

CENSUS FILE FOR USE WITH HMDA/CRA

1990 DEMOGRAPHICS

- * File is for HMDA/CRA year 1997
- and contains this number of records 64,643
- * File sequence: Metropolitan area number, FIPS State number, FIPS County number, Census tract-BNA number.
- * Census tract-BNA numbers for the entire nation are represented on this file.
- * Census tract-BNA numbers are from the 1990 Census Demographics.
- * Metropolitan area definitions are for the edit cycle year indicated.
- * Small counties are tracted or untracted counties with no more than 30,000 population. Untracted counties are counties that were not completely tracted by the Census Bureau and have more than 30,000 population. Small and untracted counties have 999999 in the Census tract-BNA field and the appropriate flag in the Small or Untracted County Flag field (position 21). The individual tract-BNAs are also represented in this file for Small or Untracted Counties and are appropriately flagged.
- * If the Demographic Data Flag (position 23) contains an 'X', it indicates that income and/or minority data were suppressed by the Census Bureau for reasons of confidentiality, or, if for Puerto Rico (FIPS State number 72), minority population data were not collected.
- * Racial average and median family income values are not available with the 1990 demographics and have been set to zero (the six fields starting in position 1364).
- * Puerto Rico CRA data have been adjusted to conform to the rest of the nation. Therefore, slight discrepancies may occur when performing comparisons to the Puerto Rico census file.
- * Puerto Rico HMDA data have not been adjusted to conform to the rest of the nation. The data elements for income categories on this file should be modified to equal the census file when performing analysis on the HMDA data elements for Puerto Rico.
- * Some element labels are listed twice because of differences in the way that they are categorized by CRA and HMDA.
- * Median incomes within MSA boundaries denote the MSA Median Family Income. Those median incomes outside of MSAs (MSA = 9999) denote the Median Family Income for non-metro areas of the state.

February 21, 1997

Geographic Codes for HMDA/CRA Editing and Verification

Instructions on performing edit verification of MSA/state/county/tract-BNA combinations:

- The MSA code will equal 9999 if the state/county/tract-BNA falls outside of a Metropolitan Statistical Area.
- Small counties are tracted or untraced counties with no more than 30,000 population. Untraced counties are counties that were not completely tracted by the Census Bureau and have more than 30,000 population. Small and untraced counties have 999999 in the Census tract-BNA field and the appropriate flag in the Small or Untraced County Flag field (position 21). The individual tract-BNAs are also represented in this file for Small or Untraced Counties and are appropriately flagged.
- Refer to the HMDA or CRA edits to understand the logic of verifying geographic code combinations. The edit logic for HMDA and CRA differ slightly. (The edits may be obtained by calling the HMDA Assistance Line at (202) 452-2016 or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at hmdahelp@frb.gov or crahelp@frb.gov)

Notes:

In New England, if a tract is split between 2 or more MSAs, or between 1 or more MSAs and no MSA, the state/county/tract-BNA on this file will appear for each MSA and Non-metro area.

For HMDA purposes, if a county is partially untraced, the entire county is considered untraced.

For HMDA purposes, it is *acceptable* for a HMDA reporter to code census tracts or BNAs in small or untraced counties as "NA" on the HMDA-LAR form.

For CRA purposes, it is *unacceptable* for a CRA reporter to code census tracts or BNAs in small or untraced counties as "NA". The appropriate Census Tract or BNA number must be reported.

The Income Indicator field was added to indicate the income category for each census tract-BNA. For HMDA purposes, the income categories are low or moderate, middle, and upper. Income indicators 1 and 2 are combined to form the low or moderate category (<80% of the Median Family Income). For CRA, the income categories are low, moderate, middle, and upper.

