	26,965	24,736	21,285	14,478
Riverside-San Bernardino-Ontario, CA MSA	40140	73,834	69,891	15,712	5,873	92,810	74,515	46,939	45,934
Rochester, NY MSA	40380	2,748	3,157	1,790	1,021	12,955	12,194	12,049	9,497
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	25,517	18,325	4,511	1,877	47,343	31,824	25,275	26,517
St. Louis, MO-IL MSA	41180	17,851	16,692	7,924	3,850	52,397	49,074	42,923	30,122
Salt Lake City, UT MSA	41620	12,349	11,235	4,259	738	28,264	28,046	20,999	13,128
San Antonio, TX MSA	41700	12,743	13,509	5,809	2,829	35,064	40,023	33,227	21,297
San Diego-Carlsbad-San Marcos, CA MSA	41740	22,766	18,100	5,332	1,588	54,868	41,353	33,423	26,314
San Francisco-Oakland-Fremont, CA MSA	41860	26,505	23,729	5,589	2,258	66,840	52,522	45,470	37,378
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	9,804	8,114	2,405	837	28,965	22,681	19,231	13,750
Santa Rosa-Petaluma, CA MSA	42220	3,106	2,340	654	275	7,896	5,951	4,546	4,259
Scranton--Wilkes-Barre, PA MSA	42540	2,181	2,547	1,247	625	5,664	5,577	4,928	3,535
Seattle-Tacoma-Bellevue, WA MSA	42660	28,259	25,370	9,277	1,916	83,112	81,280	65,090	36,392
Springfield, MA MSA	44140	3,968	3,431	991	422	8,563	7,481	7,252	5,334
Stockton, CA MSA	44700	11,422	8,435	1,812	1,029	13,126	8,290	5,769	9,072
Syracuse, NY MSA	45060	1,353	1,784	1,093	523	8,259	7,711	7,574	5,913
Tampa-St. Petersburg-Clearwater, FL MSA	45300	32,658	33,108	8,661	2,351	77,387	55,564	35,281	23,488
Toledo, OH MSA	45780	2,504	2,272	1,053	612	9,349	8,441	6,625	4,448
Tucson, AZ MSA	46060	8,303	7,650	2,382	702	28,568	22,047	14,548	10,820
Tulsa, OK MSA	46140	5,525	5,779	2,793	1,708	13,936	14,965	14,530	11,331
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	9,405	9,327	3,157	947	35,759	30,456	25,654	17,905
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	55,603	51,536	12,549	3,388	147,150	115,030	93,729	69,036
Wichita, KS MSA	48620	3,123	2,878	1,639	1,235	10,722	11,379	11,319	8,744
Worcester, MA MSA	49340	5,239	4,180	1,188	470	12,456	9,995	8,693	6,546
Youngstown-Warren-Boardman, OH-PA MSA	49660	2,557	2,354	1,086	692	5,953	5,456	4,892	3,398

