

Table B-6: Comparison of neighborhoods served by NHSOC and all lenders in La Habra between 2004 and 2006

Share of Purchase Loans				
	In Very Low-Income Tracts	In Low-Income Tracts	In Other Tracts	Total
All NHSOC loans	28.6%	31.7%	39.7%	100.0%
N	18	20	25	63
All purchase Loans	11.1%	39.0%	49.9%	100.0%
N	339	1,192	1,525	3,056
All Prime purchase loans	10.2%	38.3%	51.5%	100.0%
N	186	699	940	1,825
All High-Cost purchase loans	12.4%	40.0%	47.5%	100.0%
N	153	493	585	1,231
NHSOC First-lien Loans	n/a	n/a	n/a	n/a
N	n/a	n/a	n/a	n/a
All first-lien loans	10.5%	37.2%	52.3%	100.0%
N	224	794	1,114	2,132
All prime first-lien loans	10.2%	38.2%	51.6%	100.0%
N	145	544	734	1,423
All high-cost first-lien loans	11.1%	35.3%	53.6%	100.0%
N	79	250	380	709
NHSOC Second-lien loans	21.7%	34.8%	43.5%	100.0%
N	10	16	20	46
All second-lien loans	12.4%	43.1%	44.5%	100.0%
N	115	398	411	924
All prime second-lien loans	10.2%	38.6%	51.2%	100.0%
N	41	155	206	402
All high-cost second-lien loans	14.2%	46.6%	39.3%	100.0%
N	74	243	205	522
Disparities				
All purchase Loans	2.6	0.8	0.8	
All Prime purchase loans	2.8	0.8	0.8	
All High-Cost purchase loans	2.3	0.8	0.8	
All first-lien loans	n/a	n/a	n/a	
All prime first-lien loans	n/a	n/a	n/a	
All high-cost first-lien loans	n/a	n/a	n/a	
All second-lien loans	1.7	0.8	1.0	
All prime second-lien loans	2.1	0.9	0.8	
All high-cost second-lien loans	1.5	0.7	1.1	
All NHSOC loans	29%	32%	40%	100%
N	18	20	25	63
All GSE loans	10.55%	41.71%	47.74%	100.00%
N	21	83	95	199
All FHA loans	13.04%	26.09%	60.87%	100.00%
N	3	6	14	23
GSE loans	2.7	0.8	0.8	1.0
FHA loans	0.8	1.6	0.8	1.0

Source: Authors' tabulation of CIIS and HMDA.

Table B-7: Comparative analysis of borrowers served in very-low- and low-income tracts by NHSOC and all lenders in La Habra between 2004 and 2006

Share of HMDA Purchase Loans in Low- and Very Low-Income Tracts										
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	0.0%	2.6%	2.8%	2.4%	3.1%	1.9%	2.0%	2.7%	6.8%	0.0%
OTHER/ASIAN	12.0%	17.5%	20.6%	13.2%	22.2%	14.9%	13.5%	12.9%	29.5%	12.5%
WHITE	88.0%	79.9%	76.6%	84.4%	74.7%	83.2%	84.5%	84.4%	63.6%	87.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	25	1,222	715	507	554	161	251	256	88	8
Ethnicity										
Hispanic	89.5%	63.3%	56.0%	73.2%	54.0%	62.8%	72.2%	74.1%	49.5%	55.6%
Non-Hispanic	10.5%	36.7%	44.0%	26.8%	46.0%	37.2%	27.8%	25.9%	50.5%	44.4%
N	38	1,328	761	567	589	172	277	290	91	9
Income										
Very-low	12.1%	2.4%	3.3%	1.1%	3.6%	2.1%	1.8%	0.3%	2.0%	0.0%
Low	63.6%	5.8%	8.0%	2.9%	8.8%	5.3%	2.8%	2.9%	15.7%	33.3%
Greater than low-income	24.2%	91.8%	88.7%	96.0%	87.5%	92.6%	95.4%	96.7%	82.4%	66.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	33	1,477	846	631	658	188	325	306	102	9
Gender										
Female	15.8%	35.2%	34.2%	36.7%	32.7%	39.2%	37.7%	35.7%	28.4%	22.2%
Male	84.2%	64.8%	65.8%	63.3%	67.3%	60.8%	62.3%	64.3%	71.6%	77.8%
N	38.0	1,465	846	619	660	186	308	311	102	9
Disparities										
Borrower Characteristic										
BLACK		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHER/ASIAN		0.7	0.6	0.9	0.5	0.8	0.9	0.9	0.4	1.0
WHITE		1.1	1.1	1.0	1.2	1.1	1.0	1.0	1.4	1.0
Ethnicity										
Hispanic		1.4	1.6	1.2	1.7	1.4	1.2	1.2	1.8	1.6
Non-Hispanic		0.3	0.2	0.4	0.2	0.3	0.4	0.4	0.2	0.2
Income										
Very-low		5.1	3.7	10.9	3.3	5.7	6.6	37.1	6.2	0.0
Low		10.9	7.9	22.3	7.2	12.0	23.0	21.6	4.1	1.9
Greater than low-income		0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4
Gender										
Female		0.4	0.5	0.4	0.5	0.4	0.4	0.4	0.6	0.7
Male		1.3	1.3	1.3	1.3	1.4	1.4	1.3	1.2	1.1

