

# Racial and Ethnic Disparities in 2012 and 2013 Ohio Mortgage Lending

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June 2015

Michael Lepley  
Mandy Mehlman



### About the Authors

MICHAEL LEPLEY is the Housing Research & Advocacy Center's Research Associate. He joined the Housing Center staff in 2014. He received his Master of Public Administration from the University of Pittsburgh's Graduate School of Public and International Affairs.

MANDY MEHLMAN is the Housing Research & Advocacy Center's Senior Research Associate. She joined the Housing Center's staff in August of 2011 and is the author of a number of reports on fair housing and related issues. She received her Master of Social Work from Washington University in St. Louis.

### About the Housing Research & Advocacy Center

The Housing Research & Advocacy Center (the Housing Center) is a 501(c)(3) non-profit organization whose mission is to promote fair housing and diverse communities; and to work to eliminate housing discrimination in Northeast Ohio by providing effective research, education, and advocacy. The Housing Center works to achieve its mission through work in three primary areas: research and mapping, education and outreach, and enforcement of fair housing laws through testing and litigation. In addition to addressing traditional issues of housing discrimination and segregation, the Housing Center also provides research, education, and analysis of subprime and predatory lending practices and trends in the region.

## Executive Summary

This report examines mortgage lending data for 2012 and 2013 (the most recent data available) for the State of Ohio and its seven largest Metropolitan Statistical Areas (MSAs) – Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo, and Youngstown – to determine if there are disparities by race or ethnicity for mortgage loan denials or “high-cost” loans for those who receive loans.

Statewide, mortgage lending is beginning to increase. In 2013, 302,704 mortgage loans were originated up from 236,435 in 2011 (28.02% increase) after a dramatic fall from pre-mortgage crisis years (774,401 in 2007; a 69.47% decrease between 2007 and 2011). African Americans and Hispanics continue to have limited access to fair and equal credit.

In 2013 in Ohio, African Americans were denied home purchase loans 25.5% of the time, compared to 17.9% for Hispanics, 14.4% for Asian Americans, and 13.3% for Whites. Upper-income African Americans were more than twice as likely as upper-income whites to be denied a home purchase loan. In 2012 African Americans were denied home purchase loans 25.8% of the time, Hispanics were denied 21.1% of the time, Asian Americans were denied 16.5% of the time, and whites were denied 14.3% of the time. Upper-income African Americans are being denied mortgages at comparable rates to lower-income Whites.

In the State of Ohio, people of color were more likely to receive high-cost loans in both 2013 and 2012. In 2013 African Americans received high-cost home purchase loans 17.5% of the time, Hispanics received high-cost mortgages 11.2% of the time, Whites received high-cost mortgages 7.6% of the time, and Asian Americans received high-cost mortgages 3.7% of the time. In 2013, non-depository lending institutions were more likely to issue high-cost mortgages (9.08% of all mortgage loans made by non-depository lending institutions were high-cost) than depository institutions (4.07% of all mortgages made by depository lending institutions were high-cost).

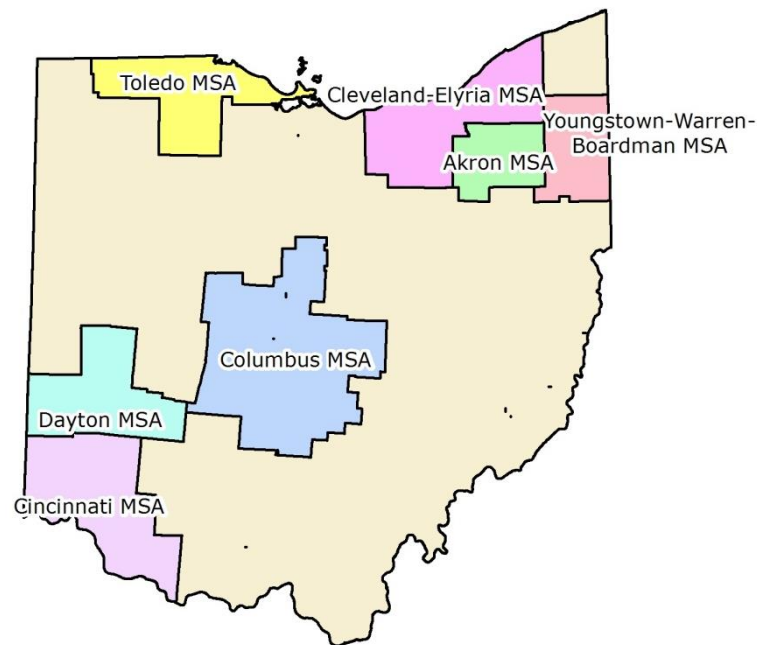
The results of the analysis of mortgage lending presented in this report reveal the same pattern that has been found in every study conducted by the Housing Center on racial and ethnic disparities in mortgage lending since 2006: in almost every MSA, African Americans and Hispanics were denied mortgage loans at disproportionate rates compared to whites, and when they did obtain loans they received high-cost loans at higher rates than whites. This data raises concerns that African Americans and Hispanics are not obtaining equal access to the mortgage lending market in Ohio compared to Whites.

## Introduction

In the past, many lending institutions have engaged in discrimination against racial and ethnic minorities and through “redlining”, in which individuals living in minority neighborhoods were denied access to mortgage credit.<sup>1</sup> Although discrimination in mortgage lending and redlining were made illegal by the Fair Housing Act in 1968 and are prohibited by Ohio law, studies have found continuing racial disparities in mortgage lending.<sup>2</sup> The Housing Center has examined mortgage lending data since 2006 and has discovered similar racial and ethnic disparities.<sup>3</sup>

To assess where such disparities exist in Ohio, the Housing Center analyzed 2012 and 2013 mortgage lending data (the most recent available) for the State of Ohio and its seven largest MSAs: Akron (Portage and Summit Counties), Cincinnati (Ohio counties only: Brown, Butler, Clermont, Hamilton, and Warren Counties), Cleveland–Elyria (Cuyahoga, Geauga, Lake, Lorain, and Medina Counties), Columbus (Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, and Union Counties), Dayton (Green, Miami, Montgomery, and Preble Counties), Toledo (Lucas, Fulton, Ottawa, and Wood Counties), and Youngstown–Warren–Boardman (Ohio counties only: Mahoning and Trumbull Counties). Throughout this document MSAs will be referred to by the name of their largest city.

This report primarily focuses on two aspects of 2012 and 2013 HMDA (Home Mortgage Disclosure Act) data: loan denial rates and “high-cost” lending rates based on race, ethnicity, and income.<sup>4</sup> These two measures were selected to examine if there were racial or ethnic disparities in who was denied loans and, for those who received loans, who received high-cost loans. Denial rates are important in determining whether individuals of different races or ethnic groups have fair access to credit in order to purchase a home or refinance their mortgage. High-cost lending rates provide further evidence of possible biases in the lending



<sup>1</sup> See, e.g., HUD Preamble I, 53 Fed. Reg. 44998 (Nov. 7, 1988).

<sup>2</sup> 42 U.S.C. Sec. 3605; O.R.C. Sec. 4112.02(H)(3). Such discrimination is also prohibited by the Equal Credit Opportunity Act (ECOA) 15 U.S.C. Sec. 1691. See, Appendix 1 for recommended studies.

<sup>3</sup> Previous reports on racial and ethnic disparities can be found on our website at [www.thehousingcenter.org](http://www.thehousingcenter.org) under Publications.

<sup>4</sup> The criteria changed for “high-cost” loans in 2009. For loan applications taken beginning on October 1, 2009 (and for all loans originated after January 1, 2010), a loan is considered “high-cost” if it has an APR that is more than 1.5% (or, for second-lien mortgages, 3.5%) above the “average prime offer rate” (APOR) that a high-quality prime borrower would receive on a loan of a comparable type (e.g. 30-year fixed term). See the Federal Financial Institutions Examination Council’s website at <http://www.ffiec.gov/ratespread/default.aspx> for rule change and a rate spread calculator. This rule change was to “address concerns that had arisen about the distortive effects of changes in the interest rate environment on the reporting of higher-priced lending under the original methodology.” Avery, Robert B., Neil Bhutta, Kenneth Brevoort, and Glenn B. Canner. December 2010. “The 2009 HMDA Data: The Mortgage Market in a Time of Low Interest Rates and Economic Distress,” *Federal Reserve Bulletin*.

industry for those individuals who are approved loans. Loans made for home purchase loans and refinancing were examined differently to determine if there were any significant differences between the two groups (See Appendix 2 for figures). In parts of the report, lending rates are compared between “depository” and “non-depository” lending institutions. Depository financial institutions are those that legally accept monetary deposits from consumers and generally offer a variety of financial products, e.g., commercial banks, savings and loan associations, or credit unions. Non-depository financial institutions are those that cannot legally accept monetary deposits and generally only sell lines of credit, e.g., mortgage lenders or mortgage brokers.

**Notes on the Data:** Some variables not reported in HMDA data may explain some racial and ethnic disparities such as differences in wealth, credit scores, the loan-to-value, and debt-to-income ratios of borrowers. However, national research studies have found that discrimination is very likely a large component of why racial and ethnic disparities exist.<sup>5</sup> For example, an analysis of the national HMDA data by the Center for Responsible Lending found that “across all categories of loans, African American and Latino borrowers were more likely to be turned down for a mortgage compared to whites, even after controlling for factors such as income and location of property.” Additionally, African Americans and Latinos “received a large, disproportionate share of abusive subprime mortgages – even after controlling for risk factors such as income and credit scores.”<sup>6</sup> Credit scores of borrowers are not available in current HMDA data. The Dodd-Frank Act will require the lenders to report applicants’ credit scores in the future.<sup>7</sup>

Lending data used in this report was obtained from 2012 and 2013 (most recent year available) Home Mortgage Disclosure Act (HMDA) data collected by the Federal Financial Institutions Examinations Council. Demographic information was obtained from the United States Census Bureau using the 2013 American Community Survey 5-Year Estimates: 2009-2013. Mortgage denial rates were determined by dividing number of total denied mortgage applications by the sum of total originations, total mortgages approved by lenders but not accepted by borrowers, and total denied applications for a given area (see Appendix 2 for data). High-cost mortgage rates were determined by dividing the total number of high cost mortgages by the sum of conventional mortgages and high-cost mortgages (see Appendix 2 for data).

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<sup>5</sup> See Appendix 1 for recommended studies.

<sup>6</sup> Center for Responsible Lending, “A National Tragedy,” p. 1.

<sup>7</sup> Consumer Financial Protection Bureau, “CFPB Takes Steps to Improve Information About Access to Credit in the Mortgage Market,” <http://www.consumerfinance.gov/newsroom/cfpb-takes-steps-to-improve-information-about-access-to-credit-in-the-mortgage-market/> (Accessed June 16, 2015)

# Racial and Ethnic Disparities in Mortgage Lending | State of Ohio

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,385,134	11.99%	37.96%
Asian American	201,810	1.74%	54.55%
Native American	16,690	0.14%	51.10%
White	9,336,539	80.83%	72.82%
Other	14,064	0.12%	38.35%
Hispanic	367,394	3.18%	44.20%
Total	11,549,590	100.0%	67.46%

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	3,074,792	60.0%
Renter Occupied Units	1,482,863	28.9%
Vacant Units	566,566	11.1%
Total Units	5,124,221	100.0%

## Income Data

Median Household Income	\$48,308
Poverty Rate	15.8%

## Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	282,038	\$38,075,108	11,499	4.07%
Non-Depository Institutions	63,344	\$9,367,200	5,753	9.08%
Total Single Family Lending	345,382	\$47,442,308	17,252	4.99%

## Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	24,849	9,048	36.41%	11,367	45.74%	1,144	10.06%
Asian American	8,231	1,719	20.88%	5,040	61.23%	139	2.75%
Native American	1,281	429	33.48%	682	53.23%	57	8.35%
White	395,147	81,409	20.60%	254,243	64.34%	12,054	4.74%
Other	4,583	1,019	22.23%	2,866	62.53%	133	4.64%
Not Reported	55,705	15,126	27.15%	28,497	51.15%	1,135	3.98%
Hispanic	6,179	1,992	32.23%	3,220	52.11%	256	7.95%
Total	489,796	108,390	22.12%	302,704	61.80%	14,662	4.84%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)

### Top Ten Home Purchase Lenders

By Application	Count	Market Share %	Dollars Loaned (\$'000s)	Average Loan Size (\$'000s)
Wells Fargo, NA	18,052	9.87%	\$2,628,438	\$146
JPMorgan Chase Bank, NA	13,309	7.44%	\$1,942,063	\$143
Fifth Third Mortgage Company	9,405	5.14%	\$1,370,763	\$146
The Huntington National Bank	7,079	3.87%	\$1,136,362	\$161
US Bank, NA	6,323	3.46%	\$787,178	\$124
Union Savings Bank	5,461	2.99%	\$926,764	\$170
PNC Bank, NA	4,153	2.27%	\$587,774	\$142
First Federal of Lakewood	3,898	2.13%	\$731,691	\$188
Howard Hanna Mortgage	3,751	2.05%	\$549,721	\$147
First Place Bank	3,607	1.97%	\$671,397	\$186
<b>By Originations</b>				
Fifth Third Mortgage Company	6,445	6.25%	\$978,643	\$152
The Huntington National Bank	5,079	4.93%	\$829,290	\$163
Union Savings Bank	4,286	4.16%	\$736,883	\$172
JPMorgan Chase, NA	3,642	3.53%	\$558,924	\$153
Wells Fargo Bank, NA	3,410	3.31%	\$590,304	\$173
Howard Hanna Mortgage	3,219	3.12%	\$474,516	\$147
First Federal of Lakewood	3,076	2.98%	\$570,023	\$185
PNC Bank, NA	2,949	2.86%	\$431,440	\$146
Third Federal Savings and Loan	2,810	2.73%	\$546,465	\$194
First Place Bank	2,793	2.71%	\$531,009	\$190

### Top Ten Refinance Lenders

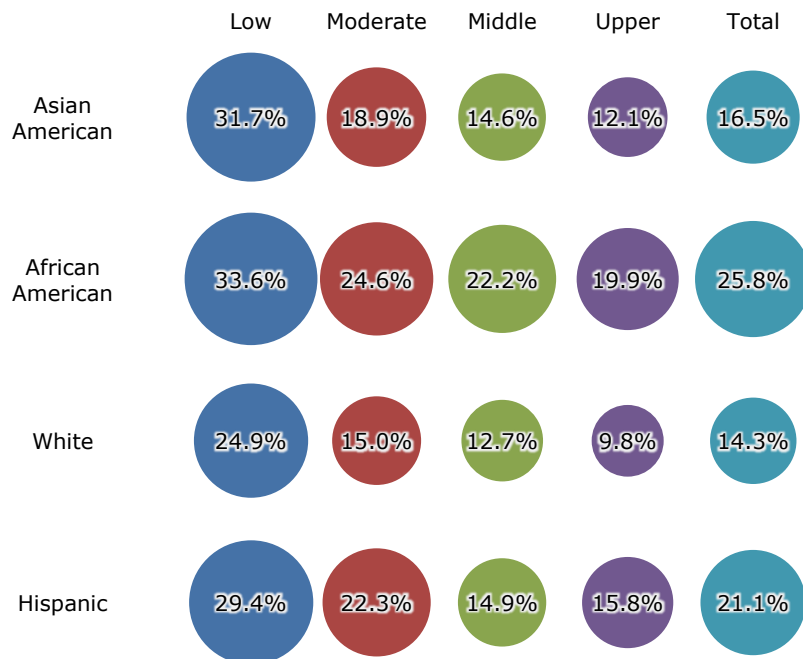
<b>By Application</b>				
The Huntington National Bank	26,862	7.54%	\$3,348,841	\$125
JPMorgan Chase Bank, NA	23,258	6.53%	\$3,099,028	\$133
Fifth Third Mortgage Company	20,244	5.68%	\$2,718,537	\$134
Wells Fargo Bank, NA	20,192	5.67%	\$2,716,910	\$135
US Bank, NA	18,305	5.14%	\$2,004,297	\$109
PNC Bank, NA	17,298	4.85%	\$2,214,136	\$128
Union Savings Bank	16,285	4.57%	\$2,515,354	\$154
Quicken Loans	13,792	3.87%	\$1,907,633	\$138
Citibank, NA	12,960	3.64%	\$1,334,110	\$103
Fifth Third Bank	11,653	3.27%	\$1,008,748	\$87
<b>By Originations</b>				
JPMorgan Chase Bank, NA	12,851	6.91%	\$1,598,306	\$124
The Huntington National Bank	12,835	6.90%	\$1,694,899	\$132
Fifth Third Mortgage Company	12,607	6.78%	\$1,681,463	\$133
Union Savings Bank	11,855	6.37%	\$1,814,659	\$153
PNC Bank, NA	10,436	5.61%	\$1,349,778	\$129
Quicken Loans	9,526	5.12%	\$1,322,407	\$139
Wells Fargo Bank, NA	9,361	5.03%	\$1,206,088	\$129
US Bank, NA	8,243	4.43%	\$928,439	\$113
Citibank, NA	7,336	3.94%	\$747,590	\$102
Fifth Third Bank	5,769	3.10%	\$494,635	\$86

(All data for 2013)

## Denial Rates of Home Purchase Loans, 2012

Figure 1 shows home purchase denial rates of individuals in Ohio by race and income for 2012. African Americans were denied home purchase loans at the highest overall rate (25.8%) and by almost 9% more than whites at every income level. Hispanics were denied at the second highest overall rate (21.1%). Asian Americans were denied at 16.5% overall, but low-income Asian Americans were denied 6.8% more than whites.

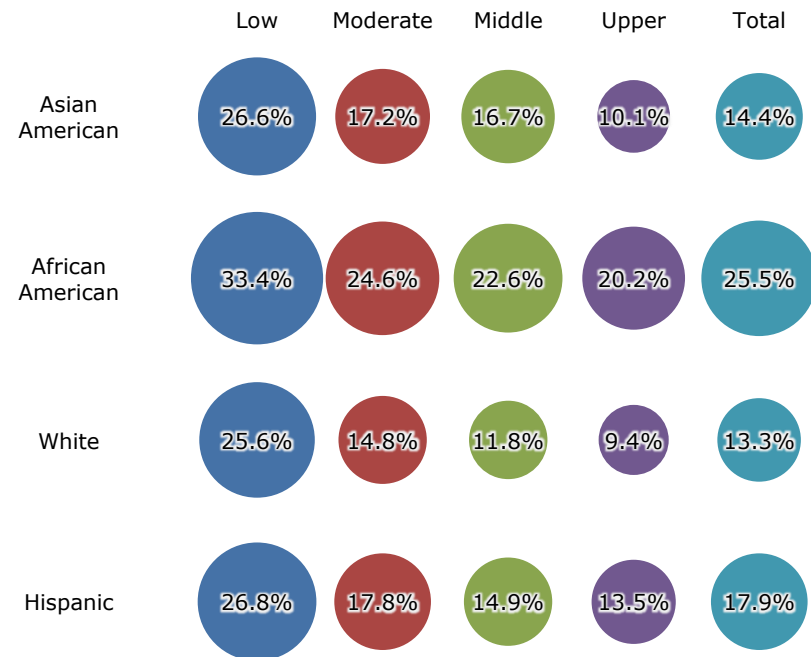
**Figure 1: Home Purchase Loan Denial Rates by Income Level in Ohio, 2012**



## Denial Rates of Home Purchase Loans, 2013

Figure 2 shows home purchase denial rates of individuals in Ohio by race and income for 2013. African Americans were denied home purchase loans at the highest overall rate (25.5%), 12.2% more than whites. Upper-income African Americans were twice as likely as upper-income whites to be denied a home purchase loan.

