

Appendix B: Detailed Data Tables

Table B-1: Comparative analysis of borrowers served by CMHP and all lenders in Charlotte between 2004 and 2006

Share of Purchase Loans										
Borrower Characteristic	CMHP	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High-cost Purchase loans	GSE loans	FHA Loans
Race										
BLACK	94.7%	21.4%	15.0%	47.4%	15.7%	11.4%	47.5%	47.1%	13%	50%
OTHER	0.1%	4.2%	4.4%	3.3%	4.5%	4.1%	3.4%	3.1%	6%	3%
WHITE	5.2%	74.4%	80.6%	49.3%	79.9%	84.5%	49.1%	49.7%	82%	47%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%
N	787	36,459	29,318	7,141	24,913	4,405	4,557	2,584	8,487	2,777
Ethnicity										
Hispanic	2.3%	7.5%	6.2%	12.7%	6.7%	3.9%	14.4%	9.7%	5.75%	13.75%
Non-Hispanic	97.7%	92.5%	93.8%	87.3%	93.3%	96.1%	85.6%	90.3%	94.2%	86.3%
N	783	35,795	28,603	7,192	24,270	4,333	4,602	2,590	8,342	2,662
Income										
Very-low	1.4%	19.8%	17.3%	29.9%	18.9%	8.8%	32.2%	25.5%	18.65%	44.29%
Low	94.8%	18.8%	17.0%	26.2%	17.4%	14.8%	25.5%	26.4%	16.86%	29.49%
Greater than low-income	3.8%	61.4%	65.7%	44.0%	63.7%	76.4%	42.3%	48.1%	64.49%	26.22%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.00%
N	788	39,305	31,595	7,710	26,651	4,944	5,014	2,696	9,293	2,994
Gender										
Female	79.6%	38.5%	36.9%	45.0%	38.2%	36.1%	44.3%	46.1%	36.97%	47.10%
Male	20.4%	61.5%	63.1%	55.0%	61.8%	63.9%	55.7%	53.9%	63.03%	52.90%
N	788	39,355	31,357	7,998	26,667	4,690	5,141	2,857	9,168	2,951
Disparities										
Borrower Characteristic										
BLACK		4.4	6.3	2.0	6.0	8.3	2.0	2.0	7.6	1.9
OTHER		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WHITE		0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Ethnicity										
Hispanic		0.3	0.4	0.2	0.3	0.6	0.2	0.2	0.4	0.2
Non-Hispanic		1.1	1.0	1.1	1.0	1.0	1.1	1.1	1.0	1.1
Income										
Very-low		0.1	0.1	0.0	0.1	0.2	0.0	0.1	0.1	0.0
Low		5.0	5.6	3.6	5.4	6.4	3.7	3.6	5.6	3.2
Greater than low-income		0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1
Gender										
Female		2.1	2.2	1.8	2.1	2.2	1.8	1.7	2.2	1.7
Male		0.3	0.3	0.4	0.3	0.3	0.4	0.4	0.3	0.4

Source: Authors' tabulation of CIIS and HMDA.

Table B-2: Comparison of neighborhoods served by CMHP and all lenders in Charlotte between 2004 and 2006