Source: Authors' tabulation of CIIS and HMDA.

Table B-8: Ratio of disparity ratios between all borrowers served in La Habra by NHSOC and borrowers served in very-low- and low-income tracts in La Habra by all lenders between 2004 and 2006

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
BLACK		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHER		0.4	0.4	0.5	0.4	0.4	0.5	0.4	0.4	0.2
WHITE		1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.0
Ethnicity										
Hispanic		1.2	1.2	1.2	1.2	1.2	1.1	1.3	1.2	0.9
Non-Hispanic		0.4	0.3	0.4	0.3	0.4	0.5	0.3	0.3	0.4
Income										
Very-low		2.5	1.3	7.5	1.3	1.4	7.5	1.4	3.4	0.0
Low		1.4	1.1	2.5	1.0	1.5	3.7	1.0	0.8	1.2
Greater than low-income		1.0	1.1	1.0	1.1	1.0	0.9	1.1	1.1	0.8
Gender										
Female		0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	1.3
Male		1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.1	0.8

Source: Authors' tabulation of CIIS and HMDA.

Table B-9: Comparative analysis of borrowers served by The Housing Fund and all lenders in Nashville between 2004 and 2006

Share of Purchase Loans										
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%	19.8%	16.0%	37.2%	14.7%	21.7%	38.2%	32.6%	12%	31%
OTHER	0.8%	3.8%	3.9%	3.3%	4.2%	2.7%	3.1%	4.0%	4%	3%
WHITE	40.4%	76.4%	80.1%	59.5%	81.2%	75.6%	58.7%	63.4%	84%	66%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%
N	508	37,887	31,037	6,850	25,224	5,813	5,701	1,149	10,378	5,389
Ethnicity										
Hispanic	9.1%	6.0%	5.6%	8.0%	5.8%	4.6%	8.1%	7.2%	5.10%	11.18%
Non-Hispanic	90.9%	94.0%	94.4%	92.0%	94.2%	95.4%	91.9%	92.8%	94.9%	88.8%
N	530	36,833	30,156	6,677	24,481	5,675	5,576	1,101	10,038	5,189
Income										
Very-low	17.7%	22.3%	20.8%	29.1%	21.5%	17.9%	30.9%	19.6%	20.61%	34.35%
Low	64.8%	22.0%	21.0%	26.2%	20.8%	21.7%	19.6%	27.1%	19.46%	27.45%
Greater than low-income	17.5%	55.7%	58.2%	44.7%	57.6%	60.3%	49.5%	53.3%	59.93%	38.20%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.00%	100.00%
N	560	41,404	33,820	7,584	27,277	6,543	6,416	1,168	11,570	5,869
Gender										
Female	50.0%	41.3%	40.3%	45.7%	40.9%	42.2%	45.5%	46.9%	39.40%	41.79%
Male	49.8%	58.7%	59.7%	54.3%	59.1%	57.8%	54.5%	53.1%	60.60%	58.21%
N	559	41,021	33,357	7,664	27,065	6,292	6,426	1,238	11,235	5,755
Disparities										
Borrower Characteristic										
BLACK		3.0	3.7	1.6	4.0	2.7	1.5	1.8	5.1	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		1.5	1.6	1.1	1.6	2.0	1.1	1.3	1.8	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	1.0	0.6	0.9	0.9	0.5
Low		3.0	3.1	2.5	3.1	3.0	3.3	2.4	3.3	2.4
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		0.8	0.8	0.9	0.8	0.9	0.9	0.9	0.8	0.9

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