



## Downloading Home Loan Denial Data from the Home Mortgage Disclosure Act (HMDA) Website

*Note: HMDA data in or after 2017 are only available as a large nation-level dataset, so you will need the appropriate software to filter the relevant data for your analysis (e.g., SPSS). Data for prior years can be queried and exported using software that you can download from the HMDA website:*

<https://www.ffiec.gov/hmda/hmdaproducts.htm>.

**Step 1.** Go to <https://ffiec.cfpb.gov/data-publication/> for HMDA data in or after 2017. Click on the “Dynamic National Loan-Level Dataset.”

### HMDA Data Publication

The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity. The data and reports can be used along with the [Census](#) demographic information for data analysis purposes. Available below are the data and reports for HMDA data collected in or after 2017. For HMDA data and reports for prior years, visit <https://www.ffiec.gov/hmda/hmdaproducts.htm>.

#### **[Modified Loan/Application Register \(LAR\)](#)**

The modified LAR provides loan-level data for an individual financial institution, as modified by the Bureau to protect applicant and borrower privacy.

#### **[Disclosure Reports](#)**

These reports summarize lending activity for individual institutions, both nationwide and by MSA/MD.

#### **[MSA/MD Aggregate Reports](#)**

These reports summarize lending activity by MSA/MD.

#### **[National Aggregate Reports](#)**

These reports summarize nationwide lending activity. They indicate the number and dollar amounts of loan applications, cross-tabulated by loan, borrower and geographic characteristics.

#### **[Snapshot National Loan-Level Dataset](#)**

The snapshot files contain the national HMDA datasets as of a fixed date for all HMDA reporters, as modified by the Bureau to protect applicant and borrower privacy.

#### **[Dynamic National Loan-Level Dataset](#)**

The dynamic files contain the national HMDA datasets, modified by the Bureau to protect applicant and borrower privacy, updated weekly for all HMDA reporters.



**Step 2.** Select the relevant year and click to download the “Loan/Application Records (LAR).” This file includes the records for the entire country, so it is very large and may take some time to download. You can also use the “Public HMDA Data Fields with Values and Definitions” link as a reference while working with the data.

## Dynamic National Loan-Level Dataset

The dynamic files contain the national HMDA datasets for all HMDA reporters, modified by the Bureau to protect applicant and borrower privacy, updated to include late submissions and resubmissions. The dynamic files are available to download in a pipe delimited text file format. The dynamic datasets are updated on Mondays with HMDA submissions received through the previous Sunday night.

Select a year

**2018**   **2017**

### 2018 Dynamic Datasets

- [Loan/Application Records \(LAR\)](#)
- [Transmittal Sheet Records \(TS\)](#)

### 2018 Dynamic File Specifications

- [Public LAR Schema](#)
- [Public Transmittal Sheet Schema](#)
- [Public Panel Schema](#)
- [Public HMDA Data Fields with Values and Definitions](#)

**Step 3.** HMDA records include the FIPS codes for state and county. You can find the relevant FIPS codes on the Census Bureau’s website: <https://www.census.gov/geographies/reference-files/2018.html>. Use these codes to filter the national-level dataset using the appropriate software.

All 2020 2019 **2018** 2017 2016 2015 2014 [MORE](#) ∨

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## 2018

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REFERENCE FILE  
**Legal Boundary Change/Annexation Data**  
Review the annexations and legal boundary changes that have been reported to the BAS for your government.

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REFERENCE FILE  
**New Incorporations, Mergers, Consolidations, and Disincorporations**  
View a list of the governments that have been established, merged/consolidated, or ceased to exist since 2010.

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REFERENCE FILE  
**Relationship Files**  
View all the available relationship files from the Geography program.

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REFERENCE FILE  
**2018 FIPS Codes**  
These are the Vintage 2018 Census Bureau Region and Division Codes, and State, County, Minor Civil Division, and Incorporated Place FIPS Codes.

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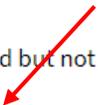
REFERENCE FILE  
**Gazetteer Files**  
View all the available Gazetteer files from the Geography Program.

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**Step 4.** If you are analyzing a smaller geography than the county level, HMDA records also include census tracts. You can filter the dataset to include only the census tracts that are relevant to your analysis. Reference maps of census tracts by county are available on the Census Bureau website: <https://www.census.gov/geographies/reference-maps/2010/geo/2010-census-tract-maps.html>.

**Step 5.** To analyze home loan denial rates by race/ethnicity, use the “Action Taken,” “Derived Ethnicity,” and “Derived Race” fields.<sup>1</sup> See below for the 2018 field descriptions and values found in the Public HMDA Data Fields with Values and Definitions link: <https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/>.

### action\_taken

- **Description:** The action taken on the covered loan or application
- **Values:**
  - 1 - Loan originated
  - 2 - Application approved but not accepted
  - 3 - Application denied 
  - 4 - Application withdrawn by applicant
  - 5 - File closed for incompleteness
  - 6 - Purchased loan
  - 7 - Preapproval request denied
  - 8 - Preapproval request approved but not accepted

### derived\_ethnicity

- **Description:** Single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields
- **Values:**
  - Hispanic or Latino
  - Not Hispanic or Latino
  - Joint
  - Ethnicity Not Available
  - Free Form Text Only

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<sup>1</sup> These fields may have different names depending on the year of data you are looking at. In 2017, for example, the relevant fields were named “Type of Action Taken,” “Applicant Ethnicity,” and “Applicant Race: 1.” There were no derived ethnicity and race fields in 2017.

### derived\_race

- **Description:** Single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields
- **Values:**
  - American Indian or Alaska Native
  - Asian
  - Black or African American
  - Native Hawaiian or Other Pacific Islander
  - White
  - 2 or more minority races
  - Joint
  - Free Form Text Only
  - Race Not Available