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Investor Loans					
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	7.3	8.3	11.6	10.1	10.4	11.3
Raleigh-Cary, NC MSA	39580	7.9	4.9	11.7	14.6	12.9	10.8
Richmond, VA MSA	40060	4.0	5.5	13.6	13.3	11.0	9.7
Riverside-San Bernardino-Ontario, CA MSA	40140	7.6	8.6	14.0	11.2	12.1	14.7
Rochester, NY MSA	40380	9.3	3.8	9.6	10.5	10.3	8.3
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	7.9	8.3	14.2	11.3	11.4	16.3
St. Louis, MO-IL MSA	41180	8.4	9.2	13.7	13.2	13.7	14.0
Salt Lake City, UT MSA	41620	7.4	6.0	16.8	18.9	15.3	9.5
San Antonio, TX MSA	41700	5.2	5.9	15.2	19.5	13.7	10.2
San Diego-Carlsbad-San Marcos, CA MSA	41740	6.9	7.5	12.2	10.8	13.2	15.3
San Francisco-Oakland-Fremont, CA MSA	41860	6.4	6.2	8.2	7.0	7.2	10.2
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	7.1	5.5	6.6	5.4	5.2	6.7
Santa Rosa-Petaluma, CA MSA	42220	10.2	11.8	13.3	12.2	16.1	19.2
Scranton--Wilkes-Barre, PA MSA	42540	6.5	8.6	15.8	16.3	14.5	15.1
Seattle-Tacoma-Bellevue, WA MSA	42660	6.4	5.8	10.8	11.3	10.4	9.2
Springfield, MA MSA	44140	5.7	6.4	12.1	9.4	8.2	8.6
Stockton, CA MSA	44700	6.6	6.2	10.3	7.6	7.8	16.1
Syracuse, NY MSA	45060	5.4	4.1	10.8	11.1	10.2	6.3
Tampa-St. Petersburg-Clearwater, FL MSA	45300	10.1	10.2	26.2	25.8	20.4	16.2
Toledo, OH MSA	45780	13.5	9.1	12.0	13.4	12.5	12.4
Tucson, AZ MSA	46060	11.1	13.6	24.4	20.9	18.4	14.4
Tulsa, OK MSA	46140	6.3	6.9	11.8	13.4	11.6	10.6
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	5.2	7.0	18.0	15.3	12.7	10.3
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	3.1	3.0	10.0	7.2	5.6	6.8
Wichita, KS MSA	48620	6.8	8.2	11.3	12.6	11.2	12.9
Worcester, MA MSA	49340	4.9	4.8	6.9	6.4	6.7	8.9
Youngstown-Warren-Boardman, OH-PA MSA	49660	8.0	7.7	9.8	9.4	9.3	9.4

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic African-American Borrowers					
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	1.9	2.2	4.6	4.5	3.0	2.8
Raleigh-Cary, NC MSA	39580	10.7	12.6	14.5	13.4	10.9	10.6
Richmond, VA MSA	40060	17.0	17.7	18.6	20.4	18.2	16.6
Riverside-San Bernardino-Ontario, CA MSA	40140	5.9	5.3	5.9	6.9	6.0	4.3
Rochester, NY MSA	40380	5.2	5.8	4.8	5.4	4.9	4.1
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	4.8	4.2	6.0	7.5	4.6	2.9
St. Louis, MO-IL MSA	41180	9.7	10.5	12.7	13.6	10.4	7.5
Salt Lake City, UT MSA	41620	0.5	0.4	0.6	0.4	0.4	0.5
San Antonio, TX MSA	41700	4.4	4.5	5.1	5.2	4.5	4.7
San Diego-Carlsbad-San Marcos, CA MSA	41740	2.4	2.2	2.8	3.2	2.7	2.1
San Francisco-Oakland-Fremont, CA MSA	41860	3.9	4.2	6.0	7.1	4.5	3.1
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	1.3	1.0	1.4	1.4	1.0	0.6
Santa Rosa-Petaluma, CA MSA	42220	0.6	0.8	1.2	1.4	0.9	1.1
Scranton--Wilkes-Barre, PA MSA	42540	0.3	0.6	1.7	1.6	1.8	1.1
Seattle-Tacoma-Bellevue, WA MSA	42660	2.2	2.4	3.2	3.2	2.6	2.6
Springfield, MA MSA	44140	4.0	4.7	6.3	6.6	4.4	3.2
Stockton, CA MSA	44700	4.7	5.8	6.7	8.6	5.9	3.9
Syracuse, NY MSA	45060	3.1	3.1	2.9	3.1	2.8	2.3
Tampa-St. Petersburg-Clearwater, FL MSA	45300	4.8	5.0	6.1	7.8	7.6	6.6
Toledo, OH MSA	45780	5.2	5.1	7.6	7.7	7.3	5.8
Tucson, AZ MSA	46060	1.4	1.7	1.9	2.1	2.0	1.8
Tulsa, OK MSA	46140	2.8	4.0	4.4	4.5	3.8	3.3
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	18.0	19.3	20.2	22.6	20.8	19.8
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	18.3	17.7	19.5	23.2	20.4	17.1
Wichita, KS MSA	48620	3.3	3.4	3.9	3.5	3.0	2.7
Worcester, MA MSA	49340	1.0	1.9	5.5	5.3	2.8	2.6
Youngstown-Warren-Boardman, OH-PA MSA	49660	5.1	5.0	6.1	5.8	4.7	3.6

