

Home Mortgage Disclosure Act (HMDA) Selected Statistics by Race, 2016

		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	562	9,847	1,047	2,084	2,830	1,601	2,182	1,307	2,846	4,965	1,104	892	17,990	31,267	103,087
	Number Approved	459	8,997	942	1,918	2,587	1,425	2,032	1,145	2,577	4,526	942	796	16,476	28,346	92,520
	Number Denied Approval	103	850	105	166	243	176	150	162	269	439	162	96	1,514	2,921	10,567
	Percent Denied	18.33	8.63	10.03	7.97	8.59	10.99	6.87	12.39	9.45	8.84	14.67	10.76	8.42	9.34	10.25
	Average Loan Amount (Approvals)	\$112,331	\$172,861	\$243,321	\$164,032	\$178,748	\$129,802	\$200,824	\$171,773	\$153,828	\$175,343	\$110,729	\$147,814	\$180,235	\$169,856	\$177,881
	Average Loan Amount (Denials)	\$86,000	\$143,962	\$194,390	\$135,030	\$140,918	\$129,267	\$193,547	\$118,580	\$145,502	\$149,585	\$80,278	\$107,052	\$150,904	\$139,465	\$140,557
White	Number of Loan Applications	509	7,661	909	1,832	2,506	1,435	1,977	1,117	2,572	4,110	949	811	14,885	26,388	85,055
	Number Approved	419	7,151	820	1,693	2,296	1,292	1,856	986	2,345	3,803	821	724	13,816	24,206	76,978
	Number Denied Approval	90	510	89	139	210	143	121	131	227	307	128	87	1,069	2,182	8,077
	Percent Denied	17.68	6.66	9.79	7.59	8.38	9.97	6.12	11.73	8.83	7.47	13.49	10.73	7.18	8.27	9.50
	Average Loan Amount (Approvals)	\$112,305	\$171,770	\$236,855	\$160,556	\$177,371	\$131,150	\$199,907	\$165,890	\$152,828	\$173,961	\$108,872	\$149,608	\$178,969	\$168,155	\$173,861
	Average Loan Amount (Denials)	\$82,378	\$155,037	\$202,854	\$128,547	\$137,043	\$134,811	\$187,736	\$110,527	\$152,035	\$137,261	\$82,203	\$107,759	\$155,740	\$139,416	\$137,397
Black	Number of Loan Applications	2	608	3	25	48	39	8	29	62	187	17	4	692	1,032	2,977
	Number Approved	2	469	2	23	39	27	6	21	49	146	13	1	539	798	2,331
	Number Denied Approval	0	139	1	2	9	12	2	8	13	41	4	3	153	234	646
	Percent Denied	0.00	22.86	33.33	8.00	18.75	30.77	25.00	27.59	20.97	21.93	23.53	75.00	22.11	22.67	21.70
	Average Loan Amount (Approvals)	\$57,500	\$109,582	\$214,500	\$186,565	\$127,615	\$54,593	\$216,167	\$172,524	\$116,918	\$135,164	\$153,462	\$53,000	\$115,748	\$119,187	\$165,310
	Average Loan Amount (Denials)		\$85,482	\$278,000	\$113,500	\$94,778	\$66,167	\$184,000	\$171,000	\$93,308	\$176,829	\$60,500	\$92,667	\$88,941	\$105,782	\$120,944
Asian	Number of Loan Applications	4	387	12	25	51	7	33	28	34	209	3	2	508	795	3,471
	Number Approved	4	343	12	22	50	7	26	23	27	180	3	2	453	699	3,084
	Number Denied Approval	0	44	0	3	1	0	7	5	7	29	0	0	55	96	387
	Percent Denied	0.00	11.37	0.00	12.00	1.96	0.00	21.21	17.86	20.59	13.88	0.00	0.00	10.83	12.08	11.15
	Average Loan Amount (Approvals)	\$92,250	\$221,064	\$388,083	\$217,182	\$280,080	\$76,714	\$232,500	\$240,870	\$212,148	\$179,233	\$105,000	\$194,500	\$232,470	\$215,235	\$216,527
	Average Loan Amount (Denials)		\$202,409		\$244,667	\$225,000		\$282,857	\$152,600	\$143,857	\$191,483			\$215,364	\$199,667	\$191,240
Other	Number of Loan Applications	47	1,191	123	202	225	120	164	133	178	459	135	75	1,905	3,052	11,584
	Number Approved	34	1,034	108	180	202	99	144	115	156	397	105	69	1,668	2,643	10,127
	Number Denied Approval	13	157	15	22	23	21	20	18	22	62	30	6	237	409	1,457
	Percent Denied	27.66	13.18	12.20	10.89	10.22	17.50	12.20	13.53	12.36	13.51	22.22	8.00	12.44	13.40	12.58
	Average Loan Amount (Approvals)	\$118,235	\$193,120	\$276,861	\$187,350	\$179,183	\$136,475	\$206,278	\$208,252	\$170,365	\$201,594	\$120,124	\$129,014	\$197,368	\$188,730	\$199,557
	Average Loan Amount (Denials)	\$111,077	\$143,382	\$138,600	\$163,000	\$190,696	\$127,571	\$198,400	\$144,444	\$109,455	\$173,000	\$74,700	\$104,000	\$154,135	\$144,870	\$153,310

Source: HMDA Data Files: <https://www.ffiec.gov/HMDA/hmdaflat.htm>