<i>Record Information</i>				
	1997	In MSA	MSA = 9999	TOTAL
TRACTS		47,164	3,612	50,776
BNAs		454	10,956	11,410
Tracts and BNAs		47,618	14,568	62,186
Small/Untraced Counties		158	2,119	2,277
Total Records on File		47,776	16,687	64,463

February 21, 1997

System Title and Acronym:	HMDA/CRA		
Descriptive File Name:	Census File Format For Use with 1997 HMDA/CRA Data		
DSName(s):	(Unlabeled)		
Format:	Length:	2456	
	Type:	FB	
	Block Size:	22104	

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
“As of” Date	1	4	4	N	Key field. Contains HMDA/CRA Collection year, e.g., 1996.
Metropolitan Statistical Area (MSA) Code	5	8	4	N	Key field. Zero-filled. Non-metro MSA area = 9999.
FIPS State Code	9	10	2	N	Key field. Zero-filled
FIPS County Code	11	13	3	N	Key field. Zero-filled
Census tract-BNA	14	19	6	N	Key field. Zero-filled. Implied decimal point, e.g., 8001.24. Field contains 999999 or valid census tract/BNA numbers for small and untraced counties.
Central City Flag	20	20	1	AN	Zero: Not a central city tract. 1 : A central city tract
Small or Untraced County Flag	21	21	1	AN	T: Tract record. S: Small county. U: Untraced county.
Split Tract Flag	22	22	1	AN	Blank: The tract/BNA number occurs within one metropolitan statistical area. S: The tract/BNA number split between metropolitan statistical areas. Only occurs in New England states.

System Title and Acronym:

HMDA: Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
Demographic Data Flag	23	23	1	AN	X: The minority population or the median family income is zero. Blank: The minority population and the median family income are both non-zero.
Minority Percentage	24	29	6(2d)	N	Zero-filled, 2 decimal places, with decimal point. The decennial population as a percentage of the tract/BNA (or small or untraced county where tract/BNA = 9999) population.
Decennial MSA Median Family Income Percentage	30	35	6(2d)	N	Zero-filled, 2 decimal places, with decimal point. The decennial tract/BNA median family income as a percentage of the decennial MSA median income from Census.
HUD Estimated MSA Median Family Income	36	43	8	N	Zero-filled, adjusted annually.
Persons/Population	44	51	8	N	Zero-filled.(3P1)
Families, count	52	59	8	N	Zero-filled.(3P4)
Households, count	60	67	8	N	Zero-filled.(3P5)
Female Population	68	75	8	N	Zero-filled.(3P7)
Male Population	76	83	8	N	Zero-filled.(3P7)
Minority Population	84	91	8	N	Zero-filled. Sum of Hispanic Origin by Race: Non-Hispanic categories Black; American Indian, Eskimo, Aleut; Asian or Pacific Islander, Other. (3P12)
Hispanic Origin by Race: Non-Hispanic (3P12)					Labeled Racial/Ethnic Population on previous HMDA census tapes. Hispanics are in positions 172-179 of this tape.
White	92	99	8	N	Zero-filled.
Black	100	107	8	N	Zero-filled.
American Indian, Eskimo, Aleut	108	115	8	N	Zero-filled.

