

Table B-10: Comparative analysis of neighborhoods served by THF and all lenders in Nashville between 2004 and 2006

Share of Purchase Loans				
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All THF loans	19.2%	30.3%	50.4%	100.0%
N	257	405	674	1,336
All purchase Loans	4.9%	12.3%	82.8%	100.0%
N	2,083	5,272	35,489	42,844
All Prime purchase loans	4.1%	11.2%	84.7%	100.0%
N	1,433	3,911	29,599	34,943
All High-Cost purchase loans	8.2%	17.2%	74.5%	100.0%
N	650	1,361	5,890	7,901
Disparities				
All purchase Loans	4.0	2.5	0.6	
All Prime purchase loans	4.7	2.7	0.6	
All High-Cost purchase loans	2.3	1.8	0.7	
All THF loans	19%	30%	50%	100%
N	257	405	674	1336
All GSE loans	4.0%	10.7%	85.2%	100.0%
N	476	1267	10046	11789
All FHA loans	4.1%	13.8%	82.1%	100.0%
N	243	817	4848	5908
GSE loans	4.8	2.8	0.6	1.0
FHA loans	1.0	0.8	1.0	1.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-11: Comparative analysis of borrowers served in lower-income tracts by THF and all lenders in Nashville between 2004 and 2006

Share of HMDA Purchase Loans in Low- and Very Low-Income Tracts*										
Borrower Characteristic	THF	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	58.9%	20.8%	16.9%	37.7%	15.5%	22.7%	38.7%	32.7%	12.3%	30.8%
OTHER	0.8%	3.7%	3.8%	3.3%	4.1%	2.7%	3.1%	4.1%	4.2%	3.4%
WHITE	40.4%	75.4%	79.3%	59.1%	80.4%	74.6%	58.2%	63.3%	83.5%	65.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	508	35,464	28,739	6,725	23,237	5,502	5,595	1,130	9,521	5,324
Ethnicity										
Hispanic	9.1%	6.3%	5.8%	8.1%	6.1%	4.7%	8.3%	7.2%	5.4%	11.3%
Non-Hispanic	90.9%	93.7%	94.2%	91.9%	93.9%	95.3%	91.7%	92.8%	94.6%	88.7%
N	530	34,480	27,927	6,553	22,557	5,370	5,471	1,082	9,223	5,127
Income										
Very-low	17.7%	23.4%	22.0%	29.6%	22.8%	18.7%	31.4%	19.8%	21.9%	34.5%
Low	64.8%	22.9%	22.1%	26.5%	21.9%	22.5%	26.4%	27.4%	20.4%	27.7%
Greater than low-income	17.5%	53.6%	56.0%	43.9%	55.3%	58.7%	42.2%	52.7%	57.7%	37.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	560	38,735	31,287	7,448	25,091	6,196	6,299	1,149	10,590	5,798
Gender										
Female	50.0%	41.6%	40.5%	45.8%	40.0%	42.6%	45.6%	46.9%	39.5%	41.8%
Male	49.8%	58.4%	59.5%	54.2%	60.0%	57.4%	54.4%	53.1%	60.5%	58.2%
N	559	38,419	30,895	7,524	24,929	5,966	6,307	1,217	10,292	5,687
Disparities										
Borrower Characteristic										
BLACK		2.8	3.5	1.6	3.8	2.6	1.5	1.8	4.8	1.9
OTHER		0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.2
WHITE		0.5	0.5	0.7	0.5	0.5	0.7	0.6	0.5	0.6
Ethnicity										
Hispanic		1.4	1.6	1.1	1.5	1.9	1.1	1.3	1.7	0.8
Non-Hispanic		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Income										
Very-low		0.8	0.8	0.6	0.8	0.9	0.6	0.9	0.8	0.5
Low		2.8	2.9	2.4	3.0	2.9	2.5	2.4	3.2	2.3
Greater than low-income		0.3	0.3	0.4	0.3	0.3	0.4	0.3	0.3	0.5
Gender										
Female		1.2	1.2	1.1	1.2	1.2	1.1	1.1	1.3	1.2
Male		0.9	0.8	0.9	0.8	0.9	0.9	0.9	0.8	0.9

* Comparisons are made between THF loans and HMDA loans in tracts with an income 172 percent or lower of MSA median

Source: Authors' tabulation of loan information from THF and HMDA.

