

COMMUNITY AREA 197 - WILL CO.

HOUSING DATA

	Number	
Mortgageable Single-Family Properties (estimated 2000)	156,647	
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]		
	Number	Percent
Owner-Occupied Units	139,311	79%
Renter-Occupied Units	28,231	16%
Vacant	7,982	5%
Total (2000 Census Data)	175,524	100%

MEDIAN FAMILY INCOME (2000 Census Data) \$69,608

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	51,918	\$8,195,546
Independent Mortgage Companies	20,590	\$3,343,660
Total	72,508	\$11,539,206

LOANS BY INCOME OF APPLICANT

	\$1-34,000	\$35-55,000	\$56-82,000	\$82,000+	Unreported
Number of Loans	4,296	13,471	20,362	26,788	7,591

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	4,203	3,014	71.7%	425	10.1%
Black	7,328	3,769	51.4%	1,834	25.0%
Hispanic	8,058	5,085	63.1%	1,405	17.4%
White	72,514	53,702	74.1%	7,845	10.8%
Other	2,041	803	39.3%	793	38.9%
Unreported	13,615	6,135	45.1%	3,107	22.8%
Total	107,759	72,508	67.3%	15,409	14.3%

LENDING OVER SIX YEARS (Originations)

Loan Type	1998	1999	2000	2001	2002	2003	Change
							1998-2003
Conventional Purchase	9,343	10,523	11,534	12,182	13,746	16,536	77.0%
VA/FHA Purchase	2,333	3,511	3,427	3,493	3,202	3,050	30.7%
Refinance	20,246	11,671	6,285	26,572	33,869	51,488	154.3%
Home Improvement	2,584	2,420	2,411	1,918	1,355	1,388	-46.3%
Multi-Family	58	30	48	46	61	46	-20.7%
Total Loans	34,564	28,155	23,705	44,211	52,233	72,508	109.8%