Share of Purchase Loans				
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All CMHP loans	56.9%	10.1%	33.0%	100.0%
N	446	79	259	784
All purchase Loans	5.6%	11.9%	82.6%	100.0%
N	2,309	4,901	34,141	41,351
All Prime purchase loans	5.1%	10.9%	84.0%	100.0%
N	1,680	3,599	27,804	33,083
All High-Cost purchase loans	7.6%	15.7%	76.6%	100.0%
N	629	1,302	6,337	8,268
CMHP First-lien Loans	76.9%	8.3%	14.8%	100.0%
N	166	18	32	216
All first-lien loans	5.3%	11.6%	83.1%	100.0%
N	1,756	3,866	27,732	33,354
All prime first-lien loans	4.7%	10.8%	84.5%	100.0%
N	1,323	3,014	23,693	28,030
All high-cost first-lien loans	8.1%	16.0%	75.9%	100.0%
N	433	852	4,039	5,324
CMHP Second-lien loans	50.4%	10.8%	38.8%	100.0%
N	229	49	176	454
All second-lien loans	6.9%	12.9%	80.1%	100.0%
N	553	1,035	6,409	7,997
All prime second-lien loans	7.1%	11.6%	81.4%	100.0%
N	357	585	4,111	5,053
All high-cost second-lien loans	6.7%	15.3%	78.1%	100.0%
N	196	450	2,298	2,944
Disparities				
All purchase Loans	10.2	0.9	0.4	
All Prime purchase loans	11.2	0.9	0.4	
All High-Cost purchase loans	7.5	0.6	0.4	
All first-lien loans	14.6	0.7	0.2	
All prime first-lien loans	16.3	0.8	0.2	
All high-cost first-lien loans	9.4	0.5	0.2	
All second-lien loans	7.3	0.8	0.5	
All prime second-lien loans	7.1	0.9	0.5	
All high-cost second-lien loans	7.6	0.7	0.5	
All CMHP loans	57%	10%	33%	100%
N	446	79	259	784
All GSE loans	5.01%	10.33%	84.66%	100.00%
N	483	995	8155	9633
All FHA loans	2.35%	16.92%	80.73%	100.00%
N	71	510	2434	3015
GSE loans	11.3	1.0	0.4	1.0
FHA loans	2.1	0.6	1.0	1.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-3: Comparative analysis of borrowers served in very-low- and low-income tracts by CMHP and all lenders in Charlotte between 2004 and 2006

Share of HMDA Purchase Loans in Low- and Very Low-Income Tracts										
Borrower Characteristic	CMHP	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High-cost Purchase loans	GSE Loans	FHA Loans
Race										
BLACK	96.6%	28.6%	19.9%	52.8%	21.7%	11.6%	52.9%	52.6%	18.5%	52.7%
OTHER	0.0%	3.9%	3.8%	4.2%	3.9%	3.3%	4.7%	3.3%	5.6%	2.2%
WHITE	3.4%	67.5%	76.3%	43.0%	74.4%	85.1%	42.4%	44.1%	75.9%	45.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	525	6,384	4,703	1,681	3,884	819	1,105	576	1,313	547
Ethnicity										
Hispanic	1.3%	9.6%	8.3%	13.1%	9.3%	3.8%	14.8%	9.8%	7.0%	19.9%
Non-Hispanic	98.7%	90.4%	91.7%	86.9%	90.7%	96.2%	85.2%	90.2%	93.0%	80.1%
N	522	6,316	4,633	1,683	3,823	810	1,114	569	1,298	528
Income										
Very-low	1.3%	28.1%	25.2%	36.4%	28.3%	10.8%	39.2%	30.9%	26.0%	58.4%
Low	96.4%	23.2%	21.7%	27.7%	22.2%	19.0%	27.3%	28.4%	21.5%	24.9%
Greater than low-income	2.3%	48.6%	53.2%	35.8%	49.4%	70.2%	33.5%	40.7%	52.5%	16.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	525	6,942	5,112	1,830	4,189	923	1,225	605	1,435	575
Gender										
Female	78.3%	40.3%	39.9%	41.5%	40.4%	37.2%	41.0%	42.4%	38.2%	49.2%
Male	21.7%	59.7%	60.1%	58.5%	59.6%	62.8%	59.0%	57.6%	61.8%	50.8%
N	525	6,888	5,023	1,865	4,154	869	1,238	627	1,405	573
Disparities										
Borrower Characteristic										
BLACK		3.4	4.8	1.8	4.5	8.3	1.8	1.8	5.2	1.8
OTHER		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WHITE		0.1	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.1
Ethnicity										
Hispanic		0.1	0.2	0.1	0.1	0.4	0.1	0.1	0.2	0.1
Non-Hispanic		1.1	1.1	1.1	1.1	1.0	1.2	1.1	1.1	1.2
Income										
Very-low		0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0
Low		4.1	4.5	3.5	4.3	5.1	3.5	3.4	4.5	3.9
Greater than low-income		0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.0	0.1
Gender										
Female		1.9	2.0	1.9	1.9	2.1	1.9	1.8	2.0	1.6
Male		0.4	0.4	0.4	0.4	0.3	0.4	0.4	0.4	0.4

Source: Authors' tabulation of CIIS and HMDA.