**Figure 2: Home Purchase Loan Denial Rates by Income Level in Ohio, 2013**

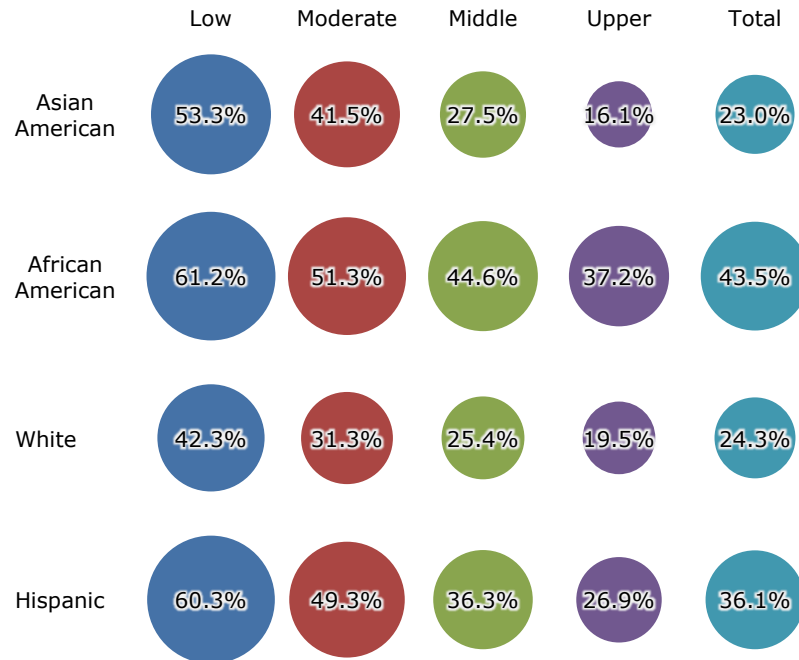




## Denial Rates of Refinance Loans, 2012

Figure 3 shows refinance denial rates of individuals in Ohio by race and income for 2012. African Americans were denied overall at the highest rate (43.5%). Asian Americans were overall denied at the lowest rate (23.0%). Low-income African Americans were 18.9% more likely to be denied than low-income whites and low-income Hispanics were 18% more likely to be denied than low-income whites.

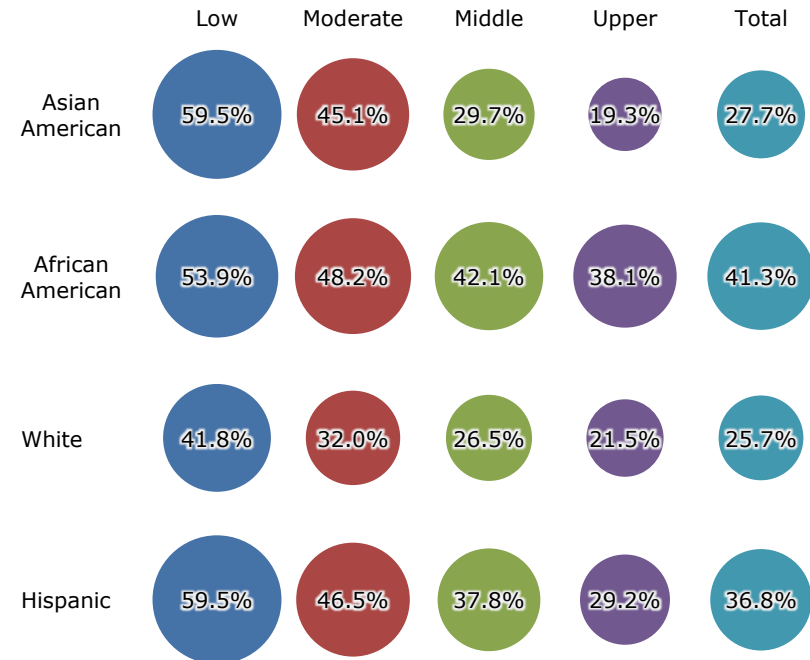
**Figure 3: Refinance Denial Rates by Income Level in Ohio, 2012**



## Denial Rates of Refinance Loans, 2013

Figure 4 shows refinance denial rates of individuals in Ohio by race and income for 2013. African Americans were denied overall at the highest rate (41.3%). Upper-income African Americans were denied loans 18.8% more than upper-income Asian Americans and 16.6% more than upper-income whites. Low-income Asian Americans, African Americans, and Hispanics were denied at least 12.1% more than low-income whites.

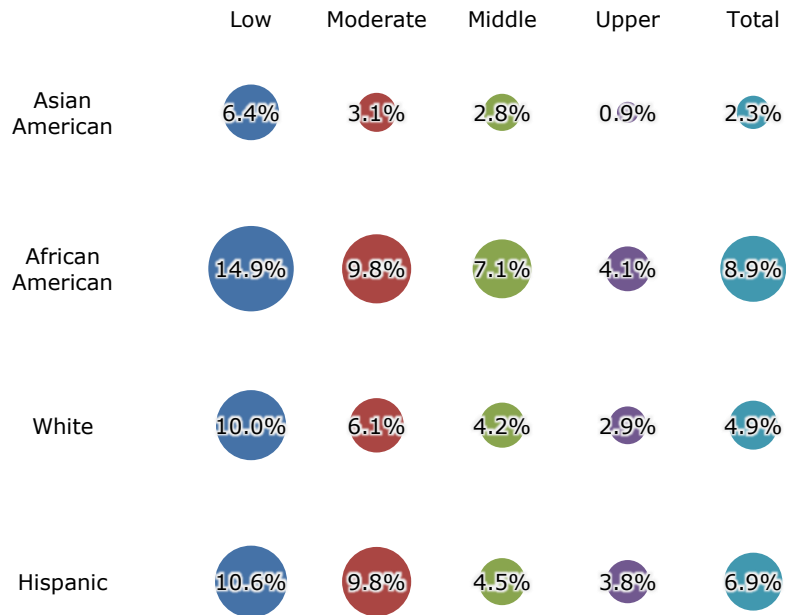
**Figure 4: Refinance Denial Rates by Income Level in Ohio, 2013**



## Rates of High-Cost Home Purchase Loans, 2012

Figure 5 shows the rates of high-cost home purchase loans for individuals in Ohio by race and income for 2012. African Americans received high-cost purchase loans at the highest rate (8.9%) and Asian Americans received high-cost purchase loans at the lowest rate (2.3%).

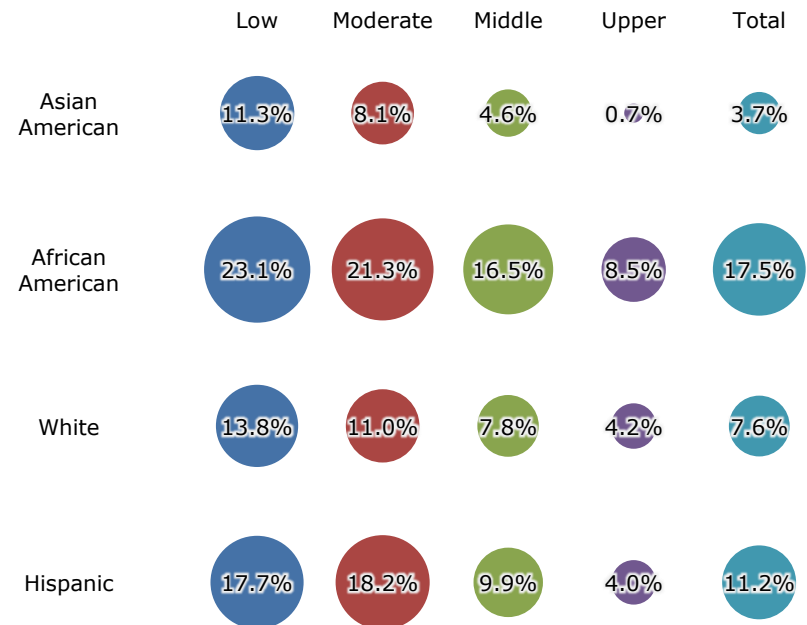
**Figure 5: High-Cost Mortgage Rates by Income Level in Ohio, 2012**



## Rates of High-Cost Home Purchase Loans, 2013

Figure 6 shows rates of high-cost home purchase loans for individuals in Ohio by race and income for 2013. African Americans received high-cost purchase loans at the highest rate (17.5%) and Asian Americans received them at the lowest rate (3.7%). Upper-income African Americans were more than twice as likely to receive a high-cost purchase loan as whites and Hispanics and 12 times more likely than Asian Americans.

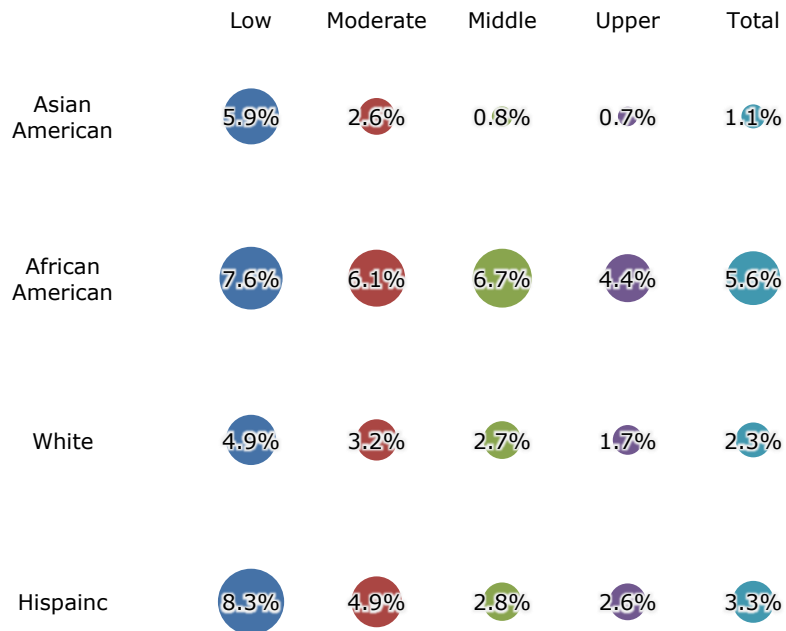
**Figure 6: High-Cost Mortgage Rates by Income Level in Ohio, 2013**



## Rates of High-Cost Refinance Loans, 2012

Figure 7 shows high-cost mortgage refinance rates for individuals in Ohio by race and income for 2012. African Americans received high-cost mortgage refinance loans at the highest rate (5.6%), more than twice the rate of whites (2.3%), and Asian Americans received them at the lowest rate (1.1%).

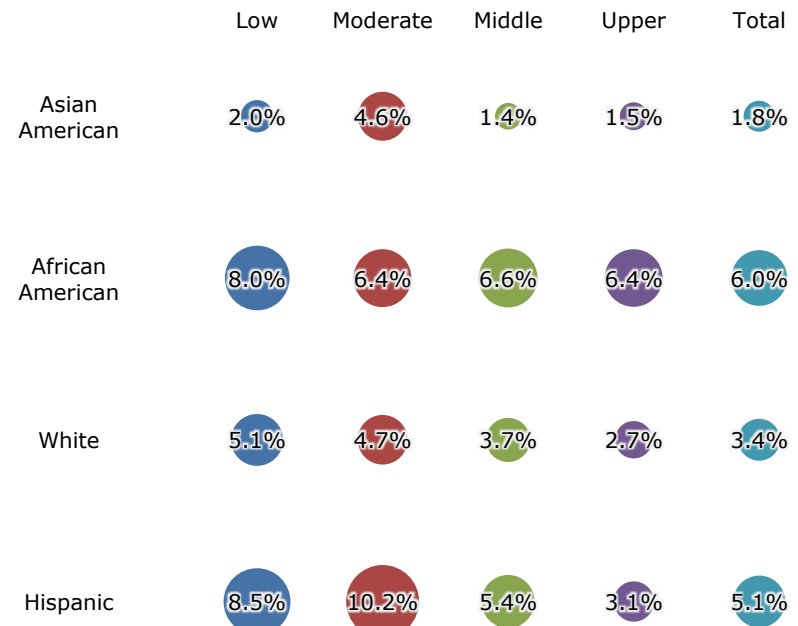
**Figure 7: High-Cost Mortgage Refinance Rates by Income Level in Ohio, 2012**



## Rates of High-Cost Refinance Loans, 2013

Figure 8 shows high-cost mortgage refinance rates for individuals in Ohio by race and income for 2013. Upper-income African Americans received high-cost mortgage refinance loans at the same or higher rates than low-income whites. Asian Americans received high cost refinance loans at the lowest rate (1.8%).

**Figure 8: High-Cost Mortgage Refinance Rates by Income Level in Ohio, 2013**



**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	83,172	11.79%	39.07%
Asian American	15,068	2.13%	52.60%
Native American	912	0.12%	47.20%
White	577,899	81.97%	72.97%
Other	1,051	0.14%	46.48%
Hispanic	11,502	1.63%	46.25%
Total	704,979	100.0%	67.93%

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	191,156	61.19%
Renter Occupied Units	90,211	28.87%
Vacant Units	31,030	9.94%
Total Units	312,397	100.0%

**Income Data**

Median Family Income	\$50,392
Poverty Rate	15.5%

**Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	13,782	\$1,867,315	509	3.69%
Non-Depository Institutions	3,152	\$757,106	381	12.08%
Total Single Family Lending	16,934	\$2,624,421	890	5.25%

**Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	1,351	465	34.41%	631	46.70%	54	8.55%
Asian American	543	114	20.99%	340	62.61%	11	3.23%
Native American	74	32	43.24%	28	37.83%	3	10.71%
White	24,988	5,086	20.35%	16,044	64.20%	742	4.62%
Other	286	57	19.93%	178	62.23%	11	6.17%
Not Reported	3,360	900	26.78%	1,713	50.98%	69	4.02%
Hispanic	243	74	30.45%	130	53.49%	9	6.92%
Total	30,602	6,654	21.74%	18,934	61.87%	890	4.70%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
Wells Fargo Bank, NA	1,434	11.84%	\$214,310	\$149
JPMorgan Chase Bank, NA	872	7.22%	\$132,276	\$152
Howard Hanna Mortgage	790	6.54%	\$116,102	\$147
Fairway Independent Mort. Corp.	750	6.21%	\$83,006	\$111
First Federal of Lakewood	562	4.65%	\$96,864	\$172
Fifth Third Mortgage Company	508	4.21%	\$74,163	\$146
US Bank, NA	502	4.16%	\$52,884	\$105
Firstmerit Bank, NA	422	3.49%	\$52,624	\$125
The Huntington National Bank	350	2.90%	\$57,317	\$164
Third Federal Savings and Loan	333	2.76%	\$58,968	\$177
<b>By Originations</b>				
Howard Hanna Mortgage	680	10.38%	\$99,763	\$147
Fairway Independent Mort. Corp.	637	9.73%	\$70,631	\$111
First Federal of Lakewood	429	6.55%	\$71,096	\$166
Fifth Third Mortgage Company	367	5.60%	\$58,450	\$159
Firstmerit Bank, NA	325	4.96%	\$41,626	\$128
JPMorgan Chase Bank, NA	273	4.17%	\$39,661	\$145
Third Federal Savings and Loan	258	3.94%	\$47,295	\$183
The Huntington National Bank	236	3.60%	\$38,747	\$164
Wells Fargo Bank, NA	194	2.96%	\$34,477	\$178
PNC Bank, NA	190	2.90%	\$29,582	\$156

**Top Ten Refinance Lenders**

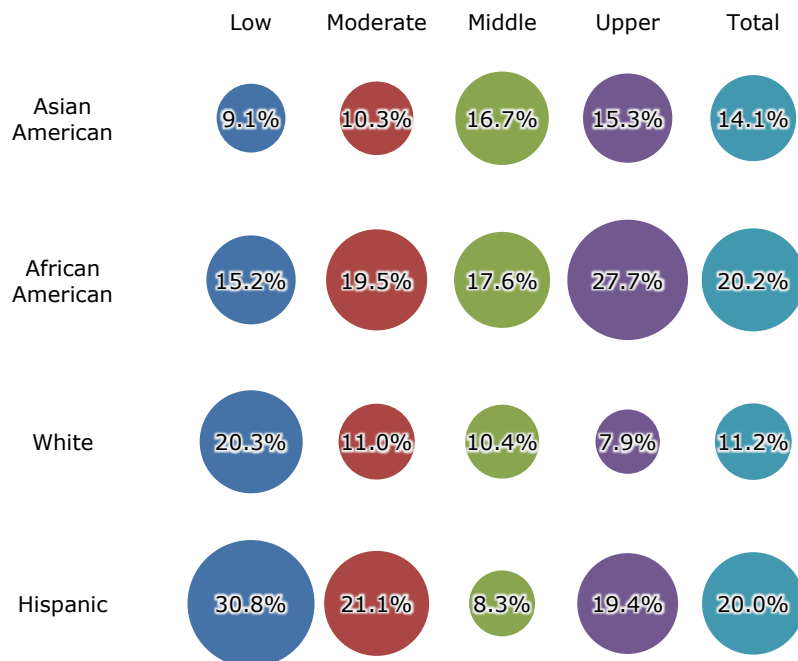
<b>By Application</b>				
JPMorgan Chase Bank, NA	2,038	8.67%	\$263,789	\$129
The Huntington National Bank	1,527	6.50%	\$195,179	\$128
Wells Fargo Bank, NA	1,499	6.38%	\$191,637	\$128
PNC Bank, NA	1,399	5.95%	\$179,041	\$128
Quicken Loans	1,212	5.16%	\$170,488	\$141
Third Federal Savings and Loan	1,141	4.86%	\$163,838	\$144
US Bank, NA	1,058	4.50%	\$106,897	\$101
Citibank, NA	1,017	4.33%	\$101,517	\$100
Fifth Third Mortgage Company	780	3.32%	\$102,038	\$131
CitiMortgage, Inc.	708	3.01%	\$74,962	\$106
<b>By Originations</b>				
JPMorgan Chase Bank, NA	1,167	9.87%	\$138,968	\$119
Quicken Loans	852	7.21%	\$119,130	\$140
PNC Bank, NA	852	7.21%	\$109,793	\$129
Wells Fargo Bank, NA	755	6.39%	\$93,099	\$123
Third Federal Savings and Loan	683	5.78%	\$95,887	\$140
The Huntington National Bank	667	5.64%	\$84,493	\$127
Citibank, NA	586	4.96%	\$59,317	\$101
Firstmerit Bank, NA	484	4.09%	\$62,131	\$128
Fifth Third Mortgage Company	456	3.86%	\$61,872	\$136
US Bank, NA	445	3.76%	\$47,044	\$106

(All data for 2013)

### Denial Rates of Home Purchase Loans, 2012

Figure 9 shows the denial rates of purchase loans in Akron by race and income for 2012. African Americans had the highest overall rate of denials (20.2%) and upper-income African Americans were denied at a higher rate (27.7%) than low-income whites (20.3%). Upper-income African Americans were more than three times and upper-income Hispanics more than two times more likely (19.4%) to be denied than upper-income whites.