System Title and Acronym: HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
Asian or Pacific Islander	116	123	8	N	Zero-filled.
Other	124	131	8	N	Zero-filled.
Hispanic Origin by Race: Hispanic (3P12)					
White	132	139	8	N	Zero-filled.
Black	140	147	8	N	Zero-filled.
American Indian, Eskimo, Aleut	148	155	8	N	Zero-filled.
Asian or Pacific Islander	156	163	8	N	Zero-filled.
Other	164	171	8	N	Zero-filled.
Hispanics	172	179	8	N	Zero-filled.
Age (3P13)					
Under 16	180	187	8	N	Zero-filled.
16 – 17	188	195	8	N	Zero-filled.
18 – 24	196	203	8	N	Zero-filled.
25 – 61	204	211	8	N	Zero-filled.
62 – 64	212	219	8	N	Zero-filled.
65 and over	220	227	8	N	Zero-filled.
All Ages, Count	228	235	8	N	Zero-filled.
Median Age	236	243	8	N	Zero-filled.(3P13)
Age by Language Spoken at Home and Ability to Speak English (3P28)					
18-64 Speak English Not Well/At All	244	251	8	N	Zero-filled.
65 and Older Speak English Not Well/At All	252	259	8	N	Zero-filled.
Group Quarters: Institutionalized (3P40)					
Correctional	260	267	8	N	Zero-filled.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
Nursing Homes	268	275	8	N	Zero-filled.
Mental Hospitals	276	283	8	N	Zero-filled.
Juvenile	284	291	8	N	Zero-filled.
Other	292	299	8	N	Zero-filled.
Group Quarters: Other (3P40)					
College	300	307	8	N	Zero-filled.
Military Quarters	308	315	8	N	Zero-filled.
Homeless Shelters	316	323	8	N	Zero-filled.
Visible in Street	324	331	8	N	Zero-filled.
Other	332	339	8	N	Zero-filled.
Employment: Gender in Labor Force/Armed Forces (3P70)					
Males in Armed Forces	340	347	8	N	Zero-filled.
Employed Male Civilians	348	355	8	N	Zero-filled.
Unemployed Male Civilians	356	363	8	N	Zero-filled.
Males Not in Labor Force	364	371	8	N	Zero-filled.
Females in Armed Forces	372	379	8	N	Zero-filled.
Employed Female Civilians	380	387	8	N	Zero-filled.
Unemployed Female Civilians	388	395	8	N	Zero-filled.
Females Not in Labor Force	396	403	8	N	Zero-filled.
Unemployed Civilians	404	411	8	N	Zero-Filled. Sum of Unemployed Male Civilians and Unemployed Female Civilians. (3P70)
Employed Civilians	412	419	8	N	Zero-Filled. Sum of Employed Male Civilians and Employed Female Civilians.(3P70)

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
Civilians Not in Labor Force	420	427	8	N	Zero-Filled. Sum of Males Not in Labor Force and Females Not in Labor Force(3P70)
Total Household Income (3P80)					
Under \$5,000	428	435	8	N	Zero-filled.
\$5,000 - \$9,999	436	443	8	N	Zero-filled.
\$10,000 - \$12,499	444	451	8	N	Zero-filled.
\$12,500 - \$14,999	452	459	8	N	Zero-filled.
\$15,000 - \$17,499	460	467	8	N	Zero-filled.
\$17,500 - \$19,999	468	475	8	N	Zero-filled.
\$20,000 - \$22,499	476	483	8	N	Zero-filled.
\$22,500 - \$24,999	484	491	8	N	Zero-filled.
\$25,000 - \$27,499	492	499	8	N	Zero-filled.
\$27,500 - \$29,999	500	507	8	N	Zero-filled.
\$30,000 - \$32,499	508	515	8	N	Zero-filled.
\$32,500 - \$34,999	516	523	8	N	Zero-filled.
\$35,000 - \$37,499	524	531	8	N	Zero-filled.
\$37,500 - \$39,999	532	539	8	N	Zero-filled.
\$40,000 - \$42,499	540	547	8	N	Zero-filled.
\$42,500 - \$44,999	548	555	8	N	Zero-filled.
\$45,000 - \$47,499	556	563	8	N	Zero-filled.
\$47,500 - \$49,999	564	571	8	N	Zero-filled.
\$50,000 - \$54,999	572	579	8	N	Zero-filled.
\$55,000 - \$59,999	580	587	8	N	Zero-filled.
\$60,000 - \$74,999	588	595	8	N	Zero-filled.
\$75,000 - \$99,999	596	603	8	N	Zero-filled.