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic White Borrowers					
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	91.3	89.4	79.9	79.8	84.1	85.8
Raleigh-Cary, NC MSA	39580	83.0	77.5	73.4	74.0	75.9	77.2
Richmond, VA MSA	40060	78.0	75.9	70.2	67.6	72.0	74.6
Riverside-San Bernardino-Ontario, CA MSA	40140	54.8	56.0	34.8	30.0	40.4	46.4
Rochester, NY MSA	40380	89.5	87.8	88.4	87.7	88.1	89.3
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	73.1	70.7	53.3	52.7	64.5	65.7
St. Louis, MO-IL MSA	41180	85.8	84.7	81.7	80.8	84.1	86.8
Salt Lake City, UT MSA	41620	86.2	81.5	83.1	79.9	80.8	85.2
San Antonio, TX MSA	41700	56.1	53.1	51.4	50.0	51.2	52.7
San Diego-Carlsbad-San Marcos, CA MSA	41740	72.0	68.2	50.5	49.2	61.6	61.3
San Francisco-Oakland-Fremont, CA MSA	41860	62.4	55.4	41.1	39.9	48.8	48.3
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	53.8	42.1	33.3	32.0	37.3	38.8
Santa Rosa-Petaluma, CA MSA	42220	85.1	79.8	58.7	58.7	75.1	77.7
Scranton--Wilkes-Barre, PA MSA	42540	97.3	96.5	87.0	83.5	85.9	90.4
Seattle-Tacoma-Bellevue, WA MSA	42660	82.4	78.3	72.8	70.5	72.4	74.9
Springfield, MA MSA	44140	86.1	83.0	77.0	75.9	80.6	84.7
Stockton, CA MSA	44700	60.3	48.9	25.5	25.3	41.2	44.6
Syracuse, NY MSA	45060	93.3	92.7	91.9	91.7	92.4	92.7
Tampa-St. Petersburg-Clearwater, FL MSA	45300	83.8	81.1	72.4	65.4	69.6	75.4
Toledo, OH MSA	45780	89.2	85.8	87.3	86.5	87.0	88.3
Tucson, AZ MSA	46060	74.6	71.0	70.1	63.9	66.9	68.4
Tulsa, OK MSA	46140	88.6	84.5	82.0	80.3	82.2	82.1
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	74.9	71.4	67.7	65.0	67.8	69.6
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	67.2	62.8	43.3	40.9	54.0	59.5
Wichita, KS MSA	48620	88.3	84.5	83.0	83.7	84.0	85.1
Worcester, MA MSA	49340	92.0	88.0	79.1	80.5	84.9	85.9
Youngstown-Warren-Boardman, OH-PA MSA	49660	92.0	91.9	90.8	90.5	92.1	93.2

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Non-Hispanic Asian or Pacific Islander Borrowers					
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	1.0	1.3	2.2	2.1	2.4	2.4
Raleigh-Cary, NC MSA	39580	2.2	3.1	4.5	4.6	5.3	5.4
Richmond, VA MSA	40060	1.4	2.0	4.5	4.0	3.7	3.1
Riverside-San Bernardino-Ontario, CA MSA	40140	3.7	4.4	9.7	8.9	9.4	8.5
Rochester, NY MSA	40380	1.5	1.6	2.2	1.9	2.1	2.0
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	6.4	7.7	16.9	15.1	12.9	15.3
St. Louis, MO-IL MSA	41180	1.4	1.5	2.2	2.1	2.1	2.2
Salt Lake City, UT MSA	41620	3.0	2.7	2.9	3.7	3.5	2.7
San Antonio, TX MSA	41700	1.1	1.4	2.1	2.5	2.5	2.2
San Diego-Carlsbad-San Marcos, CA MSA	41740	6.3	7.5	11.3	10.5	9.7	11.1
San Francisco-Oakland-Fremont, CA MSA	41860	18.7	21.5	24.5	23.8	28.6	32.2
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	28.8	35.6	31.8	30.6	41.2	45.4
Santa Rosa-Petaluma, CA MSA	42220	2.1	4.2	3.6	3.7	4.1	5.4
Scranton--Wilkes-Barre, PA MSA	42540	0.7	0.5	1.0	1.2	1.4	1.5
Seattle-Tacoma-Bellevue, WA MSA	42660	7.2	9.6	13.2	14.7	14.2	12.5
Springfield, MA MSA	44140	1.3	1.4	2.3	1.8	2.0	2.2
Stockton, CA MSA	44700	7.6	12.0	24.1	19.6	18.3	19.5
Syracuse, NY MSA	45060	1.1	1.6	2.0	1.6	1.6	1.8
Tampa-St. Petersburg-Clearwater, FL MSA	45300	1.5	1.9	3.7	3.7	3.3	2.9
Toledo, OH MSA	45780	0.7	1.2	1.2	1.0	1.1	1.3
Tucson, AZ MSA	46060	1.3	1.7	2.8	2.9	2.6	2.4
Tulsa, OK MSA	46140	1.0	1.4	1.4	2.2	2.0	2.2
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	1.9	2.3	4.5	4.1	3.5	3.0
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	5.1	7.6	12.3	8.5	9.6	10.5
Wichita, KS MSA	48620	2.4	3.2	3.5	3.4	3.4	3.6
Worcester, MA MSA	49340	2.2	2.9	4.3	3.9	4.5	4.7
Youngstown-Warren-Boardman, OH-PA MSA	49660	0.4	0.4	0.5	0.5	0.7	0.2