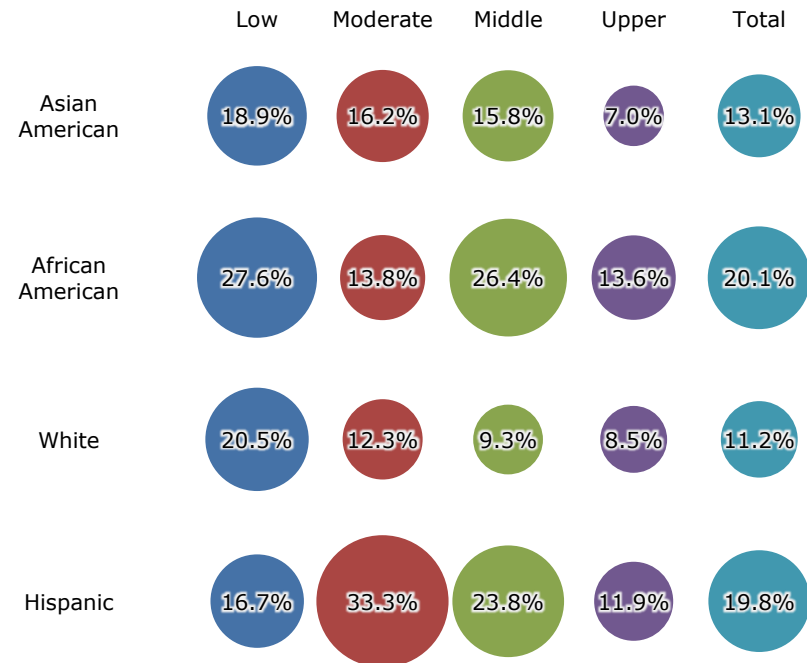
**Figure 9: Home Purchase Loan Denial Rates by Income Level in Akron, 2012**



### Denial Rates of Home Purchase Loans, 2013

Figure 10 shows home purchase denial rates by race and income in Akron for 2013. African Americans were denied at the highest rate (20.1%) and Hispanics were denied at the second highest rate (19.8%). Middle-income African Americans and Hispanics were more than twice as likely (26.4% and 23.8% respectively) than whites (9.3%) to be denied.

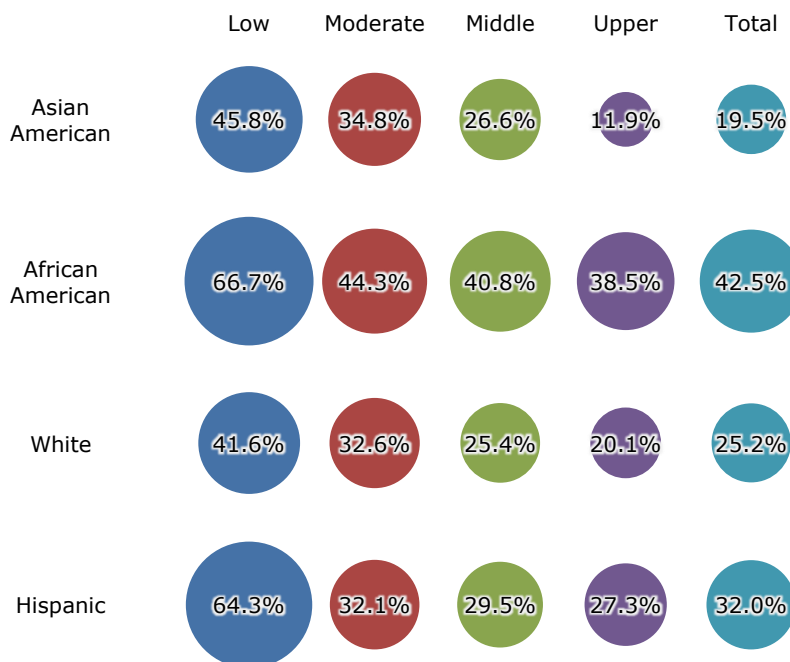
**Figure 10: Home Purchase Loan Denial Rates by Income Level in Akron, 2013**



## Denial Rates of Refinance Loans, 2012

Figure 11 shows the refinance denial rates of individuals in Akron by race and income for 2012. African Americans were denied at the highest rate (42.5%). Low-income African Americans and Hispanics were more than 20% more likely (66.7% and 64.3% respectively) to be denied than low-income whites (41.6%). African Americans were at least 15% more likely than whites to be denied in every income group.

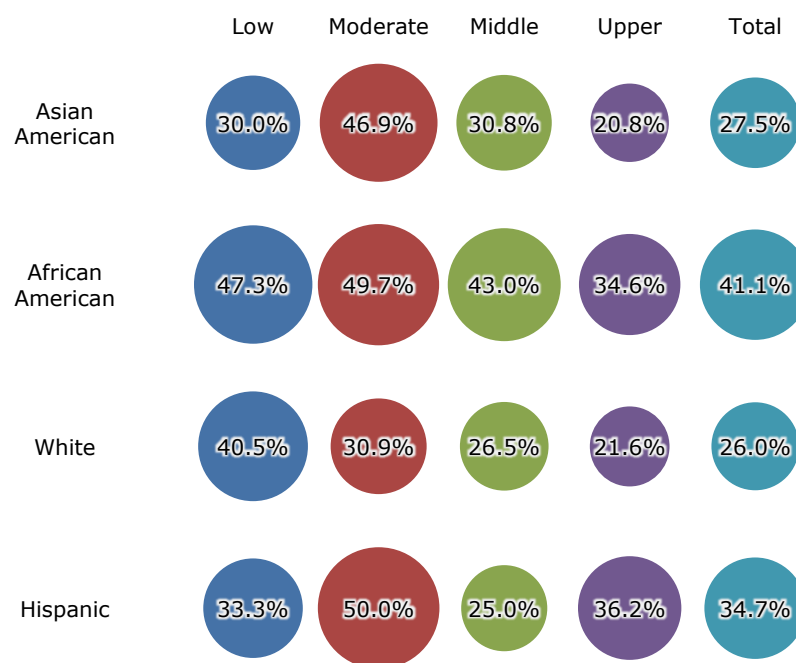
**Figure 11: Refinance Denial Rates by Income Level in Akron, 2012**



## Denial Rates of Refinance Loans, 2013

Figure 12 shows the refinance denial rates of individuals in Akron by race and income for 2013. African Americans were denied at the highest rate (41.1%). Moderate-income Asian Americans, African Americans, and Hispanics were at least 15% more likely to be denied (46.9%, 49.7% and 50.0% respectively) refinance loans than moderate-income whites.

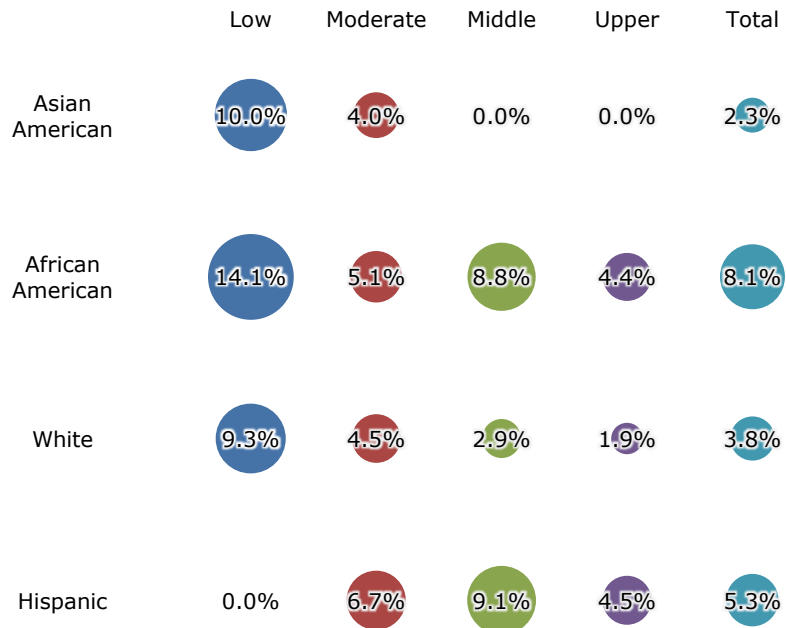
**Figure 12: Refinance Denial Rates by Income Level in Akron, 2013**



### Rates of High-Cost Home Purchase Loans, 2012

Figure 13 shows high-cost home purchase loan rates of individuals in Akron by race and income for 2012. African Americans received high-cost home purchase loans at the highest rate (8.1%). Middle-income African American and Hispanics received high-cost loans more than 3 times as often (8.8% and 9.1% respectively) as middle-income whites (2.9%).

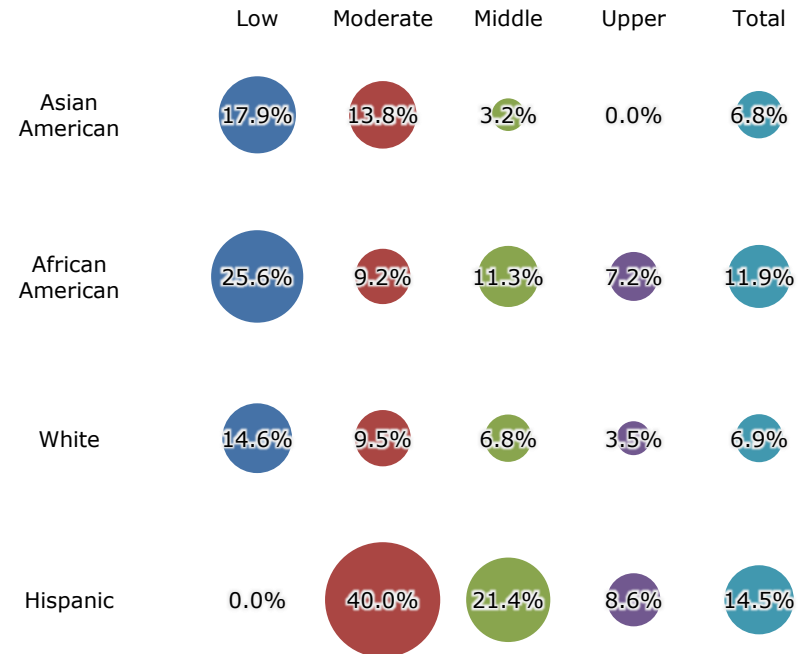
**Figure 13: High-Cost Mortgage Rates by Income Level in Akron, 2012**



### Rates of High-Cost Home Purchase Loans, 2013

Figure 14 shows high-cost home purchase loan rates for individuals in Akron by race and income for 2013. Hispanics were received high-cost home purchase loans at the overall highest rate (14.5%). Moderate-income Hispanics received high-cost loans more than four times as often (40.0%) as moderate-income whites (9.5%).

**Figure 14: High-Cost Mortgage Rates by Income Level in Akron, 2013**

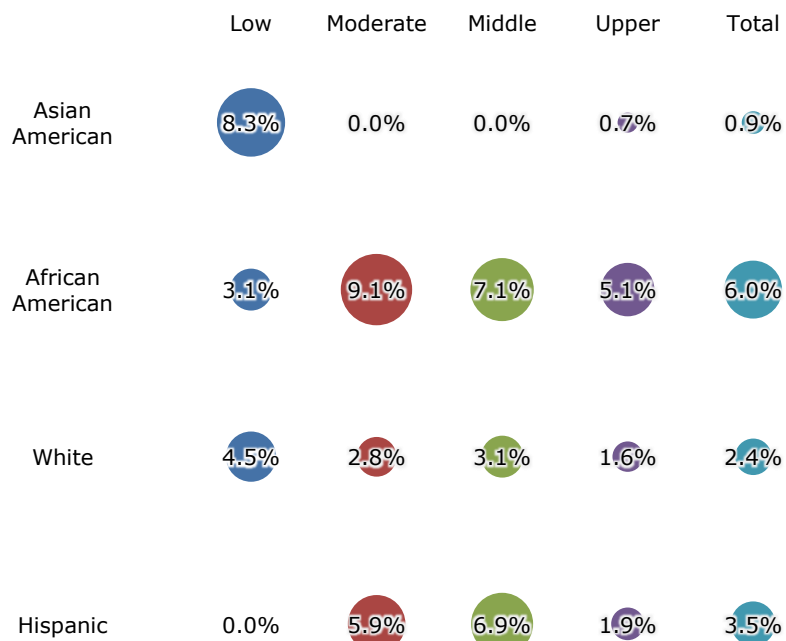




### Rates of High-Cost Refinance Loans, 2012

Figure 15 shows high-cost refinance loans for individuals in Akron by race and income for 2012. African Americans received high-cost refinance loans at the highest rate (6.0%). African Americans of moderate, middle, and upper-incomes were more than twice as likely as whites of the same income level to receive a high-cost refinance loan. Moderate and middle-income Hispanics were more than twice as likely as whites to receive high-cost refinance loans.

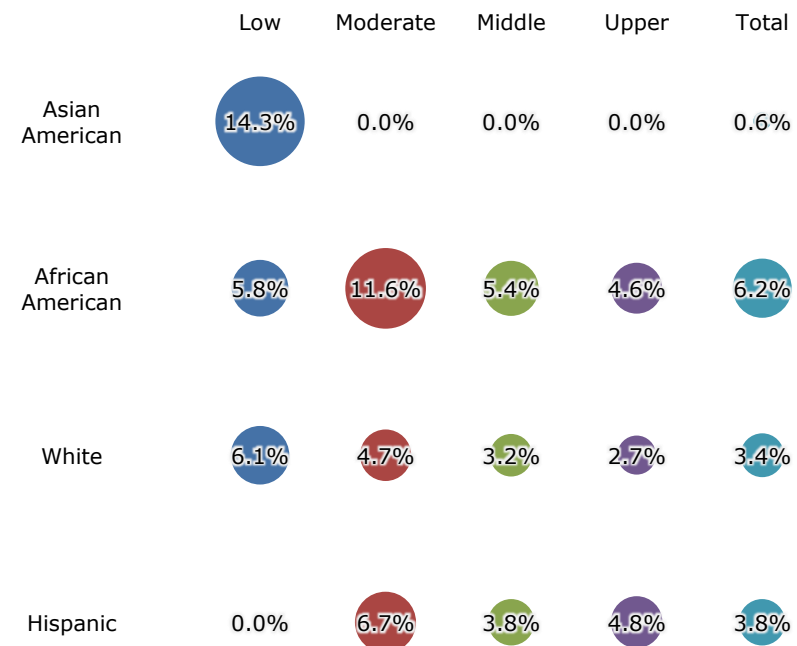
**Figure 15: High-Cost Mortgage Refinance Rates by Income Level in Akron, 2012**



### Rates of High-Cost Refinance Loans, 2013

Figure 16 shows high-cost refinance loans for individuals in Akron by race and income for 2013. African Americans received high-cost refinance loans at the highest rate (6.2%). Low-income Asian Americans (14.3%) received high-cost refinance loans more than twice the rate of any other group for the income level.

**Figure 16: High-Cost Mortgage Refinance Rates by Income Level in Akron, 2013**



**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	241,864	14.83%	34.19%
Asian American	37,276	2.28%	44.68%
Native American	2,249	0.13%	55.72%
White	1,272,032	78.01%	73.72%
Other	2,460	0.15%	33.53%
Hispanic	44,740	2.74%	40.96%
Total	1,630,426	100.0%	66.42%

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	417,921	59.13%
Renter Occupied Units	211,259	29.89%
Vacant Units	77,598	10.97%
Total Units	706,778	100.0%

**Income Data**

Median Family Income	\$54,692
Poverty Rate	13.9%

**Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	45,283	\$7,052,044	1,128	2.49%
Non-Depository Institutions	8,580	\$1,357,419	899	10.47%
Total Single Family Lending	53,863	\$8,409,463	2,027	3.76%

**Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	4,943	349	7.06%	1,674	33.86%	234	13.97%
Asian American	1,927	372	19.30%	1,224	63.51%	27	2.20%
Native American	141	43	30.49%	81	57.44%	5	6.17%
White	66,794	12,600	18.86%	44,222	66.20%	1,576	3.56%
Other	834	174	20.86%	542	64.98%	22	4.05%
Not Reported	10,423	2,842	27.26%	5,441	52.20%	163	2.99%
Hispanic	860	200	23.25%	510	59.30%	23	4.50%
Total	85,062	17,705	20.81%	53,863	63.32%	2,027	3.76%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$'000s)</u>	<u>Average Loan Size (\$'000s)</u>
Wells Fargo Bank, NA	2,902	9.70%	\$489,915	\$169
Union Savings Bank	2,324	7.77%	\$437,075	\$188
Fifth Third Mortgage Company	2,254	7.53%	\$373,359	\$166
US Bank, NA	1,401	4.68%	\$211,484	\$151
Guardian Savings Bank	1,386	4.63%	\$205,650	\$148
JPMorgan Chase Bank, NA	1,299	4.34%	\$205,683	\$158
First Place Bank	1,256	4.20%	\$233,125	\$186
PNC Bank, NA	843	2.82%	\$135,695	\$161
Primelending	679	2.27%	\$103,474	\$152
Branch Banking and Trust Co.	647	2.16%	\$114,069	\$176
<b>By Originations</b>				
Union Savings Bank	1,827	10.42%	\$349,478	\$191
Fifth Third Mortgage Company	1,547	8.82%	\$265,457	\$172
Guardian Savings Bank	999	5.70%	\$149,943	\$150
First Place Bank	998	5.69%	\$185,984	\$186
Wells Fargo Bank, NA	747	4.26%	\$162,293	\$217
PNC Bank, NA	581	3.31%	\$96,618	\$166
Primelending	536	3.06%	\$83,700	\$156
First Financial Bank, NA	499	2.84%	\$74,742	\$150
US Bank, NA	441	2.51%	\$84,176	\$191
Third Federal Savings and Loan	424	2.42%	\$88,433	\$209

**Top Ten Refinance Lenders**

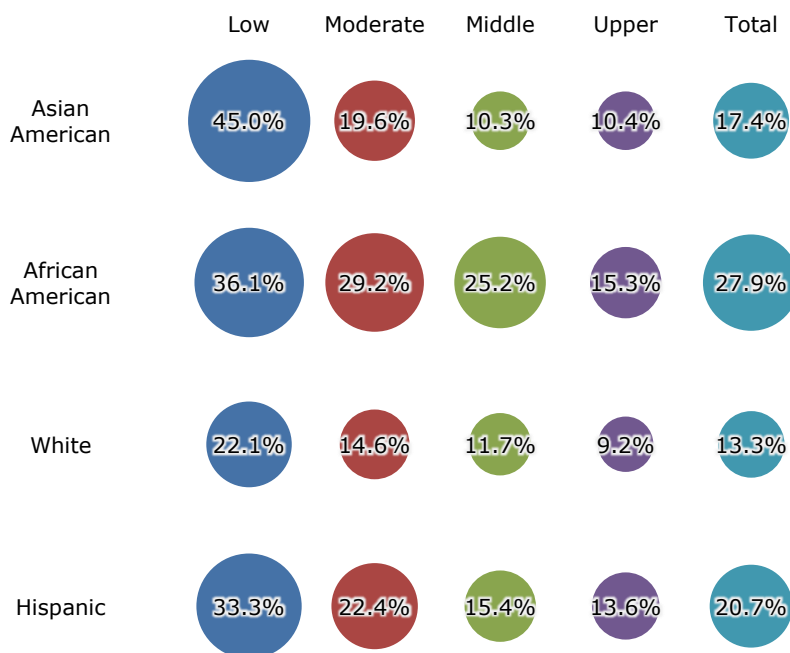
<b>By Application</b>				
Union Savings Bank	6,908	10.93%	\$1,111,375	\$161
Fifth Third Mortgage Company	5,359	8.48%	\$811,919	\$152
US Bank, NA	4,754	7.52%	\$583,644	\$123
Guardian Savings Bank	4,344	6.88%	\$650,747	\$150
Fifth Third Bank	3,265	5.17%	\$284,692	\$87
Wells Fargo Bank, NA	3,251	5.15%	\$490,297	\$151
JPMorgan Chase Bank, NA	2,712	4.29%	\$376,778	\$139
PNC Bank, NA	2,331	3.69%	\$390,696	\$168
Citibank, NA	2,235	2.51%	\$256,335	\$115
The Huntington National Bank	1,695	2.68%	\$271,131	\$160
<b>By Originations</b>				
Union Savings Bank	5,121	14.87%	\$815,831	\$159
Fifth Third Mortgage Company	3,433	9.97%	\$521,213	\$152
Guardian Savings Bank	3,180	9.24%	\$472,635	\$149
US Bank, NA	2,124	6.17%	\$281,247	\$132
Fifth Third Bank	1,533	4.45%	\$130,618	\$85
JPMorgan Chase Bank, NA	1,465	4.25%	\$188,900	\$129
PNC Bank, NA	1,387	4.03%	\$224,916	\$162
Wells Fargo Bank, NA	1,329	3.86%	\$190,761	\$144
Citibank, NA	1,260	3.66%	\$144,528	\$115
Quicken Loans	1,152	3.35%	\$176,520	\$153

(All data for 2013)

## Denial Rates of Home Purchase Loans, 2012

Figure 17 shows home purchase denial rates for individuals in Cincinnati by race and income for 2012. African Americans were denied at the highest rate (27.9%), more than twice the denial rates for whites (13.3%). Low-income Asian Americans were denied more than twice the rate (45.0%) of low-income whites (22.1%). Moderate and middle-income African Americans were denied more than twice the rate of moderate and middle-income whites.