*AN - alphanumeric (character); N - numeric (zoned decimal); B - binary

February 21, 1997

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
\$100,000 - \$124,999	604	611	8	N	Zero-filled.
\$125,000 - \$149,999	612	619	8	N	Zero-filled.
\$150,000 and over	620	627	8	N	Zero-filled.
Tract/BNA Median Household Decennial Income	628	635	8	N	Zero-filled. (3P80A)

Race of Householder by Household Income: White (3P82)

Under \$5,000	636	643	8	N	Zero-filled.
\$5,000 - \$9,999	644	651	8	N	Zero-filled.
\$10,000 - \$14,999	652	659	8	N	Zero-filled.
\$15,000 - \$24,999	660	667	8	N	Zero-filled.
\$25,000 - \$34,999	668	675	8	N	Zero-filled.
\$35,000 - \$49,999	676	683	8	N	Zero-filled.
\$50,000 - \$74,999	684	691	8	N	Zero-filled.
\$75,000 - \$99,999	692	699	8	N	Zero-filled.
\$100,000 and over	700	707	8	N	Zero-filled.

Race of Householder by Household Income: Black (3P82)

Under \$5,000	708	715	8	N	Zero-filled.
\$5,000 - \$9,999	716	723	8	N	Zero-filled.
\$10,000 - \$14,999	724	731	8	N	Zero-filled.
\$15,000 - \$24,999	732	739	8	N	Zero-filled.
\$25,000 - \$34,999	740	747	8	N	Zero-filled.
\$35,000 - \$49,999	748	755	8	N	Zero-filled.
\$50,000 - \$74,999	756	763	8	N	Zero-filled.
\$75,000 - \$99,999	764	771	8	N	Zero-filled.
\$100,000 and over	772	779	8	N	Zero-filled.

Race of Householder by Household Income: American Indian (3P82)

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System Title and Acronym:

HMDA Home Mortgage Disclosure Act

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	Starting	Ending	Length		
Under \$5,000	780	787	8	N	Zero-filled.
\$5,000 - \$9,999	788	795	8	N	Zero-filled.
\$10,000 - \$14,999	796	803	8	N	Zero-filled.
\$15,000 - \$24,999	804	811	8	N	Zero-filled.
\$25,000 - \$34,999	812	819	8	N	Zero-filled.
\$35,000 - \$49,999	820	827	8	N	Zero-filled.
\$50,000 - \$74,999	828	835	8	N	Zero-filled.
\$75,000 - \$99,999	836	843	8	N	Zero-filled.
\$100,000 and over	844	851	8	N	Zero-filled.

Race of Householder by Household Income: Asian and Pacific (3P82)

Under \$5,000	852	859	8	N	Zero-filled.
\$5,000 - \$9,999	860	867	8	N	Zero-filled.
\$10,000 - \$14,999	868	875	8	N	Zero-filled.
\$15,000 - \$24,999	876	883	8	N	Zero-filled.
\$25,000 - \$34,999	884	891	8	N	Zero-filled.
\$35,000 - \$49,999	892	899	8	N	Zero-filled.
\$50,000 - \$74,999	900	907	8	N	Zero-filled.
\$75,000 - \$99,999	908	915	8	N	Zero-filled.
\$100,000 and over	916	923	8	N	Zero-filled.

Race of Householder by Household Income: Others (3P82)

