

Home Mortgage Disclosure Act (HMDA) Selected Statistics by Ethnicity, 2017

		A R E A														
		C O U N T I E S											LARGE AREAS			
		Ashtabula	Cuyahoga *	Geauga *	Lake *	Lorain *	Mahoning	Medina *	Portage	Stark	Summit	Trumbull	Wayne	Cleveland-Elyria Metro Area *	12-County NE Ohio Region	Ohio
Total	Number of Loan Applications	620	11,006	1,097	2,472	3,050	1,685	2,273	1,529	3,223	5,634	1,198	938	19,898	34,725	113,704
	Number Approved	543	10,051	999	2,287	2,779	1,546	2,138	1,298	2,964	5,215	1,050	838	18,254	31,708	101,921
	Number Denied Approval	77	955	98	185	271	139	135	231	259	419	148	100	1,644	3,017	11,783
	Percent Denied	12.42	8.68	8.93	7.48	8.89	8.25	5.94	15.11	8.04	7.44	12.35	10.66	8.26	8.69	10.36
	Average Loan Amount (Approvals)	\$114,556	\$173,922	\$247,869	\$163,961	\$181,219	\$134,166	\$208,727	\$179,570	\$152,912	\$174,870	\$115,226	\$149,476	\$181,908	\$171,398	\$179,837
	Average Loan Amount (Denials)	\$108,494	\$149,280	\$205,194	\$158,551	\$118,683	\$112,892	\$176,252	\$97,208	\$127,409	\$170,184	\$100,405	\$117,740	\$150,827	\$141,001	\$138,446
Hispanic	Number of Loan Applications	5	292	11	47	91	38	31	7	18	44	9	8	472	601	1,766
	Number Approved	4	260	9	42	72	34	23	6	18	39	9	6	406	522	1,460
	Number Denied Approval	1	32	2	5	19	4	8	1	0	5	0	2	66	79	306
	Percent Denied	20.00	10.96	18.18	10.64	20.88	10.53	25.81	14.29	0.00	11.36	0.00	25.00	13.98	13.14	17.33
	Average Loan Amount (Approvals)	\$66,000	\$121,462	\$266,111	\$115,571	\$123,625	\$84,824	\$220,826	\$229,000	\$203,500	\$155,744	\$61,222	\$139,167	\$130,071	\$131,138	\$157,551
	Average Loan Amount (Denials)	\$350,000	\$86,625	\$186,500	\$102,200	\$71,474	\$52,000	\$166,250	\$324,000		\$200,000		\$128,000	\$96,121	\$107,367	\$113,265
Not Hispanic	Number of Loan Applications	550	9,497	967	2,227	2,706	1,508	2,079	1,392	2,987	5,125	1,042	820	17,476	30,900	99,860
	Number Approved	484	8,743	884	2,073	2,494	1,393	1,969	1,191	2,766	4,762	912	737	16,163	28,408	90,294
	Number Denied Approval	66	754	83	154	212	115	110	201	221	363	130	83	1,313	2,492	9,566
	Percent Denied	12.00	7.94	8.58	6.92	7.83	7.63	5.29	14.44	7.40	7.08	12.48	10.12	7.51	8.06	9.58
	Average Loan Amount (Approvals)	\$115,207	\$173,213	\$250,199	\$164,312	\$183,840	\$134,823	\$207,266	\$181,039	\$152,119	\$173,919	\$114,948	\$149,912	\$182,070	\$171,299	\$178,760
	Average Loan Amount (Denials)	\$101,076	\$148,837	\$199,855	\$154,182	\$129,250	\$117,078	\$172,573	\$100,741	\$127,095	\$161,030	\$100,592	\$119,241	\$151,515	\$139,984	\$138,136
Joint ^(a)	Number of Loan Applications	3	101	15	21	31	12	20	4	15	26	5	8	188	261	907
	Number Approved	2	97	15	19	30	11	18	4	14	26	5	7	179	248	838
	Number Denied Approval	1	4	0	2	1	1	2	0	1	0	0	1	9	13	69
	Percent Denied	33.33	3.96	0.00	9.52	3.23	8.33	10.00	0.00	6.67	0.00	0.00	12.50	4.79	4.98	7.61
	Average Loan Amount (Approvals)	\$189,000	\$209,784	\$375,600	\$174,158	\$176,100	\$181,273	\$263,222	\$223,750	\$200,714	\$194,692	\$173,600	\$213,714	\$219,626	\$212,968	\$204,196
	Average Loan Amount (Denials)	\$91,000	\$115,000		\$99,500	\$36,000	\$27,000	\$229,000		\$206,000			\$64,000	\$128,111	\$118,538	\$154,594
Other	Number of Loan Applications	62	1,116	104	177	222	127	143	126	203	439	142	102	1,762	2,963	11,171
	Number Approved	53	951	91	153	183	108	128	97	166	388	124	88	1,506	2,530	9,329
	Number Denied Approval	9	165	13	24	39	19	15	29	37	51	18	14	256	433	1,842
	Percent Denied	14.52	14.78	12.50	13.56	17.57	14.96	10.49	23.02	18.23	11.62	12.68	13.73	14.53	14.61	16.49
	Average Loan Amount (Approvals)	\$109,472	\$191,125	\$202,374	\$171,222	\$168,995	\$136,417	\$221,367	\$156,660	\$156,614	\$187,142	\$118,831	\$141,420	\$189,664	\$176,741	\$191,559
	Average Loan Amount (Denials)	\$138,000	\$164,285	\$242,154	\$203,250	\$86,359	\$104,895	\$201,533	\$64,897	\$127,162	\$232,412	\$99,056	\$111,214	\$162,203	\$153,670	\$143,632

Source: HMDA data files: <https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset>

(a): Joint refers to one applicant who is Hispanic and one who is not Hispanic.