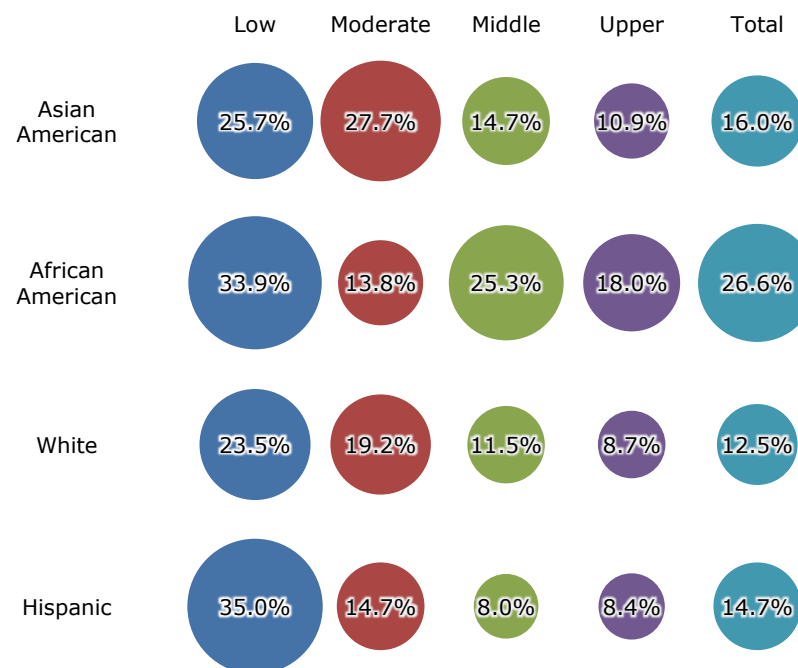
**Figure 17: Home Purchase Loan Denial Rates by Income Level in Cincinnati, 2012**



## Denial Rates of Home Purchase Loans, 2013

Figure 18 shows the home purchase denial rates for individuals in Cincinnati by race and income for 2013. African Americans were denied at the highest rate (26.6%), more than twice the denial rate for whites (12.5%). Middle and upper-income African Americans were denied by more than twice the rate of middle and upper-income whites.

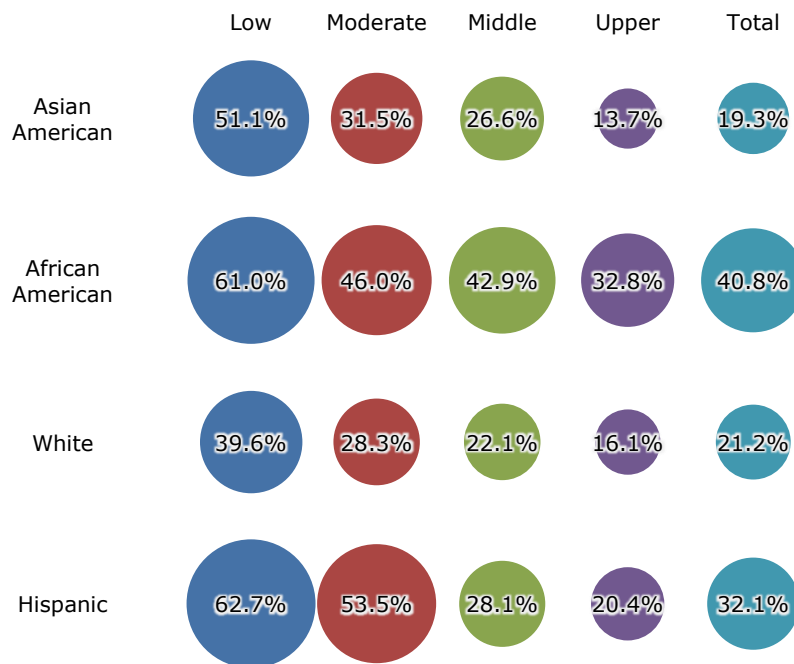
**Figure 18: Home Purchase Loan Denial Rates by Income Level in Cincinnati, 2013**



### Denial Rates of Refinance Loans, 2012

Figure 19 shows denial rates of mortgage refinance loans for individuals in Cincinnati by race and income for 2012. African Americans were denied at the highest rate (40.8%). Upper-income African Americans were denied refinance loans at a rate (32.8%) more than twice that of upper-income whites (16.1%).

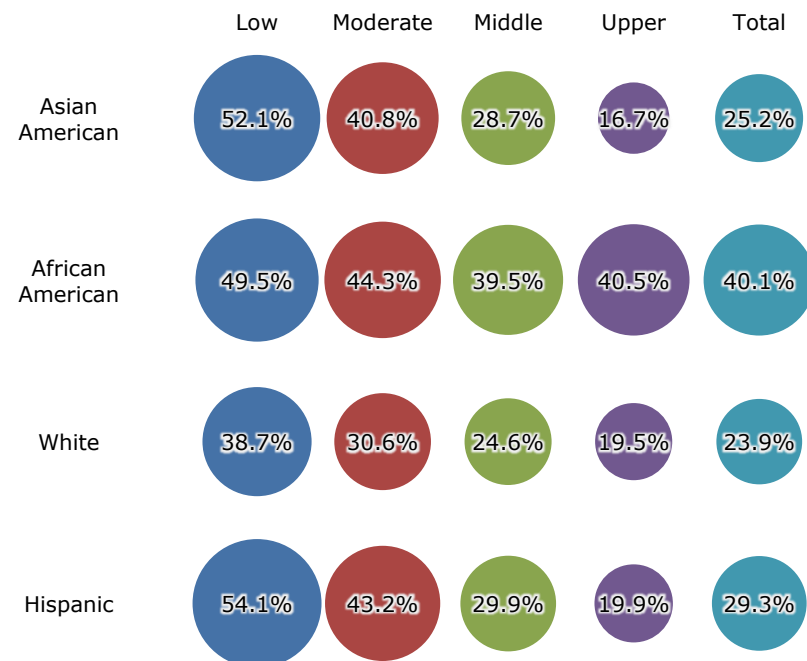
**Figure 19: Refinance Denial Rates by Income Level in Cincinnati, 2012**



### Denial Rates of Refinance Loans, 2013

Figure 20 shows denial rates for mortgage refinance loans for individuals in Cincinnati by race and income for 2013. African Americans were denied at the highest rate (40.1%). Upper-income African Americans were denied refinance loans at a higher rate (40.5%) than low-income whites (38.7%) and at rate more than twice that of upper-income Asian Americans, whites, and Hispanics.

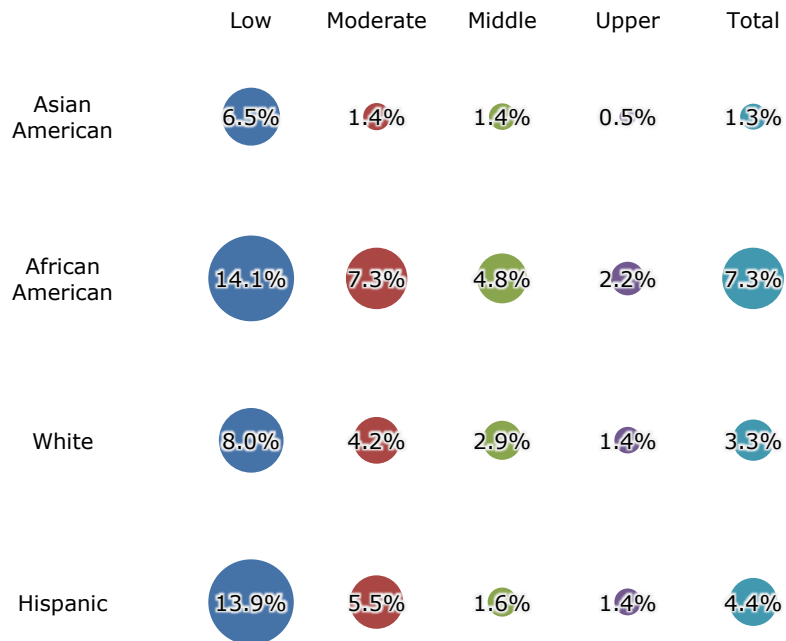
**Figure 20: Refinance Denial Rates by Income Level in Cincinnati, 2013**



### Rates of High-Cost Home Purchase Loans, 2012

Figure 21 shows the rate of high-cost home purchase of individuals in Cincinnati by race and income for 2012. African Americans received high-cost home purchase loans at the highest rate (7.3%) more than twice that of whites (3.3%).

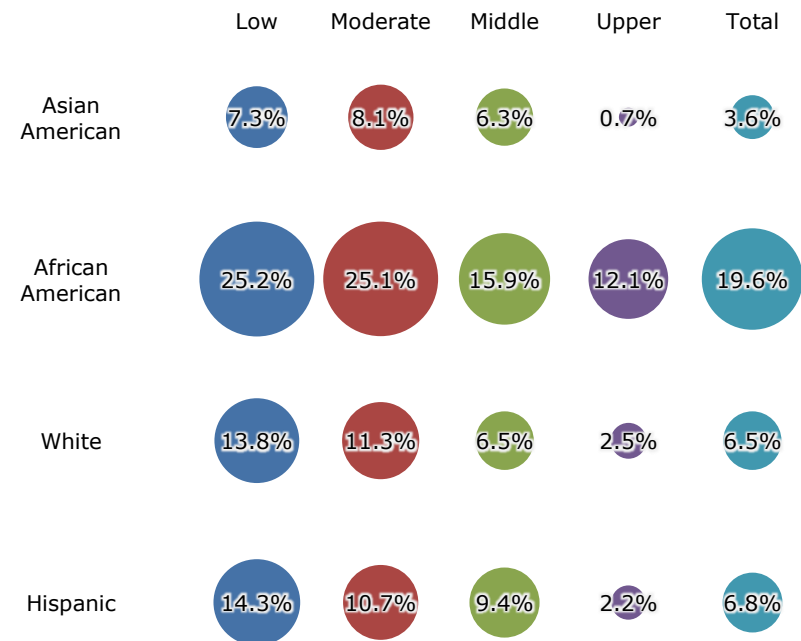
**Figure 21: High-Cost Mortgage Rates by Income Level in Cincinnati, 2012**



### Rates of High-Cost Home Purchase Loans, 2013

Figure 22 shows the rate of high-cost home purchase loans in Cincinnati by race and income for 2013. African Americans received high-cost loans at the highest rate (19.6%), more than twice the overall rate for Asian Americans, whites, and Hispanics. Upper-income African Americans received high-cost loans at a rate (12.1%) over five times that of upper-income Asian Americans, whites, and Hispanics.

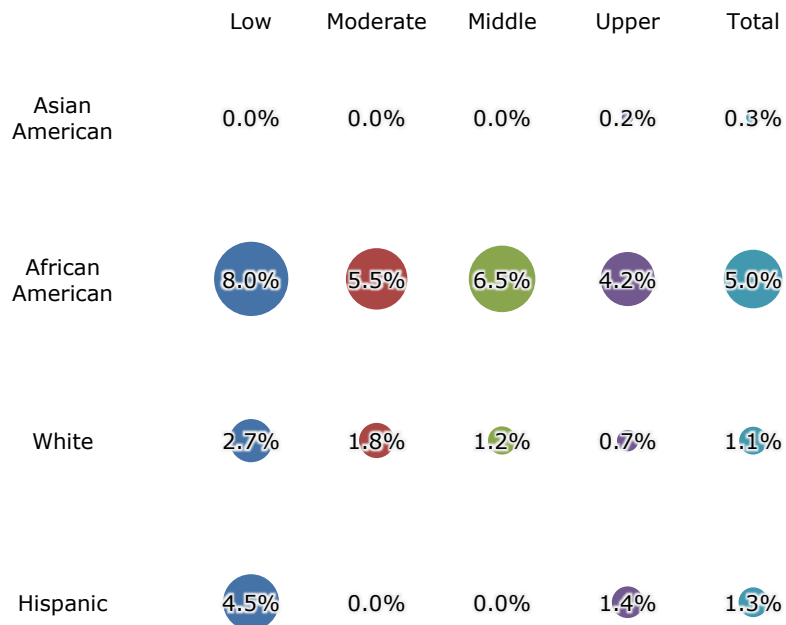
**Figure 22: High-Cost Mortgage Rates by Income Level in Cincinnati, 2013**



### Rates of High-Cost Refinance Loans, 2012

Figure 23 shows high-cost refinance rates for individuals in Cincinnati by race and income for 2012. African Americans received high-cost refinance loans at the highest rate (5.0%). Upper-income African Americans received high-cost refinance loans at a higher rate (4.2%) than low-income whites (2.7%) and African Americans received high-cost loans at rates more than twice that of whites at every income level.

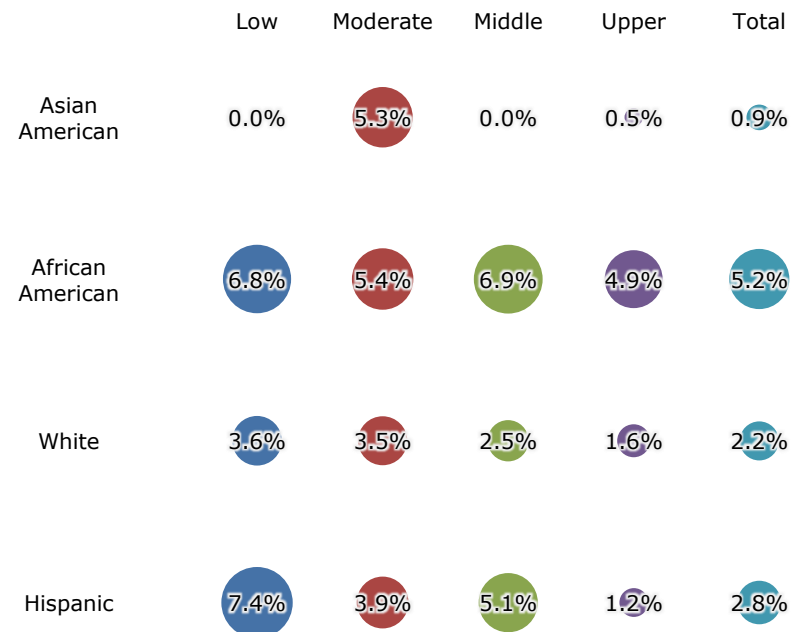
**Figure 23: High-Cost Mortgage Refinance Rates by Income Level in Cincinnati, 2012**



### Rates of High-Cost Refinance Loans, 2013

Figure 24 shows high-cost refinance rates for individuals in Cincinnati by race and income for 2013. African Americans received high-cost loans at the highest rate (5.2%). Upper-income African Americans received high-cost loans at a higher rate (4.9%) than low-income whites (3.6%) and African Americans received high-cost loans at rates more than twice that of whites at every income level.