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Hispanic Borrowers					
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	3.3	4.5	11.2	11.4	8.0	6.5
Raleigh-Cary, NC MSA	39580	1.4	2.7	5.1	5.3	5.3	4.0
Richmond, VA MSA	40060	0.7	1.3	4.0	5.1	3.6	2.8
Riverside-San Bernardino-Ontario, CA MSA	40140	28.8	26.5	45.4	50.7	39.3	34.4
Rochester, NY MSA	40380	1.8	2.1	2.8	2.7	2.7	2.5
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	7.8	8.6	18.5	19.6	11.6	9.9
St. Louis, MO-IL MSA	41180	0.6	0.8	1.6	1.6	1.3	1.3
Salt Lake City, UT MSA	41620	6.0	11.0	10.6	12.7	12.5	8.1
San Antonio, TX MSA	41700	29.9	33.4	35.3	35.9	34.4	32.3
San Diego-Carlsbad-San Marcos, CA MSA	41740	11.4	14.1	29.9	32.0	19.8	18.3
San Francisco-Oakland-Fremont, CA MSA	41860	6.7	10.1	23.1	24.1	12.0	9.5
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	7.6	12.4	28.4	31.2	14.7	8.9
Santa Rosa-Petaluma, CA MSA	42220	5.9	9.0	32.6	32.0	14.8	10.4
Scranton--Wilkes-Barre, PA MSA	42540	0.4	0.7	8.7	12.3	9.5	5.4
Seattle-Tacoma-Bellevue, WA MSA	42660	1.5	2.6	5.2	6.0	5.1	3.1
Springfield, MA MSA	44140	5.9	8.0	11.6	12.8	9.9	7.6
Stockton, CA MSA	44700	18.0	22.6	39.4	42.4	29.1	25.5
Syracuse, NY MSA	45060	0.4	0.5	1.2	1.7	1.3	1.3
Tampa-St. Petersburg-Clearwater, FL MSA	45300	6.0	7.8	14.8	20.0	16.0	11.0
Toledo, OH MSA	45780	1.8	1.8	2.0	2.5	2.4	2.2
Tucson, AZ MSA	46060	15.3	17.7	20.3	25.6	21.9	20.7
Tulsa, OK MSA	46140	1.6	2.5	4.7	4.9	3.8	3.1
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	1.3	1.8	3.6	3.9	3.7	3.2
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	4.0	6.5	21.8	24.2	11.3	7.8
Wichita, KS MSA	48620	2.5	5.1	6.2	5.8	6.2	5.1
Worcester, MA MSA	49340	2.3	3.6	8.3	8.0	5.2	4.0
Youngstown-Warren-Boardman, OH-PA MSA	49660	0.8	0.7	1.3	1.4	1.4	1.6