Under \$5,000	924	931	8	N	Zero-filled.
\$5,000 - \$9,999	932	939	8	N	Zero-filled.
\$10,000 - \$14,999	940	947	8	N	Zero-filled.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
\$15,000 - \$24,999	948	955	8	N	Zero-filled.
\$25,000 - \$34,999	956	963	8	N	Zero-filled.
\$35,000 - \$49,999	964	971	8	N	Zero-filled.
\$50,000 - \$74,999	972	979	8	N	Zero-filled.
\$75,000 - \$99,999	980	987	8	N	Zero-filled.
\$100,000 and over	988	995	8	N	Zero-filled.
Average Household Decennial Income	996	1003	8	N	Zero-filled.(3P84)
Number of Households by Income Type					
Wage or Salary	1004	1011	8	N	Zero-filled.(3P90)
Nonfarm Self-Employment	1012	1019	8	N	Zero-filled.(3P91)
Farm Self-Employment	1020	1027	8	N	Zero-filled.(3P92)
Interest, Dividend, or Net Rental	1028	1035	8	N	Zero-filled.(3P93)
Social Security Income	1036	1043	8	N	Zero-filled.(3P94)
Public Assistance Income	1044	1051	8	N	Zero-filled. Households with public assistance.(3P95)
Retirement Income	1052	1059	8	N	Zero-filled.(3P96)
Other Type of Income	1060	1067	8	N	Zero-filled (3P97)
Family Income (3P107)					
Under \$5,000	1068	1075	8	N	Zero-filled.
\$5,000 - \$9,999	1076	1083	8	N	Zero-filled.
\$10,000 - \$12,499	1084	1091	8	N	Zero-filled.
\$12,500 - \$14,999	1092	1099	8	N	Zero-filled.
\$15,000 - \$17,499	1100	1107	8	N	Zero-filled.
\$17,500 - \$19,999	1108	1115	8	N	Zero-filled.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
\$20,000 - \$22,499	1116	1123	8	N	Zero-filled.
\$22,500 - \$24,999	1124	1131	8	N	Zero-filled.
\$25,000 - \$27,499	1132	1139	8	N	Zero-filled.
\$27,500 - \$29,999	1140	1147	8	N	Zero-filled.
\$30,000 - \$32,499	1148	1155	8	N	Zero-filled.
\$32,500 - \$34,999	1156	163	8	N	Zero-filled.
\$35,000 - \$37,499	1164	1171	8	N	Zero-filled.
\$37,500 - \$39,999	1172	1179	8	N	Zero-filled.
\$40,000 - \$42,499	1180	1187	8	N	Zero-filled.
\$42,500 - \$44,999	1188	1195	8	N	Zero-filled.
\$45,000 - \$47,499	1196	1203	8	N	Zero-filled.
\$47,500 - \$49,999	1204	1211	8	N	Zero-filled.
\$50,000 - \$54,999	1212	1219	8	N	Zero-filled.
\$55,000 - \$59,999	1220	1227	8	N	Zero-filled.
\$60,000 - \$74,999	1228	1235	8	N	Zero-filled.
\$75,000 - \$99,999	1236	1243	8	N	Zero-filled.
\$100,000 - \$124,999	1244	1251	8	N	Zero-filled.
\$125,000 - \$149,999	1252	1259	8	N	Zero-filled.
\$150,000 and over	1260	1267	8	N	Zero-filled.

Family Counts by Family Income (3P107)