**Figure 24: High-Cost Mortgage Refinance Rates by Income Level in Cincinnati, 2013**



**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	407,641	19.68%	39.12%
Asian American	41,536	2.00%	53.12%
Native American	2,999	0.14%	45.61%
White	1,480,375	71.48%	75.32%
Other	2,369	0.11%	40.54%
Hispanic	100,854	4.86%	44.60%
Total	2,070,965	100.0%	66.42%

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	561,484	58.83%
Renter Occupied Units	283,865	29.73%
Vacant Units	109,225	11.44%
Total Units	954,574	100.0%

**Income Data**

Median Family Income	\$48,954
Poverty Rate	15.4%

**Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	39,677	\$5,507,053	1,340	3.37%
Non-Depository Institutions	14,092	\$2,143,081	1,061	7.52%
Total Single Family Lending	53,769	\$7,650,134	2,401	4.46%

**Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	6,988	3,004	42.98%	2,887	41.31%	339	11.74%
Asian American	1,535	392	25.53%	894	58.24%	29	3.24%
Native American	237	93	39.24%	108	45.56%	6	5.55%
White	69,445	14,689	21.15%	44,084	63.48%	1,777	4.03%
Other	795	184	23.14%	496	62.38%	18	3.62%
Not Reported	10,719	3,084	28.77%	5,300	49.44%	232	4.37%
Hispanic	1,951	778	39.87%	894	45.82%	83	9.28%
Total	89,719	21,446	23.90%	53,769	59.93%	2,401	4.46%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)



**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
Wells Fargo Bank, NA	4,163	12.53%	\$608,702	\$146
Howard Hanna Mortgage	2,353	7.08%	\$359,608	\$153
JPMorgan Chase Bank, NA	2,272	6.84%	\$343,585	\$151
First Federal of Lakewood	1,987	5.98%	\$343,720	\$173
Fifth Third Mortgage Company	1,956	5.89%	\$272,311	\$139
Third Federal Savings and Loan	1,749	5.26%	\$315,284	\$180
The Huntington National Bank	993	2.99%	\$172,807	\$174
US Bank, NA	913	2.75%	\$105,236	\$115
First Place Bank	826	2.49%	\$137,445	\$166
American Midwest Mortgage Corp.	724	2.18%	\$93,951	\$130
<b>By Originations</b>				
Howard Hanna Mortgage	2,037	10.97%	\$312,747	\$154
First Federal of Lakewood	1,585	8.53%	\$272,948	\$172
Third Federal Savings and Loan	1,465	7.89%	\$267,186	\$182
Fifth Third Mortgage Company	1,422	7.66%	\$204,796	\$144
American Midwest Mortgage Corp.	724	3.90%	\$93,951	\$130
The Huntington National Bank	670	3.61%	\$117,699	\$176
First Place Bank	618	3.33%	\$106,480	\$172
Wells Fargo Bank, NA	610	3.28%	\$98,346	\$161
Union Home Mortgage Corp.	581	3.13%	\$81,045	\$139
JPMorgan Chase Bank, NA	538	2.90%	\$83,554	\$155

**Top Ten Refinance Lenders**

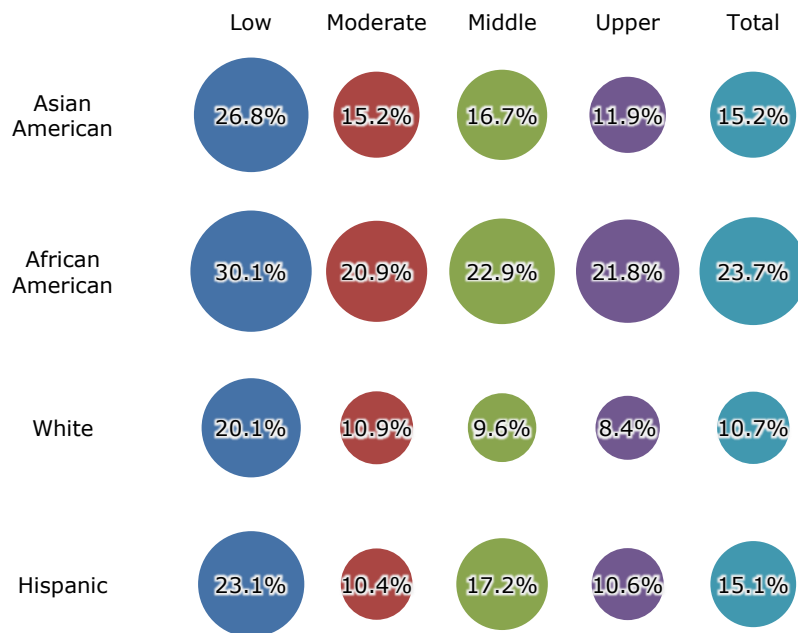
<b>By Application</b>				
Third Federal Savings and Loan	5,516	8.39%	\$758,542	\$138
JPMorgan Chase Bank, NA	4,213	6.41%	\$586,102	\$139
The Huntington National Bank	4,164	6.33%	\$546,240	\$131
Wells Fargo Bank, NA	4,007	6.10%	\$548,776	\$137
Quicken Loans	3,774	5.74%	\$545,934	\$145
US Bank, NA	3,215	4.89%	\$348,020	\$108
PNC Bank, NA	3,065	4.66%	\$431,744	\$141
Fifth Third Mortgage Company	2,872	4.37%	\$399,624	\$139
Citibank, NA	2,658	4.04%	\$283,466	\$107
CitiMortgage, Inc.	1,854	2.82%	\$198,699	\$107
<b>By Originations</b>				
Third Federal Savings and Loan	3,183	9.70%	\$429,191	\$135
Quicken Loans	2,680	8.17%	\$385,591	\$144
JPMorgan Chase Bank, NA	2,292	6.99%	\$297,078	\$130
Wells Fargo Bank, NA	1,866	5.69%	\$247,830	\$133
PNC Bank, NA	1,835	5.59%	\$262,175	\$143
Fifth Third Mortgage Company	1,761	5.37%	\$238,927	\$136
The Huntington National Bank	1,733	5.28%	\$248,668	\$143
Citibank, NA	1,484	4.52%	\$154,028	\$104
US Bank, NA	1,356	4.13%	\$151,993	\$112
First Federal of Lakewood	1,060	3.23%	\$179,939	\$170

(All data for 2013)

### Denial Rates of Home Purchase Loans, 2012

Figure 25 shows home purchase denial rates for individuals in Cleveland by race and income for 2012. African Americans were denied home purchase loans at the highest rate (23.7%), more than twice the rate of whites (10.7%). Upper-income African Americans were denied home purchase loans at a higher rate (21.8%) than low-income whites (20.1%) and more than the rate of upper-income whites (8.4%).

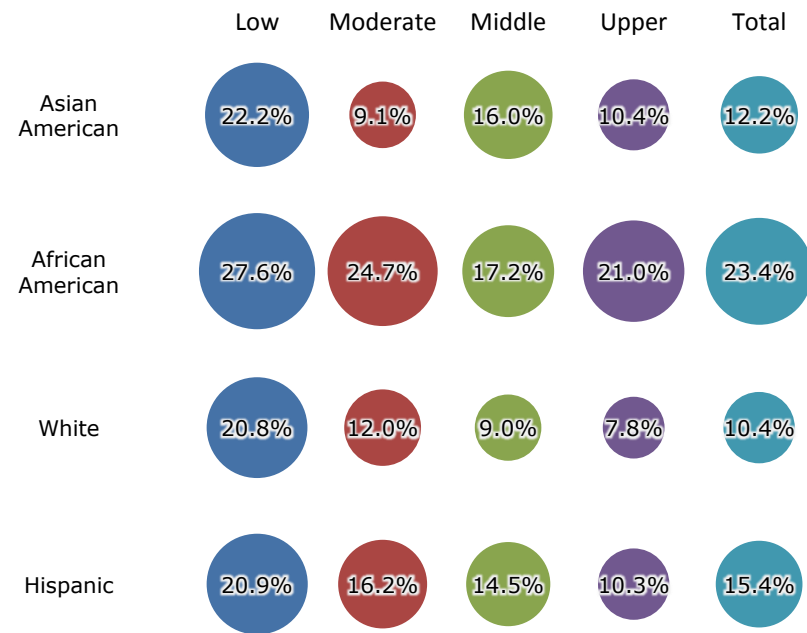
**Figure 25: Home Purchase Loan Denial Rates by Income Level in Cleveland, 2012**



### Denial Rates of Home Purchase Loans, 2013

Figure 26 shows home purchase denial rates for individuals in Cleveland by race and income for 2013. African Americans were denied at the highest rate (23.4%), more than twice the overall rate for whites (10.4%). Upper-income African Americans were denied at a rate (21.0%) higher than low-income whites (20.8%) and Hispanics (20.9%) and more than twice that of upper-income Asian Americans (10.4%), whites (7.8%), and Hispanics (10.3%).

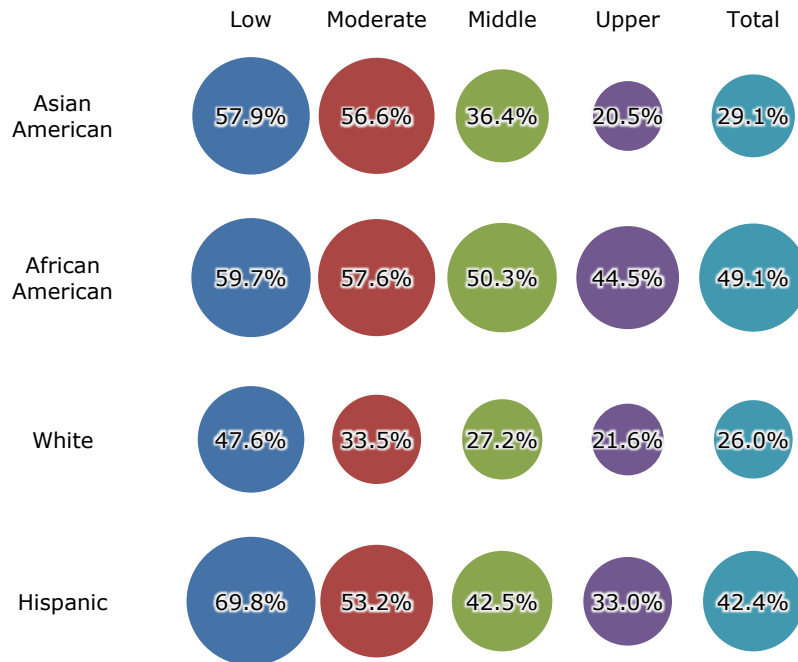
**Figure 26: Home Purchase Loan Denial Rates by Income Level in Cleveland, 2013**



### Denial Rates of Refinance Loans, 2012

Figure 27 shows denial rates for mortgage refinance loans for individuals in Cleveland by race and income for 2012. African Americans were denied at the highest rate (49.1%). Upper-income African Americans were denied at a rate (44.5%) more than twice that of upper-income Asian Americans (20.5%) and whites (21.6%).

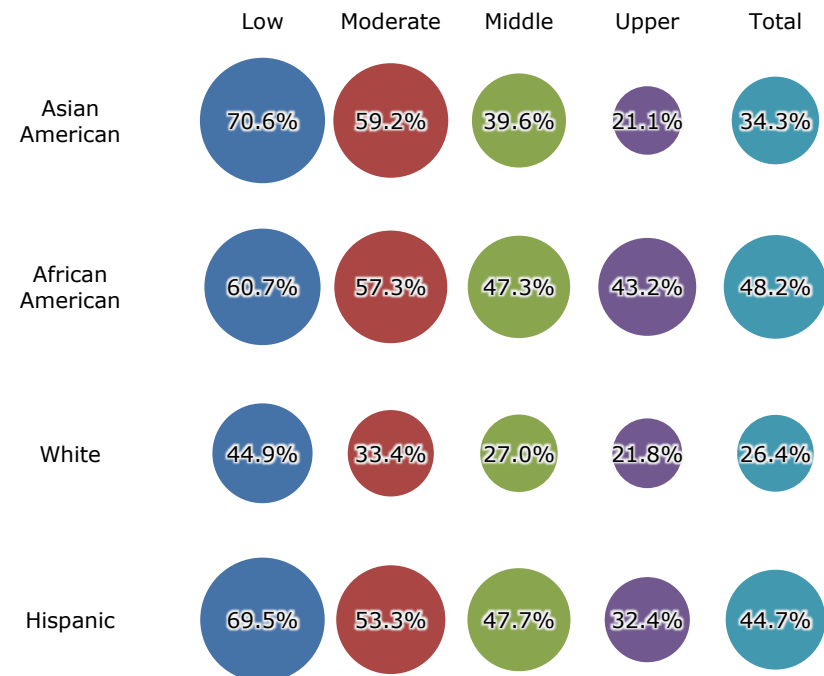
**Figure 27: Refinance Denial Rates by Income Level in Cleveland, 2012**



### Denial Rates of Refinance Loans, 2013

Figure 28 shows denial rates for mortgage refinance loans for individuals in Cleveland by race and income for 2013. African Americans were denied at the highest rate (48.2%). Upper-income African Americans were denied refinance loans at a rate (43.2%) nearly twice as high as both upper-income Asian Americans (21.1%) and whites (21.8%).

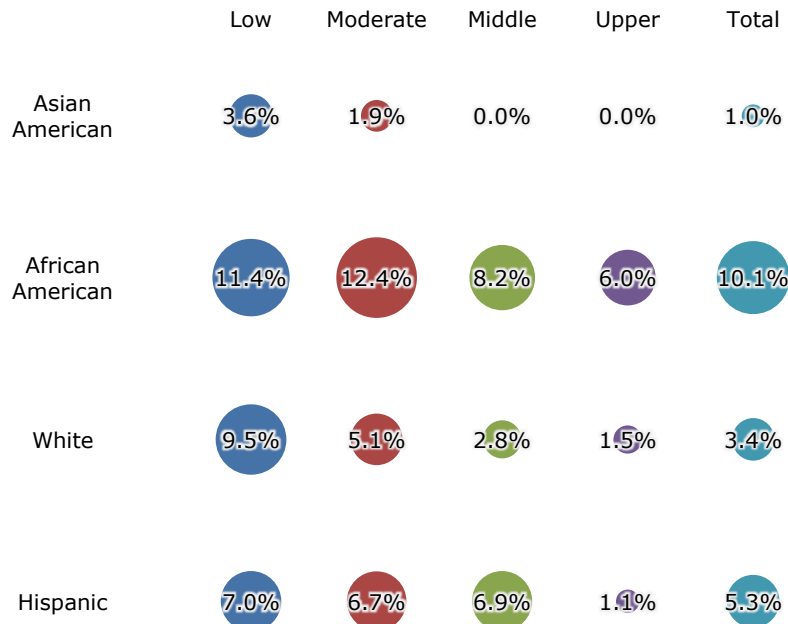
**Figure 28: Refinance Denial Rates by Income Level in Cleveland, 2013**



## Rates of High-Cost Home Purchase Loans, 2012

Figure 29 shows rates of high-cost home purchase loans in Cleveland by race and income for 2012. African Americans received high-cost loans at the highest rate (10.0%). Upper-income African Americans received high-cost loans at a rate (6.0%) more than four times that of upper-income Asian Americans (0.0%), whites (1.5%), and Hispanics (1.1%).

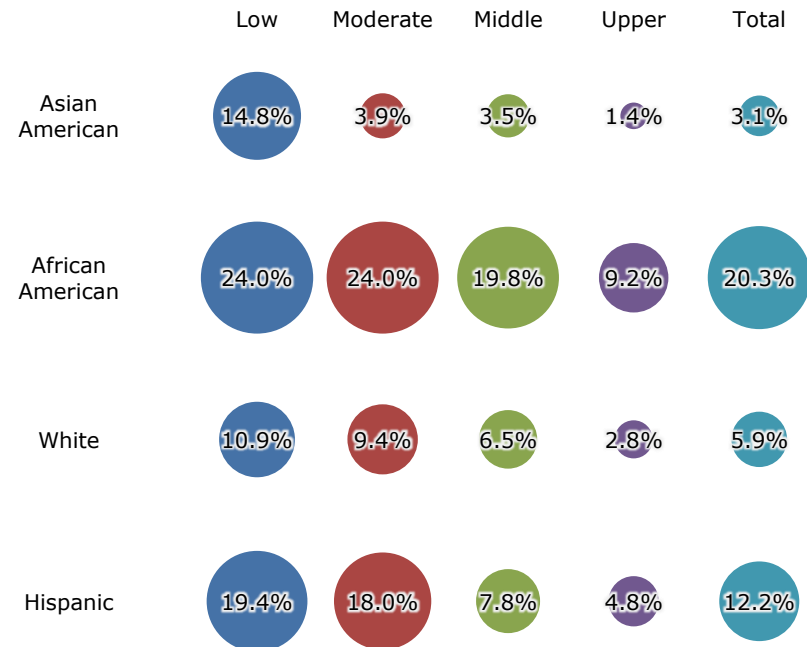
**Figure 29: High-Cost Mortgage Rates by Income Level in Cleveland, 2012**



## Rates of High-Cost Home Purchase Loans, 2013

Figure 30 shows rates of high-cost home purchase loans in Cleveland by race and income for 2013. African Americans received high-cost loans at the highest rate (20.3%). One fifth of all mortgages issued to African Americans were high-cost. African Americans were more than twice as likely as whites to receive a high-cost loan at every income level.

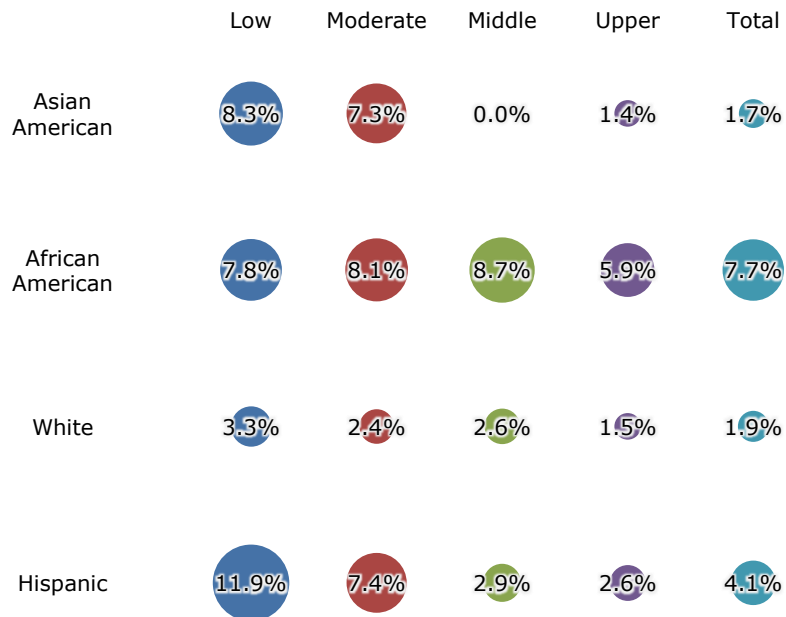
**Figure 30: High-Cost Mortgage Rates by Income Level in Cleveland, 2013**



## Rates of High-Cost Refinance Loans, 2012

Figure 31 shows high-cost mortgage refinance rates for individuals in Cleveland by race and income for 2012. African Americans received high-cost refinance loans at the highest rate (7.7%). Low and moderate-income Asian Americans, African Americans, and Hispanics were more than twice as likely as low and moderate-income whites to receive a high-cost refinance loan.

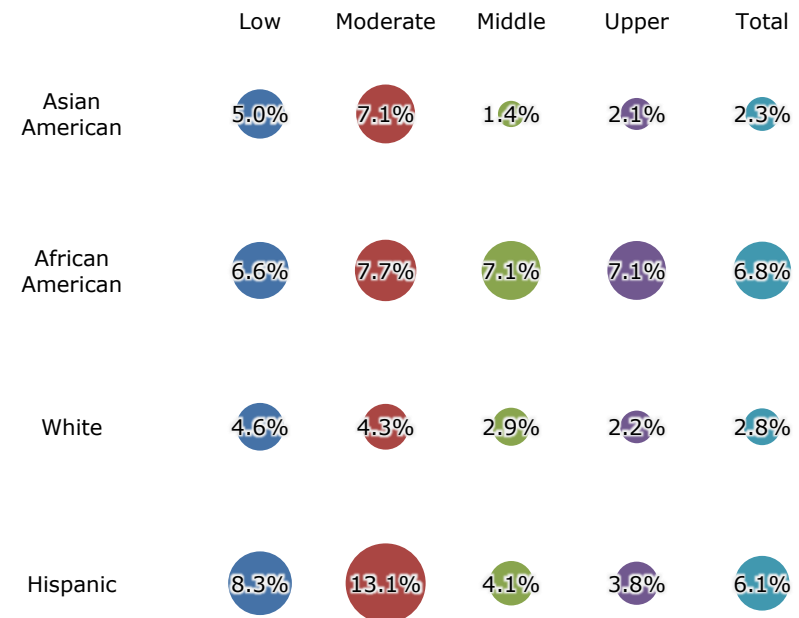
**Figure 31: High-Cost Mortgage Refinance Rates by Income Level in Cleveland, 2012**



## Rates of High-Cost Refinance Loans, 2013

Figure 32 shows high-cost refinance mortgage rates for individuals in Cleveland by race and income for 2013. African Americans received high-cost refinance loans at the highest rate (6.8%). Upper-income African Americans received high-cost refinance loans at a higher rate (7.1%) than low-income whites (4.6%).