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% Other Minority Borrowers					
		1997	2000	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	2.5	2.6	2.2	2.2	2.5	2.5
Raleigh-Cary, NC MSA	39580	2.7	4.1	2.5	2.7	2.6	2.8
Richmond, VA MSA	40060	2.8	3.2	2.7	2.8	2.4	2.9
Riverside-San Bernardino-Ontario, CA MSA	40140	6.8	7.8	4.3	3.6	4.9	6.3
Rochester, NY MSA	40380	2.0	2.6	1.9	2.2	2.3	2.1
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	7.9	8.8	5.3	5.1	6.4	6.2
St. Louis, MO-IL MSA	41180	2.6	2.6	1.9	2.0	2.1	2.2
Salt Lake City, UT MSA	41620	4.2	4.3	2.8	3.1	2.8	3.5
San Antonio, TX MSA	41700	8.6	7.7	6.1	6.5	7.4	8.1
San Diego-Carlsbad-San Marcos, CA MSA	41740	7.8	8.0	5.5	5.0	6.2	7.2
San Francisco-Oakland-Fremont, CA MSA	41860	8.3	8.8	5.3	5.2	6.2	6.8
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	8.5	8.9	5.1	4.8	5.7	6.2
Santa Rosa-Petaluma, CA MSA	42220	6.3	6.2	3.9	4.2	5.1	5.5
Scranton--Wilkes-Barre, PA MSA	42540	1.3	1.7	1.6	1.3	1.5	1.5
Seattle-Tacoma-Bellevue, WA MSA	42660	6.8	7.1	5.7	5.6	5.7	6.9
Springfield, MA MSA	44140	2.7	2.9	2.8	2.9	3.1	2.4
Stockton, CA MSA	44700	9.5	10.8	4.3	4.0	5.4	6.5
Syracuse, NY MSA	45060	2.1	2.1	2.1	2.0	1.9	2.0
Tampa-St. Petersburg-Clearwater, FL MSA	45300	3.9	4.2	3.1	3.1	3.5	4.1
Toledo, OH MSA	45780	3.0	6.2	2.0	2.4	2.2	2.4
Tucson, AZ MSA	46060	7.3	7.9	5.0	5.6	6.6	6.8
Tulsa, OK MSA	46140	6.0	7.7	7.4	8.1	8.2	9.3
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	3.9	5.2	4.0	4.3	4.3	4.5
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	5.3	5.5	3.2	3.2	4.7	5.0
Wichita, KS MSA	48620	3.5	3.8	3.4	3.6	3.4	3.4
Worcester, MA MSA	49340	2.5	3.6	2.7	2.3	2.6	2.7
Youngstown-Warren-Boardman, OH-PA MSA	49660	1.7	1.9	1.4	1.7	1.2	1.4

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% High-Cost Loans to Non-Hispanic African-American Borrowers				% High-Cost Loans to Non-Hispanic White Borrowers			
		2005	2006	2007	2008	2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	61.2	52.5	21.8	14.7	20.9	19.1	8.6	3.3
Raleigh-Cary, NC MSA	39580	52.1	44.2	25.8	9.2	10.9	10.0	5.6	2.9
Richmond, VA MSA	40060	47.2	44.6	28.0	18.1	11.4	10.9	7.0	4.1
Riverside-San Bernardino-Ontario, CA MSA	40140	57.0	58.0	35.9	9.4	26.0	26.2	15.4	6.5
Rochester, NY MSA	40380	45.1	48.6	30.3	9.9	14.4	15.2	9.5	4.9
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	54.2	56.7	28.9	12.6	20.5	19.0	9.8	3.7
St. Louis, MO-IL MSA	41180	69.3	65.9	50.4	25.6	17.2	17.4	12.5	10.0
Salt Lake City, UT MSA	41620	49.0	46.1	16.4	5.0	22.3	19.0	11.3	4.1
San Antonio, TX MSA	41700	50.3	40.3	24.6	15.2	17.9	16.0	11.1	10.8
San Diego-Carlsbad-San Marcos, CA MSA	41740	38.1	42.5	21.0	9.8	14.3	13.6	8.9	3.8
San Francisco-Oakland-Fremont, CA MSA	41860	51.1	51.8	23.2	8.5	10.6	11.1	5.5	3.5
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	36.0	29.4	17.4	10.0	10.5	9.8	6.6	5.1
Santa Rosa-Petaluma, CA MSA	42220	43.8	32.1	10.0	0.0	11.8	13.3	9.0	5.7
Scranton--Wilkes-Barre, PA MSA	42540	58.3	62.2	42.4	0.0	21.7	24.1	17.1	12.2
Seattle-Tacoma-Bellevue, WA MSA	42660	47.5	43.4	22.6	7.9	18.0	15.7	9.2	3.8
Springfield, MA MSA	44140	60.7	50.5	33.2	16.1	17.3	16.8	8.2	3.6
Stockton, CA MSA	44700	56.1	59.3	33.7	10.8	28.3	27.3	13.6	4.9
Syracuse, NY MSA	45060	28.2	33.1	18.3	10.6	11.9	14.9	9.8	4.9
Tampa-St. Petersburg-Clearwater, FL MSA	45300	49.6	52.8	32.1	15.6	20.9	23.6	14.7	7.6
Toledo, OH MSA	45780	36.7	35.7	25.8	21.6	15.8	16.1	10.8	8.9
Tucson, AZ MSA	46060	40.0	38.7	23.4	5.8	13.8	14.0	10.1	5.1
Tulsa, OK MSA	46140	58.6	60.0	35.5	24.1	25.8	24.3	16.6	16.2
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	44.0	47.6	26.3	15.5	11.9	13.1	8.0	4.3
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	42.7	41.4	21.2	10.4	8.6	8.5	4.3	2.1
Wichita, KS MSA	48620	48.0	43.4	28.3	19.0	18.7	17.1	12.1	11.3
Worcester, MA MSA	49340	62.9	58.9	24.9	12.9	18.2	18.8	8.7	3.6
Youngstown-Warren-Boardman, OH-PA MSA	49660	65.6	69.2	46.5	12.5	25.2	26.7	16.5	10.3