< \$15,000	1268	1275	8	N	Zero-filled.
\$15,000-\$24,999	1276	1283	8	N	Zero-filled.
\$25,000-\$29,999	1284	1291	8	N	Zero-filled.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
\$30,000-\$34,999	1292	1299	8	N	Zero-filled.
\$35,000-\$39,999	1300	1307	8	N	Zero-filled.
\$40,000-\$49,999	1308	1315	8	N	Zero-filled.
\$50,000-\$74,999	1316	1323	8	N	Zero-filled.
\$75,000+	1324	1331	8	N	Zero-filled.
Family Count	1332	1339	8	N	Zero-filled.(3P107)
Decennial MSA Median Income	1340	1347	8	N	Zero-filled.(3P107)
Decennial Tract/BNA Median Family Income	1348	1355	8	N	Zero-Filled.(3P107A)
Average Family Income (not available by race with 1990 demographics; set to zero)(3P109)					
All Families	1356	1363	8	N	Zero-Filled.
White Families	1364	1371	8	N	Zero-Filled.
Black Families	1372	1379	8	N	Zero-Filled.
Hispanic Families	1380	1387	8	N	Zero-Filled.
Median Family Incomes (not available with 1990 demographics; set to zero)(3P109)					See positions 1348-1355 for median family income for all families
White Families	1388	1395	8	N	Zero-Filled.
Black Families	1396	1403	8	N	Zero-Filled.
Hispanic Families	1404	1411	8	N	Zero-Filled.
Median Non-Family Decennial Income	1412	1419	8	N	Zero-filled.(3P110A)
Poverty Level Percentage	1420	1425	6(2d)	N	Zero-filled, 2 decimal point.(3P117)
Income Below the Poverty Level: 15-64 Years (3P127)					
Married Couple	1426	1433	8	N	Zero-filled.
Other Male	1434	1441	8	N	Zero-filled.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
Other Female	1442	1449	8	N	Zero-filled.
Non-Family	1450	1457	8	N	Zero-filled.
Income Below the Poverty Level: 65 Years and Older (3P127)					
Married Couple	1458	1465	8	N	Zero-filled.
Other Male	1466	1473	8	N	Zero-filled.
Other Female	1474	1481	8	N	Zero-filled.
Non-Family	1482	1489	8	N	Zero-filled.
Housing Units Boarded-up Percentage	1490	1495	6(2)	N	Zero-filled,2decimal point.(1H6)
Total Housing Units	1496	1503	8	N	Zero-filled.(3H1)
Occupancy Status (3H4)					
Occupied	1504	1511	8	N	Zero-filled.
Vacant	1512	1519	8	N	Zero-filled.
Vacant Condominium Housing Units	1520	1527	8	N	Zero-fille.(3H6)
Owner-occupied Condominium Housing Units	1528	1535	8	N	Zero-filled.(3H7)
Renter-occupied Condominium Housing Units	1536	1543	8	N	Zero-filled.(3H7)
Tenure (3H8)					
Owner Occupancy	1544	1551	8	N	Zero-filled. Labeled Owner-occupied housing units on previous years HMDA census tapes.
Renter	1552	1559	8	N	Zero-filled. Labeled Renter-occupied housing units on previous years HMDA census tapes.(3H8)
Housing Units (3H20)					
1 Unit Detached	1560	1567	8	N	Zero-filled.
1 Unit Attached	1568	1575	8	N	Zero-filled.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

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	Starting	Ending	Length		
2 Units	1576	1583	8	N	Zero-filled.
3&4 Units	1584	1591	8	N	Zero-filled.
Mobile Homes + Other	1592	1599	8	N	Zero-filled.
1-4 Units	1600	1607	8	N	Zero-filled.
5-9 Units	1608	1615	8	N	Zero-filled.
10-19 Units	1616	1623	8	N	Zero-filled.
20-49 Units	1624	1631	8	N	Zero-filled.
50 or more	1632	1639	8	N	Zero-filled.
Mobile Home/Trailer	1640	1647	8	N	Zero-filled.
Other	1648	1655	8	N	Zero-filled.
5 + Units	1656	1663	8	N	Zero-filled.
Vacant Year-round Housing Units (3H21)					
1 Unit Detached	1664	1671	8	N	Zero-filled.
1 Unit Attached	1672	1679	8	N	Zero-filled.
2 Units	1680	1687	8	N	Zero-filled.
3&4 Units	1688	1695	8	N	Zero-filled.
Mobile Homes + Other	1696	1703	8	N	Zero-filled.
1-4 Units	1704	1711	8	N	Zero-filled.
5 + Units	1712	1719	8	N	Zero-filled.
Owner-occupied Housing Units (3H22)					See positions 1544-1551 for total.
1 Unit Detached	1720	1727	8	N	Zero-filled.
1 Unit Attached	1728	1735	8	N	Zero-filled.
2 Units	1736	1743	8	N	Zero-filled.