**Figure 32: High-Cost Mortgage Refinance Rates by Income Level in Cleveland, 2013**



**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	273,850	14.21%	36.30%
Asian American	60,830	3.15%	53.04%
Native American	2,611	0.13%	50.75%
White	1,468,318	76.22%	68.88%
Other	3,315	0.17%	23.85%
Hispanic	69,132	3.58%	32.65%
Total	1,926,242	100.0%	62.71%

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	464,747	56.38%
Renter Occupied Units	276,279	33.51%
Vacant Units	83,260	10.10%
Total Units	824,286	100.0%

**Income Data**

Median Family Income	\$54,156
Poverty Rate	15.2%

**Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	47,577	\$7,676,035	1,461	3.07%
Non-Depository Institutions	14,459	\$2,445,718	1,149	7.94%
Total Single Family Lending	62,036	\$10,121,753	2,610	4.20%

**Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	5,990	1,907	31.83%	2,906	48.51%	276	9.49%
Asian American	2,828	530	18.74%	1,744	61.66%	46	2.63%
Native American	234	83	35.47%	121	51.70%	8	6.61%
White	73,777	13,360	18.10%	49,140	66.60%	1,998	4.06%
Other	1,253	231	18.43%	805	64.24%	45	5.59%
Not Reported	12,853	2,848	22.15%	7,320	56.95%	237	3.23%
Hispanic	1,180	321	27.20%	662	56.10%	60	9.06%
Total	96,935	19,959	20.59%	62,036	63.99%	2,610	4.20%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$'000s)</u>	<u>Average Loan Size (\$'000s)</u>
JPMorgan Chase Bank, NA	4,015	9.77%	\$688,270	\$171
Wells Fargo Bank, NA	3,595	8.75%	\$605,104	\$168
The Huntington National Bank	2,093	5.09%	\$429,975	\$205
Fifth Third Mortgage Company	1,776	4.32%	\$308,653	\$174
The Northern Ohio Investment Co.	1,666	4.05%	\$248,550	\$149
US Bank, NA	1,633	3.97%	\$222,303	\$136
Union Savings Bank	1,278	3.11%	\$229,361	\$179
The Arlington Bank	1,017	2.47%	\$201,170	\$198
PNC Bank, NA	966	2.35%	\$162,737	\$168
First Federal of Lakewood	910	2.21%	\$229,390	\$252

**By Originations**

The Huntington National Bank	1,509	6.57%	\$322,381	\$214
The Northern Ohio Investment Co.	1,392	6.06%	\$210,834	\$151
JPMorgan Chase Bank, NA	1,233	5.37%	\$222,965	\$181
Fifth Third Mortgage Company	1,133	4.93%	\$208,192	\$184
Union Savings Bank	934	4.07%	\$170,997	\$183
Wells Fargo Bank, NA	820	3.57%	\$156,594	\$191
The Arlington Bank	784	3.41%	\$160,739	\$205
First Federal of Lakewood	705	3.07%	\$175,536	\$249
Hallmark Home Mortgage, LLC	689	3.00%	\$112,966	\$164
PNC Bank, NA	687	2.99%	\$119,330	\$174

**Top Ten Refinance Lenders****By Application**

The Huntington National Bank	6,848	9.84%	\$1,037,612	\$152
JPMorgan Chase Bank, NA	6,073	8.72%	\$974,593	\$160
Union Savings Bank	5,153	7.40%	\$856,118	\$166
Wells Fargo Bank, NA	4,715	6.77%	\$708,883	\$150
Fifth Third Mortgage Company	3,985	5.72%	\$604,143	\$152
PNC Bank, NA	3,255	4.68%	\$453,397	\$139
US Bank, NA	2,903	4.17%	\$348,928	\$120
Citibank, NA	2,537	3.64%	\$290,965	\$115
Quicken Loans	2,078	2.99%	\$322,477	\$155
CitiMortgage, Inc.	1,769	2.54%	\$206,344	\$117

**By Originations**

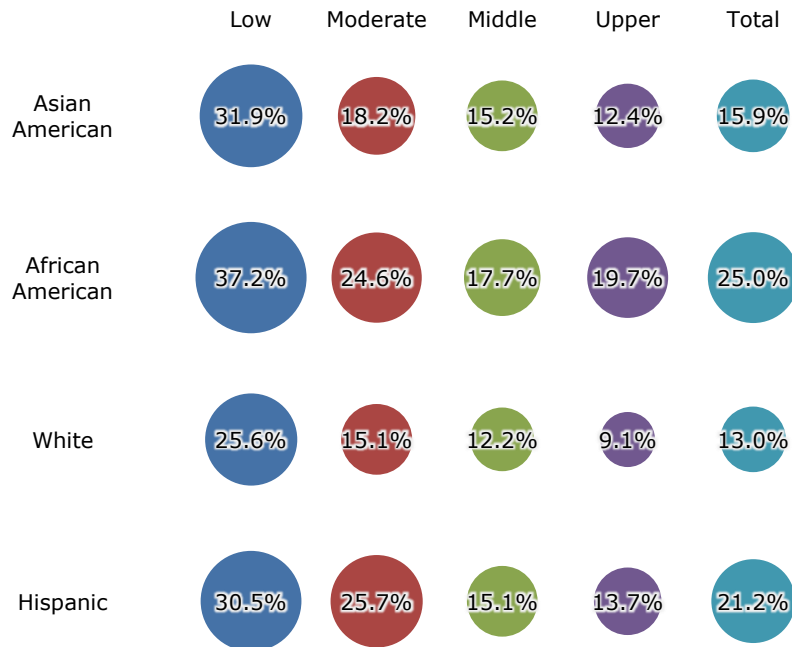
Union Savings Bank	3,761	10.15%	\$617,868	\$164
The Huntington National Bank	3,668	9.90%	\$584,083	\$159
JPMorgan Chase Bank, NA	3,142	8.48%	\$478,048	\$152
Wells Fargo Bank, NA	2,360	6.37%	\$337,718	\$143
Fifth Third Mortgage Company	2,312	6.24%	\$349,993	\$151
PNC Bank, NA	2,059	5.56%	\$293,128	\$142
Quicken Loans	1,524	4.11%	\$237,067	\$156
Citibank, NA	1,462	3.95%	\$165,672	\$113
US Bank, NA	1,374	3.71%	\$166,574	\$121
Bank of America, NA	950	2.57%	\$142,768	\$150

(All data for 2013)

### Denial Rates of Home Purchase Loans, 2012

Figure 33 shows home purchase loan denial rates for individuals in Columbus by race and income for 2012. African Americans were denied loans at the highest rate (25.0%). Hispanics were denied at the second highest rate (21.2%). Upper-income African Americans were more than twice as likely (19.7%) as upper-income whites (9.1%) to be denied a home purchase loans.

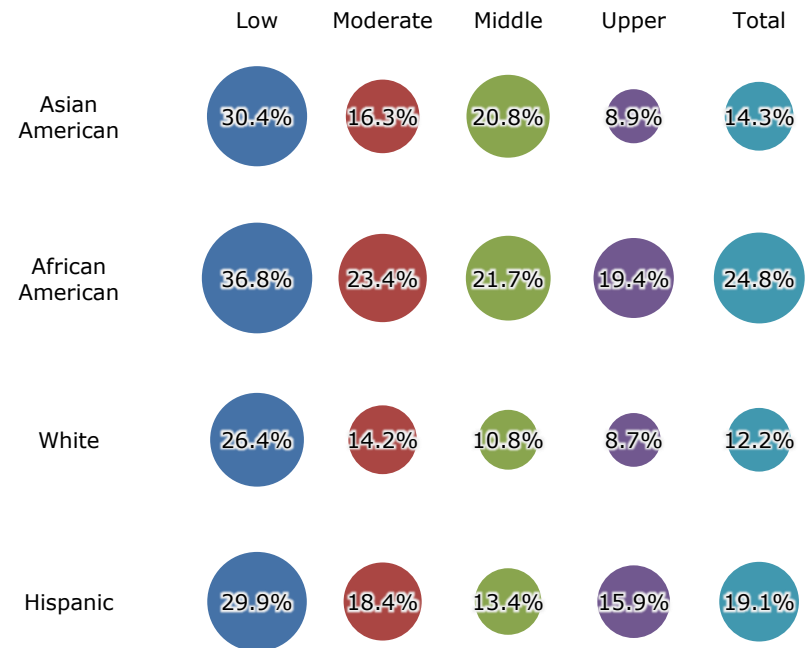
**Figure 33: Home Purchase Loan Denial Rates by Income Level in Columbus, 2012**



### Denial Rates of Home Purchase Loans, 2013

Figure 34 shows home purchase loan denial rates for individuals in Columbus by race and income for 2013. African Americans were denied at the highest rate (24.8%). Middle and upper-income African Americans were more than twice as likely as middle and upper-income whites to be denied a home purchase loan.

**Figure 34: Home Purchase Loan Denial Rates by Income Level in Columbus, 2013**

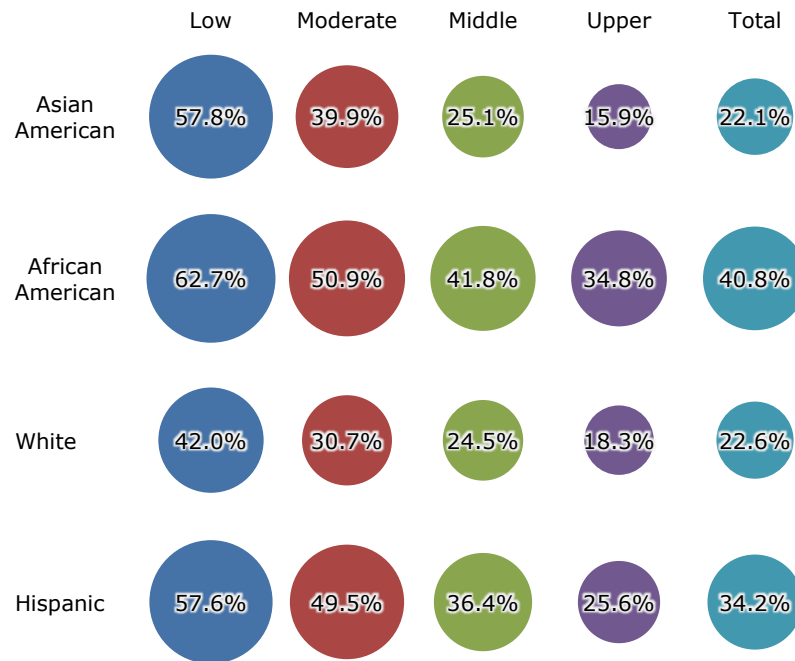




### Denial Rates of Refinance Loans, 2012

Figure 35 shows denial rates of refinance loans for individuals in Columbus by race and income for 2012. African Americans were denied at the highest rate (40.0%). Hispanics were denied at the second highest rate (34.2%).

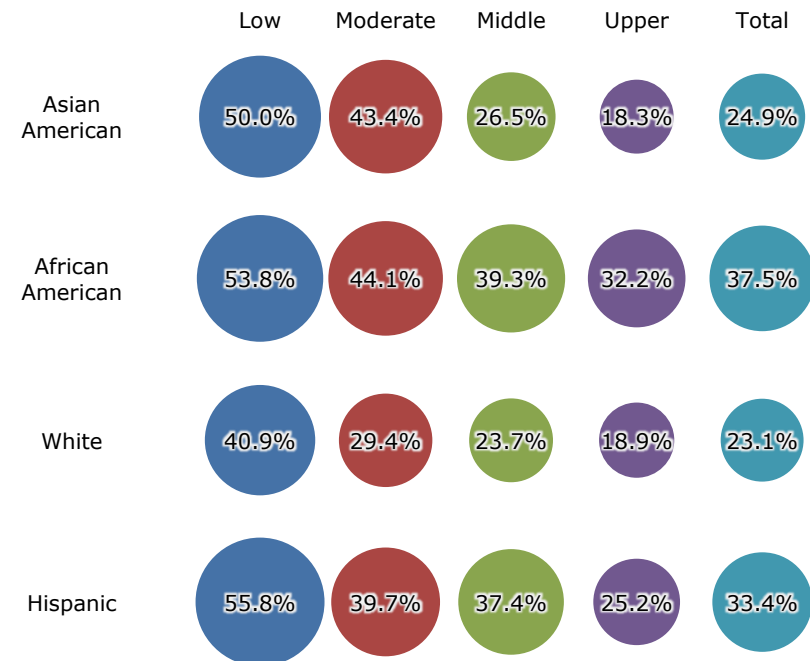
**Figure 35: Refinance Denial Rates by Income Level in Columbus, 2012**



### Denial Rates of Refinance Loans, 2013

Figure 36 shows denial rates of refinance loans for individuals in Columbus by race and income for 2013. African Americans were denied at the highest rate (37.5%). Hispanics were denied at the second highest rate (33.4%).

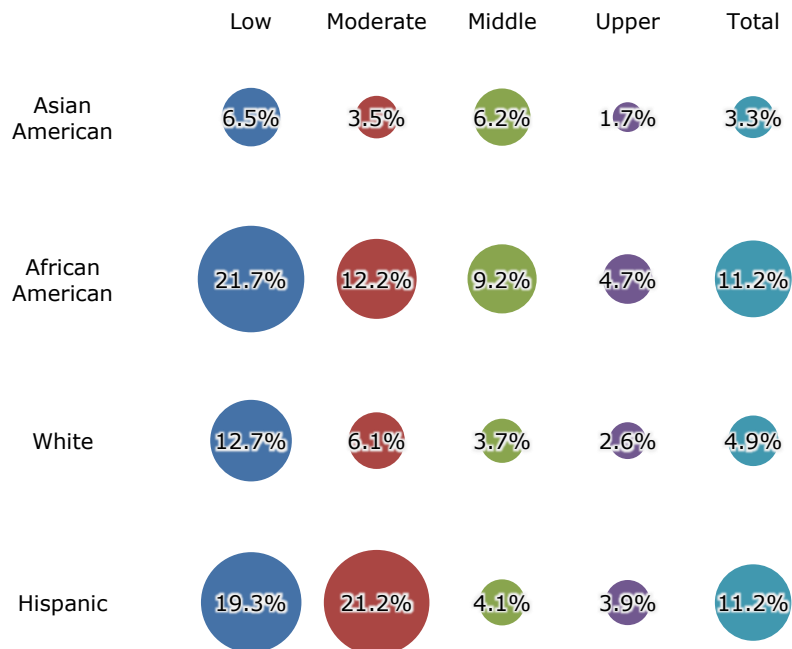
**Figure 36: Refinance Denial Rates by Income Level in Columbus, 2013**



### Rates of High-Cost Home Purchase Loans, 2012

Figure 37 shows the rate of high-cost home purchase loans for individuals in Columbus by race and income for 2012. African Americans and Hispanics received high-cost loans at the highest rate (11.2%). Moderate and middle income African Americans received high-cost home purchase loans at rates (12.2% and 9.2%) twice as high as moderate and middle income whites (6.1% and 3.7%) respectively.

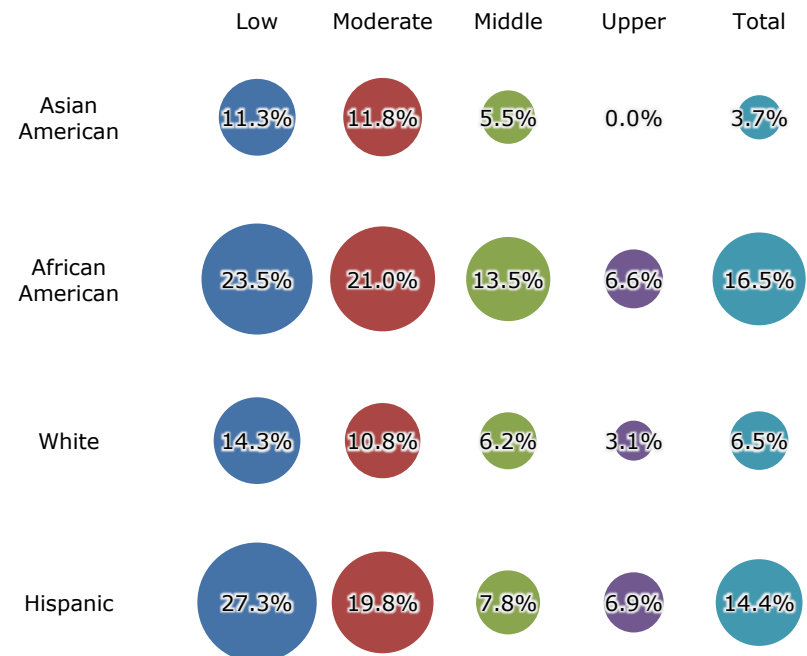
**Figure 37: High-Cost Mortgage Rates by Income Level in Columbus, 2012**



### Rates of High-Cost Home Purchase Loans, 2013

Figure 38 shows the rate of high-cost home purchase loans for individuals in Columbus by race and income for 2013. African Americans received high-cost loans at the highest rate (16.5%). Hispanics received high-cost loans at the second highest rate (14.4%). Upper-income African Americans and Hispanics were more than twice as likely (6.6% and 6.9% respectively) as upper income whites (3.1%) to receive a high-cost home purchase lone.

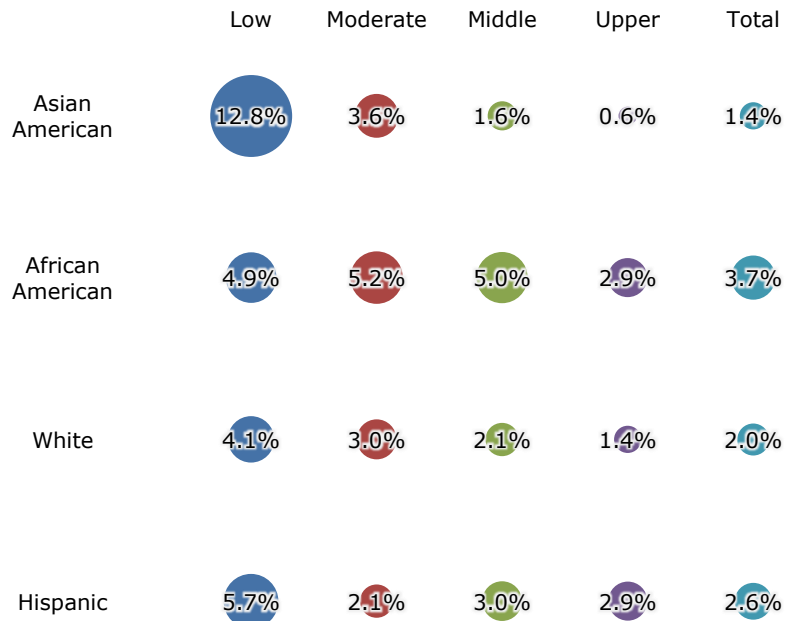
**Figure 38: High-Cost Mortgage Rates by Income Level in Columbus, 2013**



## Rates of High-Cost Refinance Loans, 2012

Figure 39 shows the rate of high-cost refinance loans for individuals in Columbus by race and income for 2012. African Americans received high-cost refinance loans at the highest rate (3.7%). Low-income Asian Americans received high-cost loans more than twice the rate of low-income African Americans, whites, and Hispanics.

