

6-County Suburban Region

HOUSING DATA

	Number
Mortgageable Single-Family Properties (estimated 2000)	1,538,499
[Includes single-family structures (1-4 units) and condos (owner-occupied units in buildings with 5+ units)]	

	Number	Percent
Owner-Occupied Units	1,410,343	74%
Renter-Occupied Units	434,882	23%
Vacant	67,299	4%
Total (2000 Census Data)	1,912,524	100%

ESTIMATED MEDIAN FAMILY INCOME (2000 Census Data) \$68.634

TOTAL HOUSING LENDING

	Total Number of Loans	Total Dollar Amount (\$1,000)
Banks, S+Ls, Bank-Owned Mortgage Companies	277,684	\$45,138,666
Independent Mortgage Companies	88,220	\$13,835,885
Total	365,904	\$58,974,551

LOANS BY INCOME OF APPLICANT

	\$1-35,000	\$36-56,000	\$57-84,000	\$84,000+	Unreported
Number of Loans	25,081	75,510	100,096	136,179	29,043

LOANS BY RACE

Race	Number of Applications	Loans Originated		Applications Denied	
		Number	Percent	Number	Percent
Asian	24,621	19,279	78.3%	2,019	8.2%
Black	35,202	17,794	50.5%	9,638	27.4%
Hispanic	45,816	30,526	66.6%	7,334	16.0%
White	316,412	250,478	79.2%	26,363	8.3%
Other	6,347	4,077	64.2%	1,051	16.6%
Unreported	109,725	43,755	39.9%	31,247	28.5%
Total	538,123	365,909	68.0%	77,652	14.4%

LENDING OVER SIX YEARS (Originations)

Loan Type	1996	1997	1998	1999	2000	2001	Change
							1996-2001
Conventional Purchase	72,708	68,976	83,584	89,386	92,745	96,198	32.3%
VA/FHA Purchase	18,791	20,158	18,464	22,940	21,494	21,723	15.6%
Refinance	68,962	78,794	196,191	111,427	56,943	232,822	237.6%
Home Improvement	22,238	23,458	21,366	19,210	16,983	13,695	-38.4%
Multi-Family	997	930	1,287	1,310	982	1,466	47.0%
Total Loans	183,696	192,316	320,892	244,273	189,147	365,904	99.2%