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HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
3&4 Units	1744	1751	8	N	Zero-filled.
Mobile Homes + Other	1752	1759	8	N	Zero-filled.
1-4 Units	1760	1767	8	N	Zero-filled.
5+ Units	1768	1775	8	N	Zero-filled.
Renter-occupied Housing Units (3H22)					
1 Unit Detached	1776	1783	8	N	Zero-filled.
1 Unit Attached	1784	1791	8	N	Zero-filled.
2 Units	1792	1799	8	N	Zero-filled.
3&4 Units	1800	1807	8	N	Zero-filled.
Mobile Homes + Other	1808	1815	8	N	Zero-filled.
1-4 Units	1816	1823	8	N	Zero-filled.
5 + Units	1824	1831	8	N	Zero-filled.
Housing Units, by Year Structure Built (3H25)					See positions 1496-1503 for total housing units.
1989 – March 1990	1832	1839	8	N	Zero-filled.
1985 – 1988	1840	1847	8	N	Zero-filled.
1980 – 1984	1848	1855	8	N	Zero-filled.
1970 – 1979	1856	1863	8	N	Zero-filled.
1960 – 1969	1864	1871	8	N	Zero-filled.
1950 – 1959	1872	1879	8	N	Zero-filled.
1940 – 1949	1880	1887	8	N	Zero-filled.
1939 or earlier	1888	1895	8	N	Zero-filled.
1949 or earlier	1896	1903	8	N	Zero-filled. Summation of 1940-1949 and 1930 or earlier data elements.

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
Median Age	1904	1911	8	N	Zero-filled.
Housing Units, All Structure Ages	1912	1919	8	N	Zero-filled.(3H25)
Occupied Housing Units by Year Householder Moved In (3H28)					
1989 – March 1990	1920	1927	8	N	Zero-filled.
1985 – 1988	1928	1935	8	N	Zero-filled.
1980 – 1984	1936	1943	8	N	Zero-filled.
Total, All Years	1944	1951	8	N	Zero-filled.
Gross Rent (3H43)					
Less than \$100	1952	1959	8	N	Zero-filled.
\$100 - \$149	1960	1967	8	N	Zero-filled.
\$150 - \$199	1968	1975	8	N	Zero-filled.
\$200 - \$249	1976	1983	8	N	Zero-filled.
\$250 - \$299	1984	1991	8	N	Zero-filled.
\$300 - \$349	1992	1999	8	N	Zero-filled.
\$350 - \$399	2000	2007	8	N	Zero-filled.
\$400 - \$449	2008	2015	8	N	Zero-filled.
\$450 - \$499	2016	2023	8	N	Zero-filled.
\$500 - \$549	2024	2031	8	N	Zero-filled.
\$550 - \$599	2032	2039	8	N	Zero-filled.
\$600 - \$649	2040	2047	8	N	Zero-filled.
\$650 - \$699	2048	2055	8	N	Zero-filled.
\$700 - \$749	2056	2063	8	N	Zero-filled.
\$750 - \$999	2064	2071	8	N	Zero-filled.
\$1000 or more	2072	2079	8	N	Zero-filled.