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.

MetroTrends: Mortgage Lending Indicators (HMDA)

Geography	CBSA Code	% High-Cost Loans to Hispanic Borrowers			
		2005	2006	2007	2008
Providence-New Bedford-Fall River, RI-MA MSA	39300	63.3	53.3	26.8	22.3
Raleigh-Cary, NC MSA	39580	39.7	37.2	26.6	11.2
Richmond, VA MSA	40060	32.1	37.7	27.6	16.7
Riverside-San Bernardino-Ontario, CA MSA	40140	53.1	52.2	31.6	15.2
Rochester, NY MSA	40380	30.9	31.6	15.0	7.7
Sacramento--Arden-Arcade--Roseville, CA MSA	40900	51.4	49.5	25.4	9.3
St. Louis, MO-IL MSA	41180	33.9	34.1	19.5	16.4
Salt Lake City, UT MSA	41620	58.6	50.8	39.3	19.5
San Antonio, TX MSA	41700	48.3	41.6	27.0	19.7
San Diego-Carlsbad-San Marcos, CA MSA	41740	43.8	41.2	22.1	9.3
San Francisco-Oakland-Fremont, CA MSA	41860	48.0	47.1	21.8	10.5
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	46.7	43.3	24.2	13.9
Santa Rosa-Petaluma, CA MSA	42220	46.3	42.5	23.0	11.4
Scranton--Wilkes-Barre, PA MSA	42540	49.8	57.7	41.8	27.1
Seattle-Tacoma-Bellevue, WA MSA	42660	46.0	46.6	29.8	13.7
Springfield, MA MSA	44140	54.0	52.3	21.5	12.1
Stockton, CA MSA	44700	55.9	52.7	29.6	14.1
Syracuse, NY MSA	45060	26.9	41.6	17.7	11.1
Tampa-St. Petersburg-Clearwater, FL MSA	45300	46.9	50.4	32.1	17.7
Toledo, OH MSA	45780	31.4	30.2	20.3	8.7
Tucson, AZ MSA	46060	42.3	39.9	25.8	16.0
Tulsa, OK MSA	46140	40.2	41.4	34.0	18.1
Virginia Beach-Norfolk-Newport News, VA-NC MSA	47260	29.2	33.3	13.3	9.0
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	47900	41.4	44.1	25.5	9.9
Wichita, KS MSA	48620	38.2	38.1	20.6	26.5
Worcester, MA MSA	49340	53.0	53.2	22.2	5.6
Youngstown-Warren-Boardman, OH-PA MSA	49660	44.6	46.7	21.7	15.4

Source: Urban Institute analysis of Home Mortgage Disclosure Act (HMDA) data.

Note: Data on high-cost and low-cost loans only available starting in 2004.