Table B-12: Ratio of disparity ratios between all borrowers served in Nashville by THF and borrowers served in lower-income tracts in Nashville by all lenders between 2004 and 2006

Borrower Characteristic	THF	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		1.0	0.9	1.0	0.9	1.0	1.0	1.0	0.9	1.0
OTHER		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
WHITE		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Ethnicity										
Hispanic		1.0	1.0	1.0	0.9	1.0	1.0	1.0	0.9	1.0
Non-Hispanic		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Income										
Very-low		1.0	0.9	1.0	0.9	1.0	1.0	1.0	0.9	1.0
Low		1.0	1.0	1.0	0.9	1.0	0.7	1.0	1.0	1.0
Greater than low-income		1.0	1.0	1.0	1.0	1.0	1.2	1.0	1.0	1.0
Gender										
Female		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Male		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Source: Authors' tabulation of loan information from THF and HMDA.

Table B-13: Comparative analysis of borrowers served by NHSSV and all lenders in San Jose between 2004 and 2006

Share of Purchase Loans										
Borrower Characteristic	NHSSV	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	4.4%	2.2%	2.0%	3.0%	1.8%	2.8%	2.9%	3.0%	1%	36%
OTHER/ASIAN	62.8%	37.1%	40.6%	26.2%	41.9%	34.0%	26.8%	25.7%	49%	29%
WHITE	32.8%	60.7%	57.5%	70.8%	56.3%	63.2%	70.3%	71.3%	49%	36%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%
N	250	47,215	35,801	11,414	29,868	5,933	6,074	5,340	2,366	14
Ethnicity										
Hispanic	32.3%	35.5%	26.3%	63.2%	24.4%	35.7%	61.5%	65.2%	12.53%	41.67%
Non-Hispanic	67.7%	64.5%	73.7%	36.8%	75.6%	64.3%	38.5%	34.8%	87.5%	58.3%
N	251	47,831	35,903	11,928	29,884	6,019	6,319	5,609	2,306	12
Income										
Very-low	18.3%	2.9%	3.0%	2.6%	2.9%	3.3%	3.6%	1.4%	9.40%	50.00%
Low	53.8%	6.7%	7.4%	4.7%	7.0%	9.0%	4.9%	4.4%	19.53%	37.50%
Greater than low-income	27.9%	90.4%	89.7%	92.7%	90.1%	87.8%	91.5%	94.2%	71.07%	12.50%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.00%
N	251	52,695	39,899	12,796	33,192	6,707	6,899	5,897	2,628	16
Gender										
Female		33.6%	31.9%	38.9%	32.7%	34.3%	38.8%	39.0%	36.96%	43.75%
Male		66.4%	68.1%	61.1%	67.3%	65.7%	61.2%	61.0%	63.04%	56.25%
	n/a	52,495	39,508	12,987	32,891	6,617	6,903	6,084	2,554	16
Disparities										
Borrower Characteristic										
BLACK		2.0	2.3	1.5	2.5	1.5	1.5	1.5	3.0	0.1
OTHER/ASIAN		1.7	1.5	2.4	1.5	1.8	2.3	2.4	1.3	2.2
WHITE		0.5	0.6	0.5	0.6	0.5	0.5	0.5	0.7	0.9
Ethnicity										
Hispanic		0.9	1.2	0.5	1.3	0.9	0.5	0.5	2.6	0.8
Non-Hispanic		1.1	0.9	1.8	0.9	1.1	1.8	1.9	0.8	1.2
Income										
Very-low		6.4	6.2	7.1	6.3	5.6	5.1	13.0	1.9	0.4
Low		8.0	7.3	11.5	7.6	6.0	11.0	12.2	2.8	1.4
Greater than low-income		0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	2.2

Source: Authors' tabulation of CIIS and HMDA.