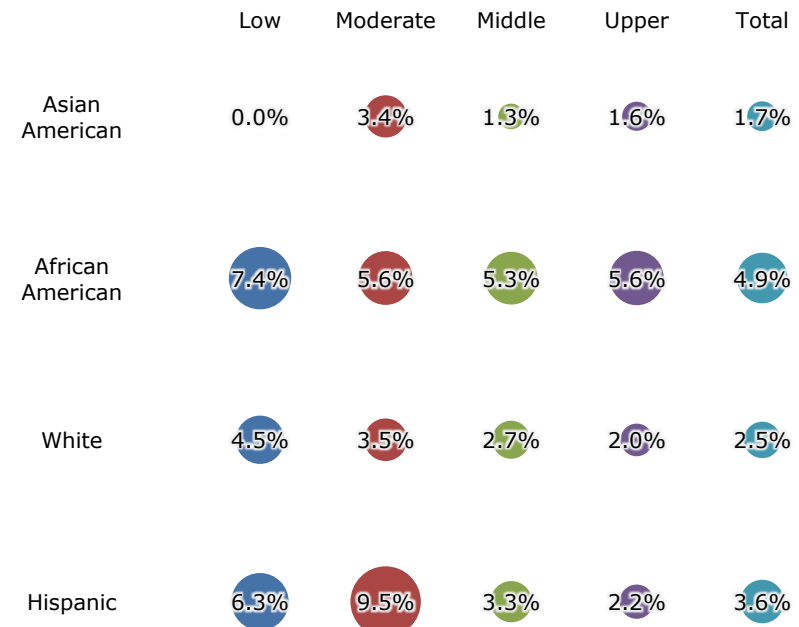
**Figure 39: High-Cost Mortgage Refinance Rates by Income Level in Columbus, 2012**



## Rates of High-Cost Refinance Loans, 2013

Figure 40 shows high-cost refinance loans for individuals in Columbus by race and income for 2013. African Americans received high-cost refinance loans at the highest rate (4.9%). Upper-income African Americans received high-cost refinance loans at a higher rate (5.6%) than low-income whites (4.5%).

**Figure 40: High-Cost Mortgage Refinance Rates by Income Level in Columbus, 2013**



**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	124,460	15.52%	40.10%
Asian American	16,008	1.99%	59.08%
Native American	1,047	0.13%	60.35%
White	623,092	77.70%	69.77%
Other	1,150	0.14%	38.35%
Hispanic	17,920	2.23%	46.73%
Total	801,888	100.0%	64.30%

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	210,044	57.22%
Renter Occupied Units	116,609	31.77%
Vacant Units	40,370	10.99%
Total Units	367,023	100.0%

**Income Data**

Median Family Income	\$47,095
Poverty Rate	16.3%

**Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	20,262	\$2,432,226	647	3.19%
Non-Depository Institutions	3,346	\$473,954	348	7.05%
Total Single Family Lending	23,608	\$2,906,180	995	4.21%

**Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	2,133	694	32.53%	1,015	47.58%	77	7.58%
Asian American	609	120	19.70%	381	62.56%	6	1.57%
Native American	107	25	23.36%	64	59.81%	7	10.93%
White	29,440	5,610	19.05%	19,464	66.11%	815	4.18%
Other	404	86	21.28%	258	63.86%	8	3.10%
Not Reported	4,701	1,258	26.76%	2,426	51.60%	82	3.38%
Hispanic	356	79	22.19%	205	57.58%	12	5.85%
Total	37,394	7,793	20.84%	23,608	63.13%	995	4.21%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$'000s)</u>	<u>Average Loan Size (\$'000s)</u>
MYCUMORTGAGE, LLC	1,789	12.96%	\$195,334	\$109
Union Savings Bank	1,619	11.73%	\$228,215	\$141
Wells Fargo Bank, NA	1,373	9.94%	\$179,620	\$131
JPMorgan Chase Bank, NA	821	5.95%	\$98,216	\$120
Fifth Third Mortgage Company	740	5.36%	\$86,482	\$117
Primelending	488	3.53%	\$60,774	\$125
Franklin American Mortgage Co.	409	2.96%	\$55,959	\$137
US Bank, NA	368	2.67%	\$43,164	\$117
USAA Federal Savings Bank	346	2.51%	\$59,618	\$172
PNC Bank, NA	293	2.12%	\$35,381	\$121
<b>By Originations</b>				
Union Savings Bank	1,342	17.60%	\$192,037	\$143
MYCUMORTGAGE, LLC	1,058	13.87%	\$116,164	\$110
Fifth Third Mortgage Company	482	6.32%	\$57,154	\$119
Primelending	412	5.40%	\$51,363	\$125
JPMorgan Chase Bank, NA	269	3.53%	\$33,885	\$126
USAA Federal Savings Bank	261	3.42%	\$45,854	\$176
NVR Mortgage Finance, Inc	206	2.70%	\$49,732	\$241
PNC Bank, NA	200	2.62%	\$25,969	\$130
Wells Fargo Bank, NA	186	2.44%	\$26,018	\$140
The Huntington National Bank	170	2.23%	\$26,397	\$155

**Top Ten Refinance Lenders**

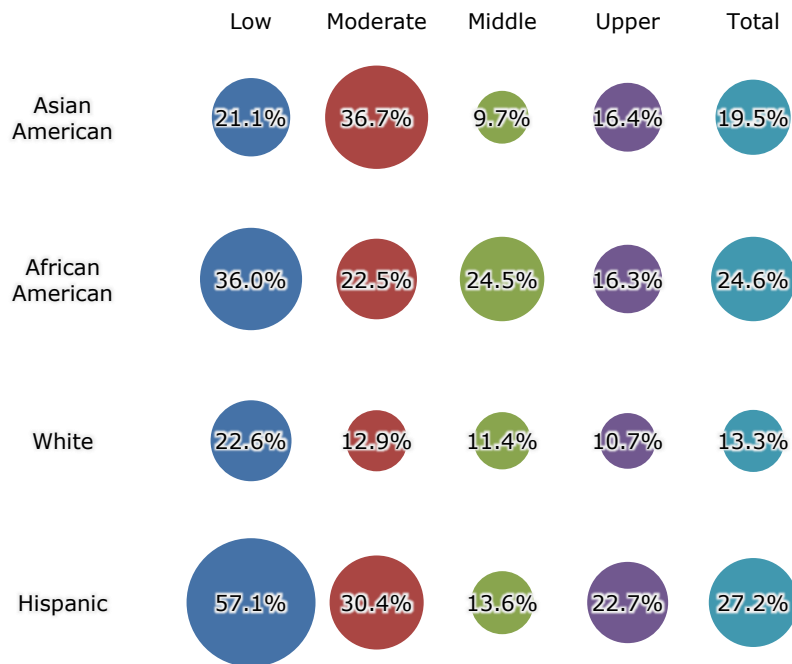
<b>By Application</b>				
The Huntington National Bank	6,848	9.84%	\$1,037,612	\$152
JPMorgan Chase Bank, NA	6,073	8.72%	\$974,593	\$160
Union Savings Bank	5,153	7.40%	\$856,118	\$166
Wells Fargo Bank, NA	4,715	6.77%	\$708,883	\$150
Fifth Third Mortgage Company	3,985	5.72%	\$604,143	\$152
PNC Bank, NA	3,255	4.68%	\$453,397	\$139
US Bank, NA	2,903	4.17%	\$348,928	\$120
Citibank, NA	2,537	3.64%	\$290,965	\$115
Quicken Loans	2,078	2.99%	\$322,477	\$155
CitiMortgage, Inc.	1,769	2.54%	\$206,344	\$117
<b>By Originations</b>				
Union Savings Bank	2,518	16.68%	\$323,097	\$128
Fifth Third Mortgage Company	1,497	9.92%	\$159,170	\$106
MYCUMORTGAGE, LLC	1,278	8.47%	\$153,170	\$120
PNC Bank, NA	1,032	6.84%	\$120,414	\$117
JPMorgan Chase Bank, NA	937	6.21%	\$108,594	\$116
US Bank, NA	885	5.86%	\$89,934	\$102
Wells Fargo Bank, NA	731	4.84%	\$87,369	\$120
Fifth Third Bank	672	4.45%	\$51,973	\$77
Citibank, NA	486	3.22%	\$45,368	\$93
Quicken Loans	466	3.09%	\$60,401	\$130

(All data for 2013)

### Denial Rates of Home Purchase Loans, 2012

Figure 41 shows denial rates for home purchase loans for individuals in Dayton by race and income for 2012. Hispanics were denied at the highest rate (27.2%). Upper-income Hispanics were denied at a higher rate (22.7%) than low-income whites (22.6%) and more than twice the rate of upper-income whites (10.7%).

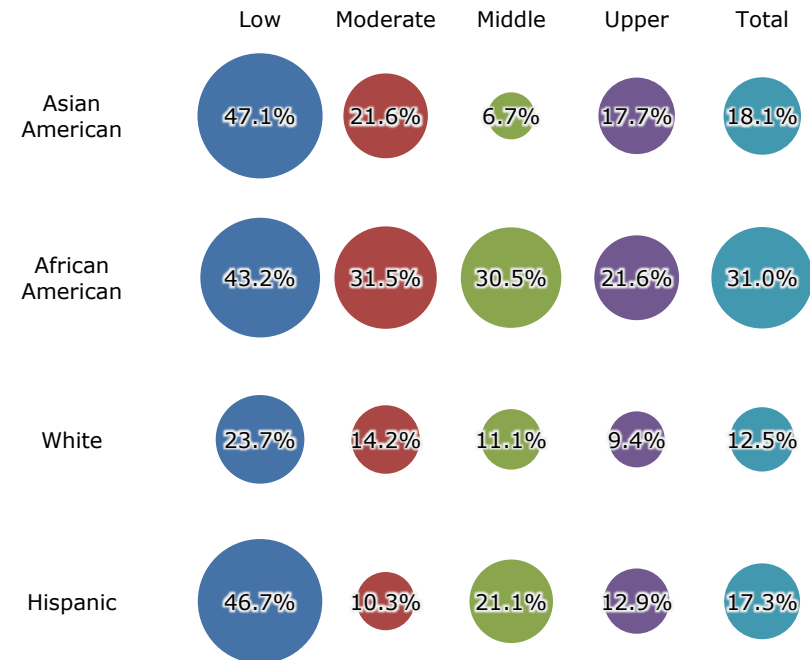
**Figure 41: Home Purchase Loan Denial Rates by Income Level in Dayton, 2012**



### Denial Rates of Home Purchase Loans, 2013

Figure 42 shows denial rates for home purchase loans for individuals in Dayton by race and income for 2013. African Americans were denied at the highest rate (31.0%). Moderate, middle, and upper-income African Americans were more than twice as likely as whites at the same income level to be denied a home purchase loan.

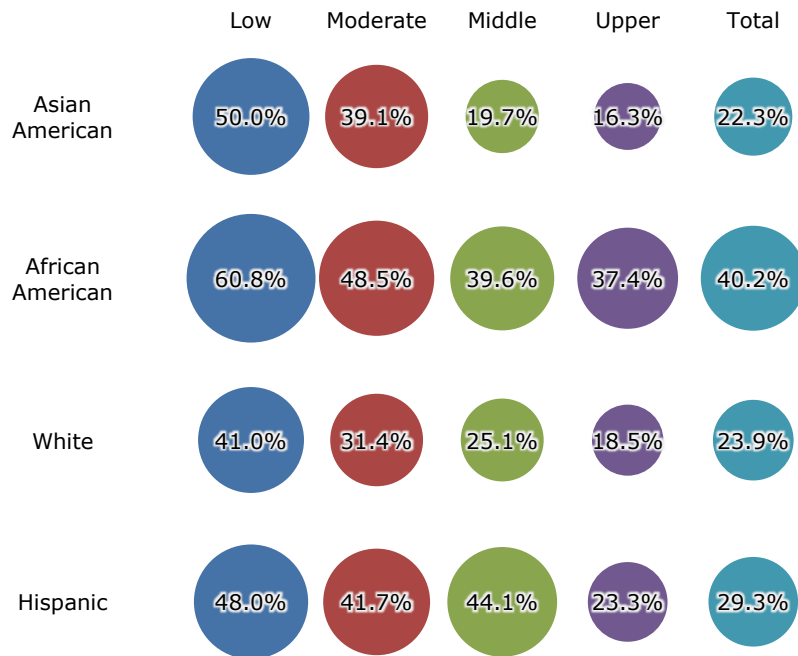
**Figure 42: Home Purchase Loan Denial Rates by Income Level in Dayton, 2013**



### Denial Rates of Refinance Loans, 2012

Figure 43 shows the denial rates for refinance loans for individuals in Dayton by race and income for 2012. African Americans were denied at the highest rate (40.2%). Upper-income African Americans were at a rate more than twice as high as upper-income whites.

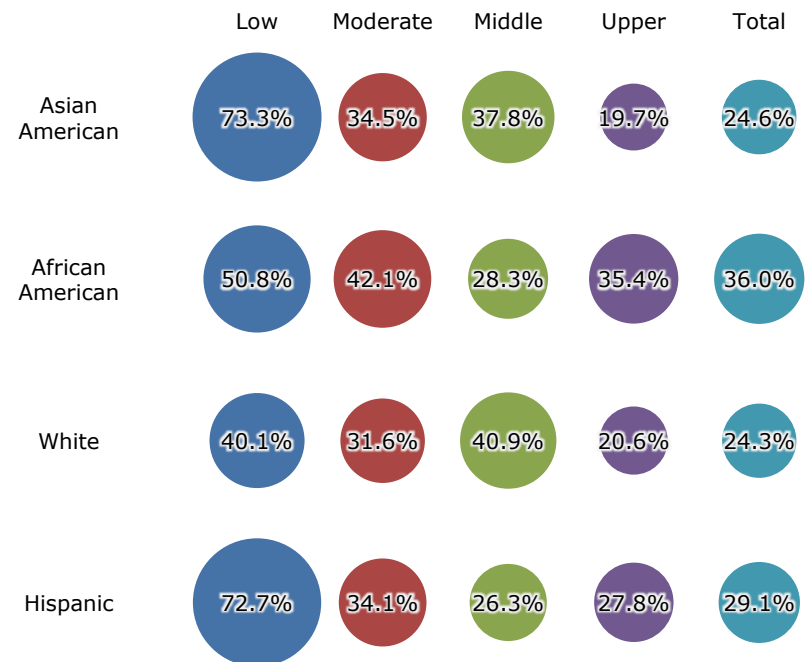
**Figure 43: Refinance Denial Rates by Income Level in Dayton, 2012**



### Denial Rates of Refinance Loans, 2013

Figure 44 shows the denial rates for refinance loans for individuals in Dayton by race and income for 2013. African Americans were denied at the highest rate (36.0%).

**Figure 44: Refinance Denial Rate by Income Level s in Dayton, 2013**



## Rates of High-Cost Home Purchase Loans, 2012

Figure 45 shows rates of high-cost home purchase loans of individuals in Dayton by race and income for 2012. African Americans received high-cost mortgages at the highest rate (6.9%). Upper-income African Americans received high-cost loans at a rate 6 times higher (6.0%) than upper-income whites (1.0%) and at a rate almost equal to low-income whites.

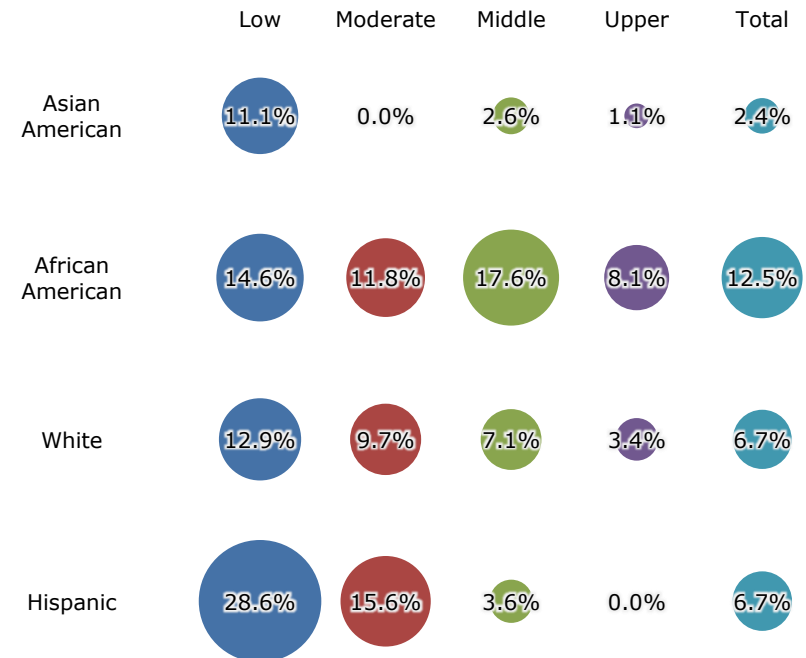
**Figure 45: High-Cost Mortgage Rates by Income Level in Dayton, 2012**



## Rates of High-Cost Home Purchase Loans, 2013

Figure 46 shows rates of high-cost home purchase loans of individuals in Dayton by race and income for 2013. African Americans received high-cost loans at the highest rate (12.5%). Middle and upper-income African Americans received high-cost loans at rates at least twice as high as middle and upper-income Asian Americans, whites, and Hispanics.

**Figure 46: High-Cost Mortgage Rates by Income Level in Dayton, 2013**

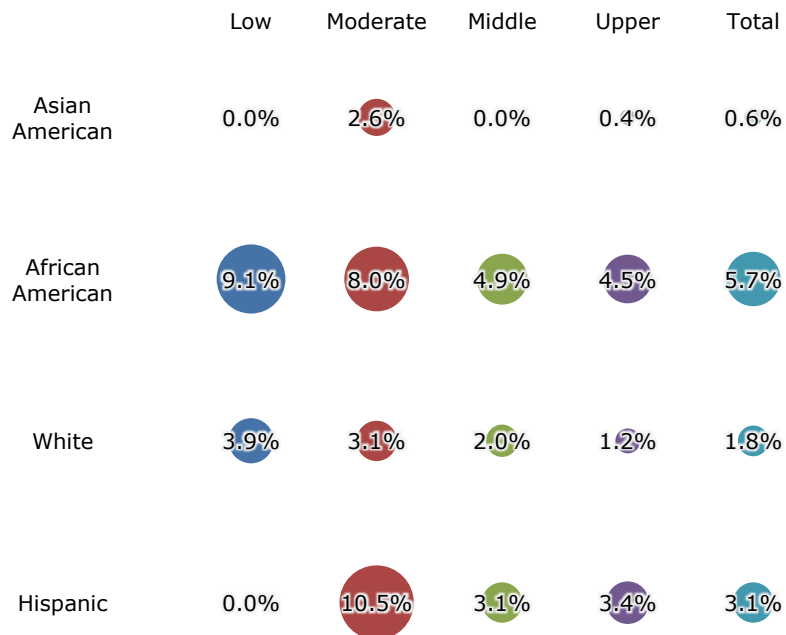




### Rates of High-Cost Refinance Loans, 2012

Figure 47 shows rates of high-cost refinance loans for individuals in Dayton by race and income for 2012. African Americans received high-cost refinance loans at the highest rate (5.7%). Upper-income African Americans received high-cost refinance loans at a higher rate (4.5%) than low-income whites (3.9%).

