

Table B-14: Comparative analysis of neighborhoods served by NHSSV and all lenders in San Jose between 2004 and 2006

Share of Purchase Loans				
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All NHSSV loans	51.8%	18.6%	29.6%	100.0%
N	128	46	73	247
All purchase Loans	10.0%	23.9%	66.1%	100.0%
N	5,423	12,972	35,819	54,214
All Prime purchase loans	9.4%	19.6%	71.1%	100.0%
N	3,831	8,005	29,055	40,891
All High-Cost purchase loans	11.9%	37.3%	50.8%	100.0%
N	1,592	4,967	6,764	13,323
NHSSV First-lien Loans	64.2%	10.8%	25.0%	100.0%
N	77	13	30	120
All first-lien loans	9.5%	21.7%	68.8%	100.0%
N	3,912	8,925	28,322	41,159
All prime first-lien loans	9.1%	18.4%	72.5%	100.0%
N	3,092	6,276	24,683	34,051
All high-cost first-lien loans	11.5%	37.3%	51.2%	100.0%
N	820	2,649	3,639	7,108
NHSSV Second-lien loans	51.0%	19.6%	29.4%	100.0%
N	26	10	15	51
All second-lien loans	11.6%	31.0%	57.4%	100.0%
N	1,511	4,047	7,497	13,055
All prime second-lien loans	10.8%	25.3%	63.9%	100.0%
N	739	1,729	4,372	6,840
All high-cost second-lien loans	12.4%	37.3%	50.3%	100.0%
N	772	2318	3125	6215
Disparities				
All purchase Loans	5.2	0.8	0.4	
All Prime purchase loans	5.5	1.0	0.4	
All High-Cost purchase loans	4.3	0.5	0.6	
All first-lien loans	6.8	0.5	0.4	
All prime first-lien loans	7.1	0.6	0.3	
All high-cost first-lien loans	5.6	0.3	0.5	
All second-lien loans	4.4	0.6	0.5	
All prime second-lien loans	4.7	0.8	0.5	
All high-cost second-lien loans	4.1	0.5	0.6	
All NHSSV loans	52%	19%	30%	100%
N	128	46	73	247
All GSE loans	14.03%	19.57%	66.40%	100.00%
N	372	519	1761	2652
All FHA loans	0.00%	31.25%	68.75%	100.00%
N	0	5	11	16
GSE loans	3.7	1.0	0.4	1.0
FHA loans	0.0	0.6	1.0	1.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-15: Comparative analysis of borrowers served in very-low- and low-income tracts by NHSSV and all lenders in San Jose between 2004 and 2006

Share of HMDA Purchase Loans in Low- and Very Low-Income Tracts										
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	3.5%	2.3%	2.1%	2.7%	1.9%	2.7%	2.8%	2.5%	1.8%	20.0%
OTHER/ASIAN	65.9%	31.0%	35.7%	22.6%	37.2%	30.1%	23.5%	21.6%	46.8%	40.0%
WHITE	30.6%	66.7%	62.2%	74.8%	60.9%	67.2%	73.8%	75.9%	51.4%	40.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	173	15,715	10,109	5,606	7,999	2,110	2,972	2,634	771	5
Ethnicity										
Hispanic	34.5%	52.5%	40.9%	72.9%	38.8%	49.0%	70.8%	75.2%	18.8%	50.0%
Non-Hispanic	65.5%	47.5%	59.1%	27.1%	61.2%	51.0%	29.2%	24.8%	81.2%	50.0%
N	174	16,368	10,428	5,940	8,228	2,200	3,122	2,818	768	4
Income										
Very-low	18.4%	4.1%	4.6%	3.1%	4.8%	3.7%	4.2%	1.9%	11.7%	100.0%
Low	60.9%	9.3%	11.2%	5.8%	11.0%	12.0%	5.8%	5.8%	21.1%	0.0%
Greater than low-income	20.7%	86.7%	84.2%	91.1%	84.2%	84.4%	90.0%	92.3%	67.2%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	174	17,940	11,565	6,375	9,133	2,432	3,398	2,977	883	5
Disparities										
Borrower Characteristic										
BLACK		1.5	1.7	1.3	1.8	1.3	1.2	1.4	1.9	0.2
OTHER/ASIAN		2.1	1.8	2.9	1.8	2.2	2.8	3.1	1.4	1.6
WHITE		0.5	0.5	0.4	0.5	0.5	0.4	0.4	0.6	0.8
Ethnicity										
Hispanic		0.7	0.8	0.5	0.9	0.7	0.5	0.5	1.8	0.7
Non-Hispanic		1.4	1.1	2.4	1.1	1.3	2.2	2.6	0.8	1.3
Income										
Very-low		4.5	4.0	5.9	3.8	5.0	4.4	9.4	1.6	0.2
Low		6.6	5.4	10.5	5.5	5.1	10.5	10.5	2.9	0.0
Greater than low-income		0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-16: Ratio of disparity ratios between all borrowers served in San Jose by NHSSV and borrowers served in very-low- and low-income tracts in San Jose by all lenders between 2004 and 2006

