

Home Mortgage Disclosure Act Data

Consumer Financial Protection Bureau

<http://www.consumerfinance.gov/hmda/explore>

About the Data

The Home Mortgage Disclosure Act (HMDA) requires financial institutions to publicly disclose data on their mortgage lending activity. This information is now available at the application or loan level, or in the form of summary tables, through an interactive tool managed by the Consumer Financial Protection Bureau (CFPB).

Geographic Availability	Most Recent Data	Update Frequency	Download Formats
Most Standard Census Geographies	2014	Annually	CSV, XML

Methodology and Data Sources

Most mortgage lending institutions in metropolitan areas are required annually to report data on mortgage applications and originations to the Federal Financial Institutions Examination Council (FFIEC). Data from 2007 through 2014 are now available through the CFPB's online tool. HMDA data provide information on loan applicants, lenders, properties and their neighborhoods, and the loans themselves.

Select Variables

- | | |
|---|---------------------------------------|
| <input type="checkbox"/> Applicant Demographics | <input type="checkbox"/> Loan Action |
| <input type="checkbox"/> High Price Status | <input type="checkbox"/> Loan Amount |
| <input type="checkbox"/> Lender | <input type="checkbox"/> Loan Purpose |
| <input type="checkbox"/> Lien Status | <input type="checkbox"/> Loan Type |

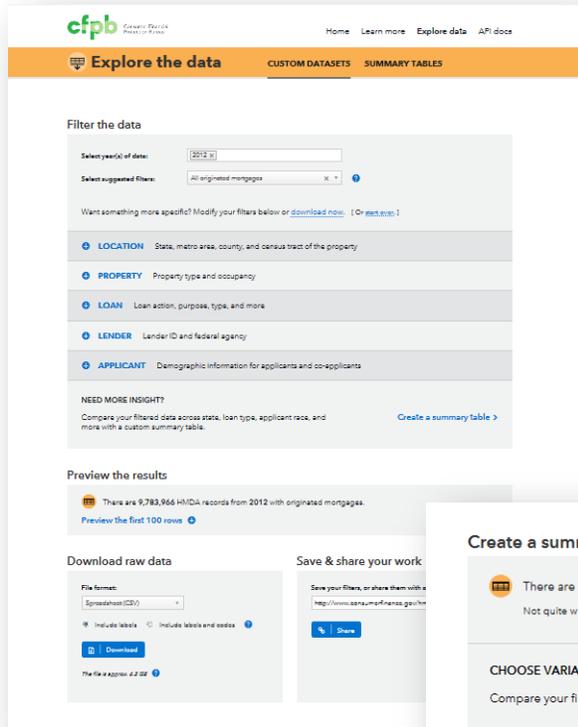
Additional Resources

For more information, please refer to the following online resources:

- FFIEC: HMDA Background Information and Resources
<http://www.ffiec.gov/hmda/default.htm>
- CFPB: About HMDA
<http://www.consumerfinance.gov/hmda/learn-more>
- Federal Reserve Bank of Philadelphia's Analysis of HMDA data
<http://philadelphiafed.org/community-development/data-dashboard/hmda-data.cfm>

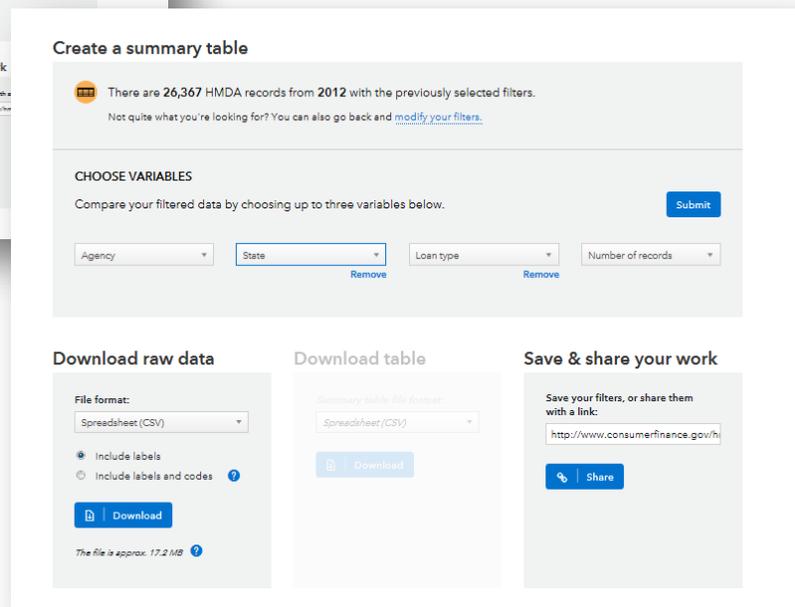


Accessing This Data Set



Left: With CFPB’s tool, users can generate custom tables that can be filtered by year, location, property type, loan type, lender, and the demographic characteristics of applicants.

Below: Users can also choose up to three variables for each summary table and download or share the raw data.



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<p>Source</p>	<p>Consumer Financial Protection Bureau</p>

