

Home Mortgage Disclosure Act (HMDA) Selected Statistics by Ethnicity, 2016

		A R E A														
		C O U N T I E S											LARGE AREAS			
		Ashtabula	Cuyahoga *	Geauga *	Lake *	Lorain *	Mahoning	Medina *	Portage	Stark	Summit	Trumbull	Wayne	Cleveland-Elyria Metro Area *	12-County NE Ohio Region	Ohio
Total	Number of Loan Applications	562	9,847	1,047	2,084	2,830	1,601	2,182	1,307	2,846	4,965	1,104	892	17,990	31,267	103,087
	Number Approved	459	8,997	942	1,918	2,587	1,425	2,032	1,145	2,577	4,526	942	796	16,476	28,346	92,520
	Number Denied Approval	103	850	105	166	243	176	150	162	269	439	162	96	1,514	2,921	10,567
	Percent Denied	18.33	8.63	10.03	7.97	8.59	10.99	6.87	12.39	9.45	8.84	14.67	10.76	8.42	9.34	10.25
	Average Loan Amount (Approvals)	\$112,331	\$172,861	\$243,321	\$164,032	\$178,748	\$129,802	\$200,824	\$171,773	\$153,828	\$175,343	\$110,729	\$147,814	\$180,235	\$169,856	\$177,881
	Average Loan Amount (Denials)	\$86,000	\$143,962	\$194,390	\$135,030	\$140,918	\$129,267	\$193,547	\$118,580	\$145,502	\$149,585	\$80,278	\$107,052	\$150,904	\$139,465	\$140,557
Hispanic	Number of Loan Applications	7	246	4	21	90	30	21	5	22	52	11	7	382	516	1,456
	Number Approved	5	207	4	19	73	24	19	5	21	44	11	7	322	439	1,213
	Number Denied Approval	2	39	0	2	17	6	2	0	1	8	0	0	60	77	243
	Percent Denied	28.57	15.85	0.00	9.52	18.89	20.00	9.52	0.00	4.55	15.38	0.00	0.00	15.71	14.92	16.69
	Average Loan Amount (Approvals)	\$78,000	\$120,227	\$361,250	\$132,368	\$135,767	\$80,833	\$199,737	\$199,400	\$132,238	\$200,182	\$130,455	\$124,286	\$132,152	\$136,150	\$156,077
	Average Loan Amount (Denials)	\$76,000	\$84,128		\$60,000	\$76,471	\$52,667	\$348,000		\$33,000	\$120,000			\$89,950	\$89,065	\$108,576
Not Hispanic	Number of Loan Applications	507	8,573	930	1,867	2,504	1,448	2,021	1,163	2,624	4,516	967	809	15,895	27,929	90,462
	Number Approved	421	7,895	840	1,726	2,312	1,304	1,891	1,034	2,380	4,144	839	718	14,664	25,504	81,773
	Number Denied Approval	86	678	90	141	192	144	130	129	244	372	128	91	1,231	2,425	8,689
	Percent Denied	16.96	7.91	9.68	7.55	7.67	9.94	6.43	11.09	9.30	8.24	13.24	11.25	7.74	8.68	9.61
	Average Loan Amount (Approvals)	\$112,413	\$172,815	\$239,437	\$162,530	\$181,791	\$130,025	\$199,674	\$168,263	\$152,504	\$172,622	\$109,807	\$148,589	\$180,300	\$169,067	\$176,112
	Average Loan Amount (Denials)	\$81,953	\$147,385	\$206,044	\$133,426	\$148,807	\$137,715	\$190,600	\$126,442	\$147,730	\$148,532	\$84,617	\$106,396	\$154,860	\$142,530	\$141,662
Joint ^(a)	Number of Loan Applications	5	94	8	10	33	7	10	8	25	28	5	5	155	238	776
	Number Approved	4	89	6	10	32	4	8	8	25	26	5	5	145	222	702
	Number Denied Approval	1	5	2	0	1	3	2	0	0	2	0	0	10	16	74
	Percent Denied	20.00	5.32	25.00	0.00	3.03	42.86	20.00	0.00	0.00	7.14	0.00	0.00	6.45	6.72	9.54
	Average Loan Amount (Approvals)	\$132,500	\$202,157	\$383,500	\$230,800	\$182,469	\$102,500	\$180,500	\$192,250	\$176,520	\$246,923	\$127,200	\$172,200	\$206,097	\$201,315	\$197,826
	Average Loan Amount (Denials)	\$142,000	\$142,600	\$85,500		\$370,000	\$104,667	\$328,000			\$222,000			\$191,000	\$175,625	\$178,230
Other	Number of Loan Applications	43	934	105	186	203	116	130	131	175	369	121	71	1,558	2,584	10,393
	Number Approved	29	806	92	163	170	93	114	98	151	312	87	66	1,345	2,181	8,832
	Number Denied Approval	14	128	13	23	33	23	16	33	24	57	34	5	213	403	1,561
	Percent Denied	32.56	13.70	12.38	12.37	16.26	19.83	12.31	25.19	13.71	15.45	28.10	7.04	13.67	15.60	15.02
	Average Loan Amount (Approvals)	\$114,276	\$183,596	\$264,511	\$179,534	\$155,112	\$140,484	\$221,500	\$205,724	\$173,947	\$202,026	\$116,184	\$140,030	\$188,251	\$182,662	\$195,665
	Average Loan Amount (Denials)	\$108,286	\$144,117	\$130,462	\$151,391	\$121,273	\$99,565	\$181,375	\$87,848	\$127,542	\$158,070	\$63,941	\$119,000	\$143,329	\$129,216	\$137,600

Source: HMDA Data Files: <https://www.ffiec.gov/HMDA/hmdaflat.htm>

(a): Joint refers to one applicant who is Hispanic and one who is not Hispanic.