

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

		A R E A												LARGE AREAS		
		C O U N T I E S											Cleveland- Elyria Metro Area *	12-County NE Ohio Region	Ohio	
		Ashtabula	Cuyahoga *	Geauga *	Lake *	Lorain *	Mahoning	Medina *	Portage	Stark	Summit	Trumbull	Wayne			
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
White	Number of Loan Applications	548	8,268	972	2,196	2,694	1,479	2,061	1,321	2,902	4,580	981	826	16,191	28,828	92,708
	Number Approved	480	7,718	891	2,044	2,476	1,372	1,950	1,134	2,699	4,276	869	744	15,079	26,653	83,880
	Number Denied Approval	68	550	81	152	218	107	111	187	203	304	112	82	1,112	2,175	8,828
	Percent Denied	12.41	6.65	8.33	6.92	8.09	7.23	5.39	14.16	7.00	6.64	11.42	9.93	6.87	7.54	9.52
	Average Loan Amount (Approvals)	\$113,433	\$172,866	\$247,220	\$162,093	\$179,437	\$135,185	\$206,939	\$178,787	\$152,828	\$172,416	\$113,972	\$151,462	\$181,284	\$170,252	\$176,847
	Average Loan Amount (Denials)	\$99,765	\$157,555	\$203,049	\$151,553	\$116,468	\$108,486	\$170,468	\$93,353	\$129,039	\$160,438	\$103,375	\$118,500	\$153,282	\$139,109	\$132,943
Black	Number of Loan Applications	6	810	6	40	40	38	17	19	64	226	36	11	913	1,313	4,007
	Number Approved	6	637	3	35	34	32	16	15	54	198	27	6	725	1,063	3,238
	Number Denied Approval	0	173	3	5	6	6	1	4	10	28	9	5	188	250	769
	Percent Denied	0.00	21.36	50.00	12.50	15.00	15.79	5.88	21.05	15.63	12.39	25.00	45.45	20.59	19.04	19.19
	Average Loan Amount (Approvals)	\$82,333	\$104,551	\$218,000	\$164,514	\$154,000	\$73,688	\$230,188	\$187,067	\$91,537	\$157,525	\$119,889	\$100,000	\$113,007	\$119,998	\$144,078
	Average Loan Amount (Denials)		\$92,884	\$127,000	\$126,200	\$51,333	\$60,333	\$285,000	\$61,500	\$58,600	\$169,571	\$65,889	\$79,200	\$94,011	\$98,420	\$117,901
Asian	Number of Loan Applications	1	562	4	35	68	13	39	44	32	300	8	6	708	1,112	4,438
	Number Approved	0	516	4	33	59	10	34	35	28	273	7	6	646	1,005	4,021
	Number Denied Approval	1	46	0	2	9	3	5	9	4	27	1	0	62	107	417
	Percent Denied	100.00	8.19	0.00	5.71	13.24	23.08	12.82	20.45	12.50	9.00	12.50	0.00	8.76	9.62	9.40
	Average Loan Amount (Approvals)		\$220,269	\$245,250	\$215,727	\$268,644	\$163,700	\$260,941	\$225,200	\$205,071	\$197,571	\$127,714	\$172,000	\$226,751	\$216,522	\$223,659
	Average Loan Amount (Denials)	\$75,000	\$196,652		\$276,500	\$189,222	\$102,667	\$249,400	\$202,000	\$179,750	\$200,037	\$43,000		\$202,403	\$195,449	\$208,484
Other	Number of Loan Applications	65	1,366	115	201	248	155	156	145	225	528	173	95	2,086	3,472	12,551
	Number Approved	57	1,180	101	175	210	132	138	114	183	468	147	82	1,804	2,987	10,782
	Number Denied Approval	8	186	14	26	38	23	18	31	42	60	26	13	282	485	1,769
	Percent Denied	12.31	13.62	12.17	12.94	15.32	14.84	11.54	21.38	18.67	11.36	15.03	13.68	13.52	13.97	14.09
	Average Loan Amount (Approvals)	\$127,404	\$198,011	\$254,584	\$175,909	\$182,071	\$135,992	\$218,638	\$172,360	\$164,273	\$191,389	\$121,184	\$133,427	\$198,757	\$184,736	\$197,494
	Average Loan Amount (Denials)	\$186,875	\$165,548	\$234,357	\$196,615	\$125,316	\$148,435	\$185,556	\$94,645	\$130,929	\$206,417	\$101,769	\$127,769	\$167,684	\$159,425	\$158,328

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