Table B-4: Ratio of disparity ratios between all borrowers served in Charlotte by CMHP and borrowers served in very-low- and low-income tracts in Charlotte by all lenders between 2004 and 2006

Borrower Characteristic	CMHP	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High-cost Purchase loans	GSE Loans	FHA Loans
BLACK		0.8	0.8	0.9	0.7	1.0	0.9	0.9	0.7	1.0
OTHER		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
WHITE		0.7	0.7	0.8	0.7	0.7	0.8	0.7	0.7	0.7
Ethnicity										
Hispanic		0.5	0.4	0.6	0.4	0.6	0.6	0.6	0.5	0.4
Non-Hispanic		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1
Income										
Very-low		0.7	0.7	0.8	0.6	0.8	0.8	0.8	0.7	0.7
Low		0.8	0.8	1.0	0.8	0.8	0.9	0.9	0.8	1.2
Greater than low-income		0.8	0.7	0.7	0.8	0.7	0.8	0.7	0.7	0.9
Gender										
Female		0.9	0.9	1.1	0.9	1.0	1.1	1.1	1.0	0.7
Male		1.1	1.1	1.0	1.1	1.1	1.0	1.0	0.2	0.2

Source: Authors' tabulation of CIIS and HMDA.

Table B-5: Comparative analysis of borrowers served by NHSOC and all lenders in La Habra between 2004 and 2006

Share of Purchase Loans											
Borrower Characteristic	NHSOC	All Purchase Loans	Prime Purchase Loans	High-cost Purchase Loans	First-lien Prime Purchase Loans	Second-Lien Prime Purchase Loans	First-lien High-cost Purchase loans	Second-lien High-cost Purchase loans	GSE loans	FHA Loans	
Race											
BLACK	0.7%	3.0%	3.4%	2.5%	2.9%	4.9%	2.1%	2.9%	5%	25%	
OTHER/ASIAN	25.7%	16.5%	18.9%	13.0%	20.3%	13.8%	14.4%	11.0%	24%	5%	
WHITE	73.5%	80.5%	77.7%	84.5%	76.7%	81.3%	83.4%	86.0%	71%	70%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%	
N	136	2,364	1,395	969	1,091	304	561	408	168	20	
Ethnicity											
Hispanic	66.7%	56.9%	51.4%	65.0%	50.3%	55.5%	59.2%	72.0%	44.91%	38.10%	
Non-Hispanic	33.3%	43.1%	48.6%	35.0%	49.7%	44.5%	40.8%	28.0%	55.1%	61.9%	
	189	2,481	1,478	1,003	1,152	326	546	457	167	21	
Income											
Very-low	10.3%	5.1%	3.8%	7.1%	4.1%	2.6%	11.9%	0.4%	5.61%	8.70%	
Low	67.2%	8.4%	9.0%	7.6%	9.2%	8.5%	10.9%	3.0%	13.27%	43.48%	
Greater than low-income	22.4%	86.4%	87.2%	85.3%	86.7%	88.9%	77.3%	96.6%	81.12%	47.83%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.00%	
N	174	2,364	1,395	969	1,091	304	561	408	196	23	
Gender											
Female	25.1%	34.1%	32.5%	36.6%	33.4%	36.5%	37.4%	35.5%	29.17%	45.45%	
Male	74.9%	65.9%	67.5%	63.4%	66.6%	63.5%	62.6%	64.5%	70.83%	54.55%	
N	189	2,832	1,686	1,146	1,316	370	653	493	192	22	
Disparities											
Borrower Characteristic											
BLACK		0.2	0.2	0.3	0.3	0.1	0.3	0.3	0.2	0.0	
OTHER/ASIAN		1.6	1.4	2.0	1.3	1.9	1.8	2.3	1.1	5.1	
WHITE		0.9	0.9	0.9	1.0	0.9	0.9	0.9	1.0	1.1	
Ethnicity											
Hispanic		1.2	1.3	1.0	1.3	1.2	1.1	0.9	1.5	1.8	
Non-Hispanic		0.8	0.7	1.0	0.7	0.7	0.8	1.2	0.6	0.5	
Income											
Very-low		2.0	2.7	1.5	2.5	4.0	0.9	25.8	1.8	1.2	
Low		8.0	7.4	8.9	7.3	7.9	6.2	22.4	5.1	1.5	
Greater than low-income		0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.5	
Gender											
Female		0.7	0.8	0.7	0.8	0.7	0.7	0.7	0.9	0.6	
Male		1.1	1.1	1.2	1.1	1.2	1.2	1.2	1.1	1.4	

Source: Authors' tabulation of CIIS and HMDA.