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
BLACK		0.8	0.7	0.9	0.7	0.8	0.8	0.9	0.6	1.4
OTHER		1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.1	0.7
WHITE		0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8
Ethnicity										
Hispanic		0.7	0.7	0.9	0.7	0.8	0.9	0.9	0.7	0.9
Non-Hispanic		1.3	1.2	1.3	1.2	1.2	1.3	1.4	1.0	1.1
Income										
Very-low		0.7	0.7	0.8	0.6	0.9	0.9	0.7	0.8	0.5
Low		0.8	0.7	0.9	0.7	0.8	1.0	0.9	1.0	0.0
Greater than low-income		0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-17: Comparative analysis of borrowers served by HomeSight and all lenders in Seattle between 2004 and 2006

Share of Purchase Loans											
Borrower Characteristic	HomeSight	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	8.5%	2.9%	2.1%	7.8%	2.1%	2.5%	8.2%	7.3%	2%	5%	
OTHER/ASIAN	24.4%	13.7%	13.2%	16.6%	13.3%	12.8%	17.2%	16.0%	15%	9%	
WHITE	67.2%	83.4%	84.6%	75.6%	84.6%	84.7%	74.6%	76.7%	83%	86%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%	
N	201	43,285	37,420	5,865	30,568	6,852	3,049	2,816	9,910	696	
Ethnicity											
Hispanic	3.5%	4.2%	3.3%	9.5%	3.2%	3.9%	9.3%	9.7%	2.97%	5.89%	
Non-Hispanic	96.5%	95.8%	96.7%	90.5%	96.8%	96.1%	90.7%	90.3%	97.0%	94.1%	
N	201	42,513	36,687	5,826	29,908	6,779	3,023	2,803	9,654	662	
Income											
Very-low	83.1%	7.5%	7.5%	7.6%	7.9%	5.9%	8.9%	6.0%	9.19%	20.60%	
Low	15.9%	13.6%	13.2%	16.4%	13.4%	12.0%	16.9%	15.8%	15.83%	27.46%	
Greater than low-income	1.0%	78.9%	79.3%	76.1%	78.7%	82.1%	74.2%	78.2%	74.98%	51.94%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.00%	
N	201	48,325	41,938	6,387	34,364	7,574	3,412	2,975	11,485	772	
Gender											
Female	61.7%	35.4%	35.4%	36.0%	35.5%	34.3%	35.0%	37.1%	38.41%	34.65%	
Male	38.3%	64.6%	64.6%	64.0%	64.5%	65.7%	65.0%	62.9%	61.59%	65.35%	
N	201	46,984	40,484	6,500	33,159	7,325	3,455	3,045	10,873	759	
Disparities											
Borrower Characteristic											
BLACK		2.9	4.0	1.1	4.1	3.4	1.0	1.2	5.2	1.5	
OTHER/ASIAN		1.8	1.8	1.5	1.8	1.9	1.4	1.5	1.6	2.7	
WHITE		0.8	0.8	0.9	0.8	0.8	0.9	0.9	0.8	0.8	
Ethnicity											
Hispanic		0.8	1.0	0.4	1.1	0.9	0.4	0.4	1.2	0.6	
Non-Hispanic		1.0	1.0	1.1	1.0	1.0	1.1	1.1	1.0	1.0	
Income											
Very-low		11.0	11.0	11.0	10.5	14.2	9.3	13.8	9.0	4.0	
Low		1.2	1.2	1.0	1.2	1.3	0.9	1.0	1.0	0.6	
Greater than low-income		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Gender											
Female		1.7	1.7	1.7	1.7	1.8	1.8	1.7	1.6	1.8	
Male		0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	

Source: Authors' tabulation of HomeSight loan information and HMDA.