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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
No Cash Rent	2080	2087	8	N	Zero-filled.
Median Gross Rent, count	2088	2095	8	N	Zero-filled.(3H43)
Median Gross Rent	2096	2103	8	N	Zero-filled. Labeled Median Contract Rent for Renter-occupied Housing Units on previous HMDA census Tapes. (3H43A)
Number of Households with Gross Rent \geq 30% of Household income by annual Household Income (3H50)					
Less than \$10,000	2104	2111	8	N	Zero-filled.
\$10,000 - \$19,999	2112	2119	8	N	Zero-filled.
\$20,000 - \$34,999	2120	2127	8	N	Zero-filled.
\$35,000 - \$49,999	2128	2135	8	N	Zero-filled.
\$50,000 or over	2136	2143	8	N	Zero-filled.
Number of Households with Selected Monthly Owner Costs by Mortgage Status (3H58)					
With a Mortgage: \geq 30%	2144	2151	8	N	Zero-filled.
With a Mortgage: Total	2152	2159	8	N	Zero-filled.
Not Mortgaged: \geq 30%	2160	2167	8	N	Zero-filled.
Not Mortgaged: Total	2168	2175	8	N	Zero-filled.
Median Selected Monthly Owner Costs as a Percentage of Household Income and Mortgage Status					
With a Mortgage	2176	2183	8	N	Zero-filled.
Not Mortgaged	2184	2191	8	N	Zero-filled.
Owner-occupied Housing Units by Value (3H61)					
< \$20,000	2192	2199	8	N	Zero-filled.
\$20,000-\$39,999	2200	2207	8	N	Zero-filled.
\$40,000-\$49,999	2208	2215	8	N	Zero-filled.
\$50,000-\$74,999	2216	2223	8	N	Zero-filled.

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February 21, 1997

System Title and Acronym:

HMDA Home Mortgage Disclosure Act

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
\$75,000-\$99,999	2224	2231	8	N	Zero-filled.
\$100,000-\$149,999	2232	2239	8	N	Zero-filled.
\$150,000-\$199,999	2240	2247	8	N	Zero-filled.
\$200,000+	2248	2255	8	N	Zero-filled.
Total Count	2256	2263	8	N	Zero-filled.
Median Value	2264	2271	8	N	Zero-filled.(3H61A)

Owner Occupied Housing Units by Value (3H61)

Less than \$15,000	2272	2279	8	N	Zero-filled.
\$15,000 - \$19,999	2280	2287	8	N	Zero-filled.
\$20,000 - \$24,999	2288	2295	8	N	Zero-filled.
\$25,000 - \$29,999	2296	2303	8	N	Zero-filled.
\$30,000 - \$34,999	2304	2311	8	N	Zero-filled.
\$35,000 - \$39,999	2312	2319	8	N	Zero-filled.
\$40,000 - \$44,999	2320	2327	8	N	Zero-filled.
\$45,000 - \$49,999	2328	2335	8	N	Zero-filled.
\$50,000 - \$59,999	2336	2343	8	N	Zero-filled.
\$60,000 - \$74,999	2344	2351	8	N	Zero-filled.
\$75,000-\$99,999	2352	2359	8	N	Zero-filled.
\$100,000 - \$124,999	2360	2367	8	N	Zero-filled.
\$125,000 - \$149,999	2368	2375	8	N	Zero-filled.
\$150,000 - \$174,999	2376	383	8	N	Zero-filled.
\$175,000 - \$199,999	2384	2391	8	N	Zero-filled.
\$200,000 - \$249,999	2392	2399	8	N	Zero-filled.
\$250,000 - \$299,999	2400	2407	8	N	Zero-filled.
\$300,000 - \$399,999	2408	2415	8	N	Zero-filled.

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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
\$400,000 - \$499,999	2416	2423	8	N	Zero-filled.
\$500,000 or more	2424	2431	8	N	Zero-filled.
Physical condition of Housing (Lacking Plumbing Facilities) (3H70)					
Owner Occupied	2432	2439	8	N	Zero-filled.
Renter Occupied	2440	2447	8	N	Zero-filled.
Total Units	2448	2455	8	N	Zero-filled.
Income Indicator	2456	2456	1	N ¹	Identifies low, moderate, middle, and upper income area.

¹For HMDA purposes, income indicators 1 and 2 are combined to form the low or moderate category (<80% of the Median Family Income).

- 0 - if tract-BNA income = 0
- 1 - if tract-BNA income < 50% of Median Family Income (MFI)
- 2 - if tract-BNA income ≥ 50% and < 80% of MFI
- 3 - if tract-BNA income ≥ 80% and < 120% of MFI
- 4 - if tract-BNA income ≥ 120%