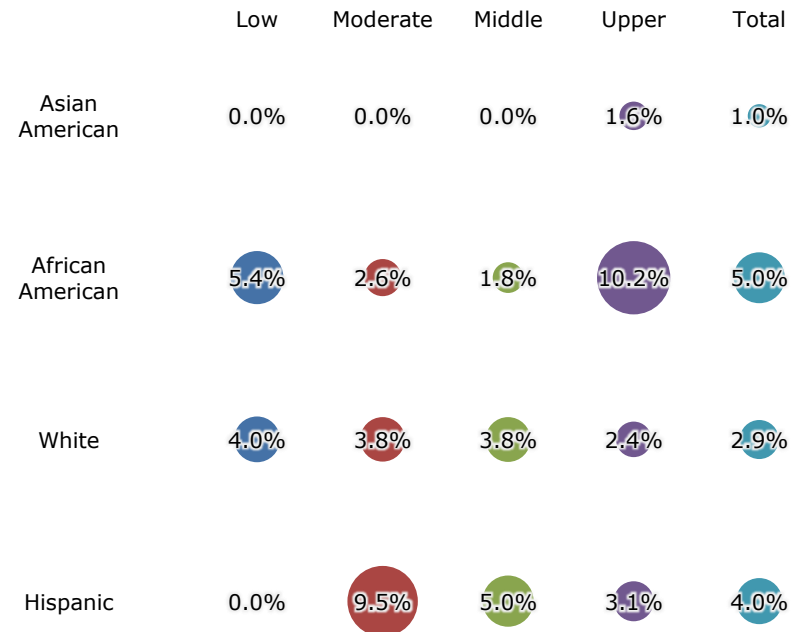
**Figure 47: High-Cost Mortgage Refinance Rates by Income Level in Dayton, 2012**



### Rates of High-Cost Refinance Loans, 2013

Figure 48 shows rates of high-cost refinance loans for individuals in Dayton by race and income for 2013. African Americans received high-cost refinance loans at the highest rate (5.0%). Upper-income African Americans received high-cost refinance loans at a rate (10.2%) twice as high as low-income whites (4.0%).

**Figure 48: High-Cost Mortgage Refinance Rates by Income Level in Dayton, 2013**



**Population Data**

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	85,283	13.99%	35.63%
Asian American	9,229	1.51%	60.55%
Native American	1,105	0.18%	36.71%
White	463,244	76.01%	70.85%
Other	692	0.11%	42.74%
Hispanic	36,977	6.06%	47.68%
Total	609,437	100.0%	64.48%

**Housing Data**

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	157,009	57.51%
Renter Occupied Units	86,463	31.67%
Vacant Units	29,513	10.82%
Total Units	272,985	100.0%

**Income Data**

Median Family Income	\$44,556
Poverty Rate	18.9%

**Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution**

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	13,246	\$1,585,242	557	4.20%
Non-Depository Institutions	3,083	\$398,436	352	7.73%
Total Single Family Lending	16,329	\$1,983,678	909	5.56%

**Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity**

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	1,196	449	37.54%	554	46.32%	51	9.20%
Asian American	276	62	22.46%	166	60.14%	6	3.61%
Native American	65	27	41.53%	30	46.15%	3	10.00%
White	21,869	4,538	20.75%	13,997	64.00%	787	5.62%
Other	230	55	23.91%	149	64.78%	8	5.36%
Not Reported	2,822	711	25.19%	1,433	50.77%	54	3.76%
Hispanic	490	160	32.65%	253	51.63%	29	11.46%
Total	26,458	5,842	22.08%	16,329	61.71%	909	5.56%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
Wells Fargo Bank, NA	844	9.83%	\$105,765	\$125
Fifth Third Mortgage Company	751	8.75%	\$95,740	\$127
The Huntington National Bank	715	8.33%	\$93,974	\$131
The Northern Ohio Investment Co.	472	5.50%	\$50,723	\$107
Waterford Bank, NA	367	4.27%	\$61,184	\$167
PNC Bank, NA	308	3.59%	\$31,684	\$103
JPMorgan Chase Bank, NA	278	3.24%	\$36,400	\$131
First Place Bank	265	3.09%	\$55,854	\$211
First Federal Bank of the Midwest	256	2.98%	\$34,709	\$136
ARK-LA-TEX Financial Services	242	2.82%	\$31,531	\$130
<b>By Originations</b>				
The Huntington National Bank	533	10.20%	\$70,018	\$131
Fifth Third Mortgage Company	528	10.11%	\$71,917	\$136
The Northern Ohio Investment Co.	387	7.41%	\$42,128	\$109
Waterford Bank, NA	289	5.53%	\$49,615	\$172
PNC Bank, NA	227	4.34%	\$24,246	\$107
First Place Bank	218	4.17%	\$45,889	\$211
First Federal Bank of the Midwest	214	4.10%	\$29,720	\$139
Wells Fargo Bank, NA	191	3.66%	\$29,478	\$154
Primelending	172	3.29%	\$22,003	\$128
First Federal of Lakewood	167	3.20%	\$23,384	\$140

### Top Ten Refinance Lenders

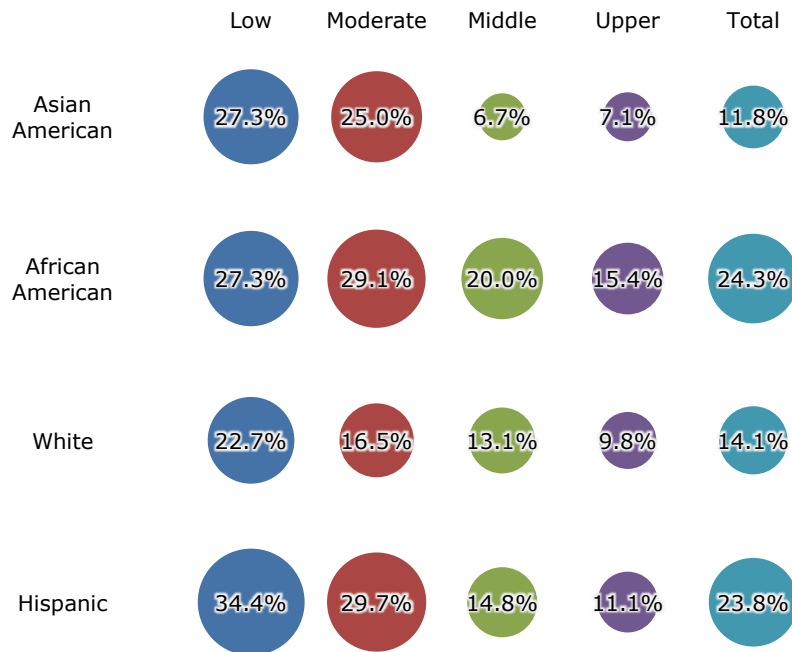
<b>By Application</b>				
The Huntington National Bank	2,521	13.21%	\$268,956	\$107
Fifth Third Mortgage Company	2,130	11.16%	\$235,975	\$111
Fifth Third Bank	1,207	6.32%	\$100,679	\$83
PNC Bank, NA	1,118	5.86%	\$131,119	\$117
Wells Fargo Bank, NA	904	4.74%	\$113,708	\$126
JPMorgan Chase Bank, NA	833	4.36%	\$95,154	\$114
Citibank, NA	758	3.97%	\$69,899	\$92
Quicken Loans	678	3.55%	\$90,347	\$133
CitiMortgage, Inc.	579	3.03%	\$55,037	\$95
First Federal Bank of the Midwest	559	2.93%	\$74,881	\$134
<b>By Originations</b>				
Fifth Third Mortgage Company	1,402	13.54%	\$154,559	\$110
The Huntington National Bank	1,329	12.83%	\$144,351	\$109
PNC Bank, NA	745	7.19%	\$86,901	\$117
Fifth Third Bank	621	6.00%	\$50,247	\$81
Quicken Loans	460	4.44%	\$61,524	\$134
JPMorgan Chase Bank, NA	453	4.37%	\$47,080	\$104
Citibank, NA	452	4.36%	\$41,309	\$91
First Federal Bank of the Midwest	412	3.98%	\$56,695	\$138
Wells Fargo Bank, NA	406	3.92%	\$47,883	\$118
Keybank National Association	324	3.13%	\$33,394	\$103

(All data for 2013)

### Denial Rates of Home Purchase Loans, 2012

Figure 49 shows home purchase loan denial rates for individuals in Toledo by race and income for 2012. African Americans were denied at the highest rate (24.3%). Hispanics were denied at the second highest rate (23.8%).

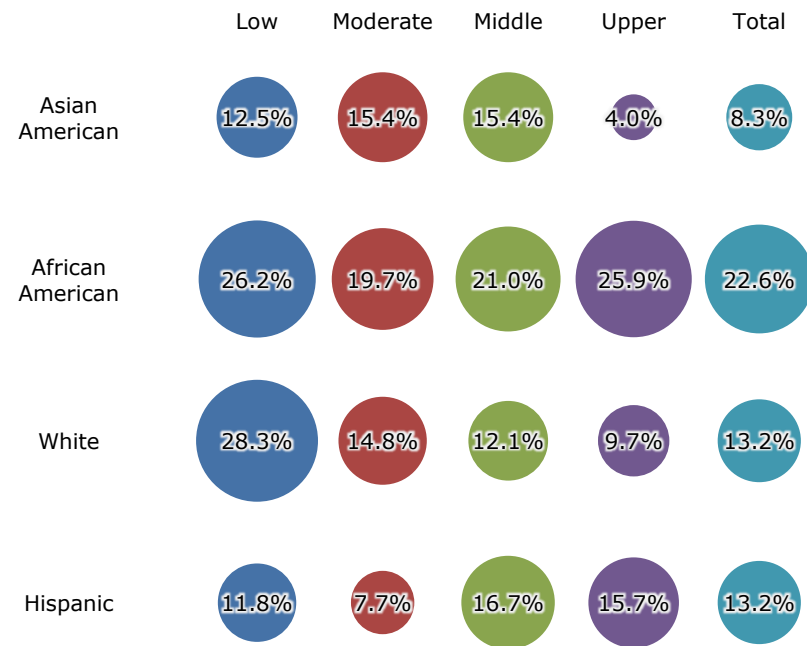
**Figure 49: Home Purchase Loan Denial Rates by Income Level in Toledo, 2012**



### Denial Rates of Home Purchase Loans, 2013

Figure 50 shows home purchase denial rates for individuals in Toledo by race and income for 2013. African Americans were denied at the highest rate (22.6%). Upper-income African Americans were denied at a rate (25.9%) more than twice as high as upper-income whites (9.7%).

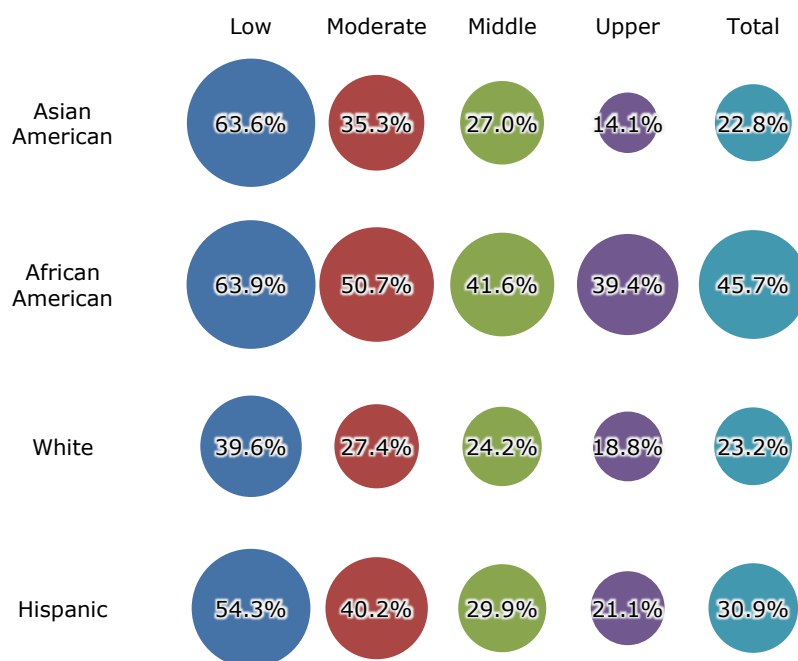
**Figure 50: Home Purchase Loan Denial Rates by Income Level in Toledo, 2013**



### Denial Rates of Refinance Loans, 2012

Figure 51 shows denial rates for refinance loans for individuals in Toledo by race and income for 2012. African Americans were denied refinance loans at the highest rate (45.7%). Upper-income African Americans were denied at nearly the same rate (39.4%) as low-income whites (39.6%) and more than twice the rate as upper-income whites (18.8%).

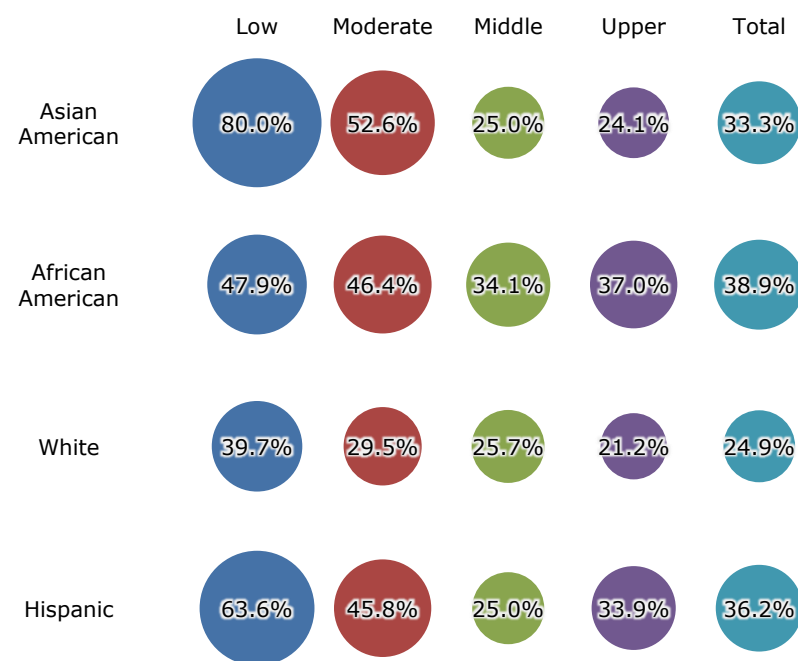
**Figure 51: Refinance Denial Rates by Income Level in Toledo, 2012**



### Denial Rates of Refinance Loans, 2013

Figure 52 shows denial rates for refinance loans for individuals in Toledo by race and income for 2013. African Americans were denied at the highest rate (38.9%). Hispanics were denied at the second highest rate (36.2%). Asian Americans were denied at 33.3%. Low-income Asian Americans were denied at a rate (80.0%) twice as high as low-income whites (39.7%).

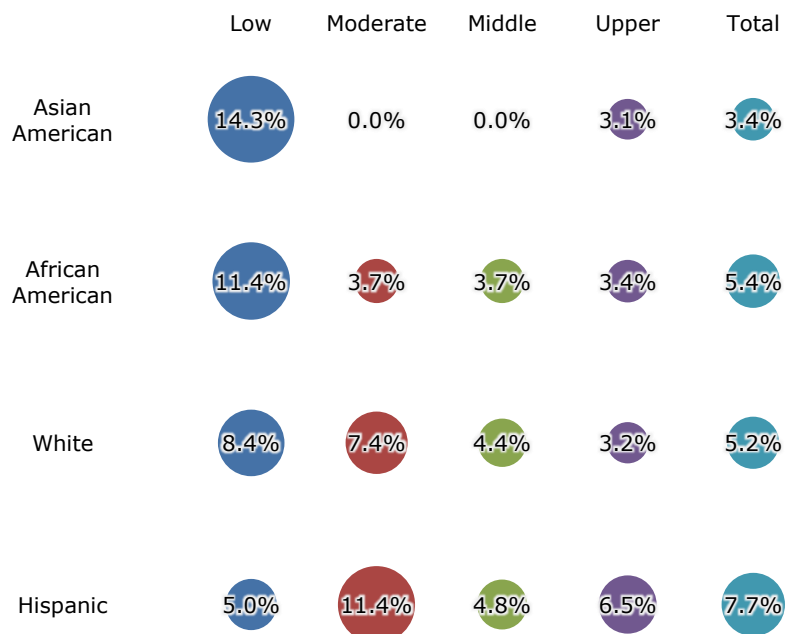
**Figure 52: Refinance Denial Rates by Income Level in Toledo, 2013**



### Rates of High-Cost Home Purchase Loans, 2012

Figure 53 shows rates of high-cost home purchase loans for individuals in Toledo by race and income for 2012. Hispanics received high-cost loans at the highest rate (7.7%). Upper-income Hispanics were denied at a rate (6.5%) more than twice as high as upper-income whites (3.2%).

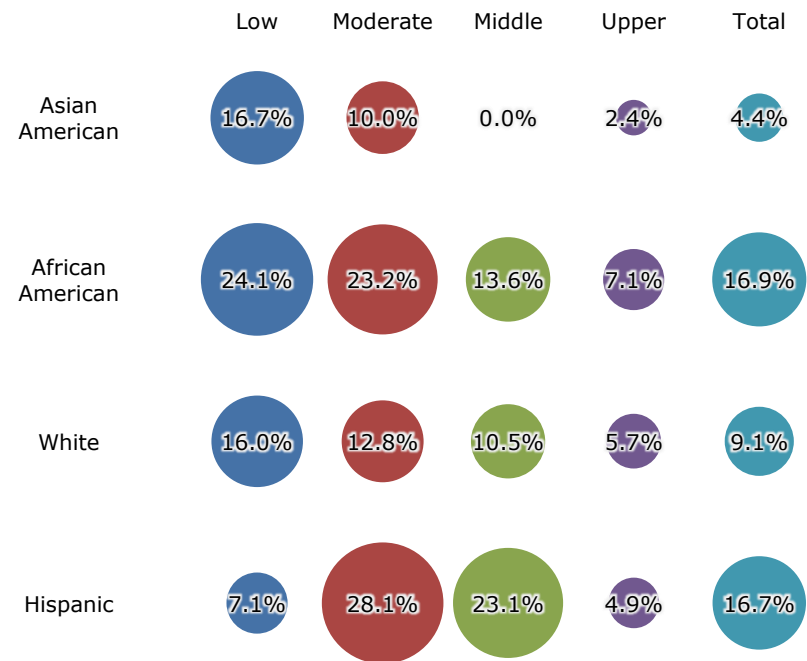
**Figure 53: High-Cost Mortgage Rates by Income Level in Toledo, 2012**



### Rates of High-Cost Home Purchase Loans, 2013

Figure 54 shows rates of high-cost home purchase loans for individuals in Toledo by race and income for 2013. African Americans were denied at the highest rate (16.9%). Hispanics were denied at the second highest rate (16.7%).

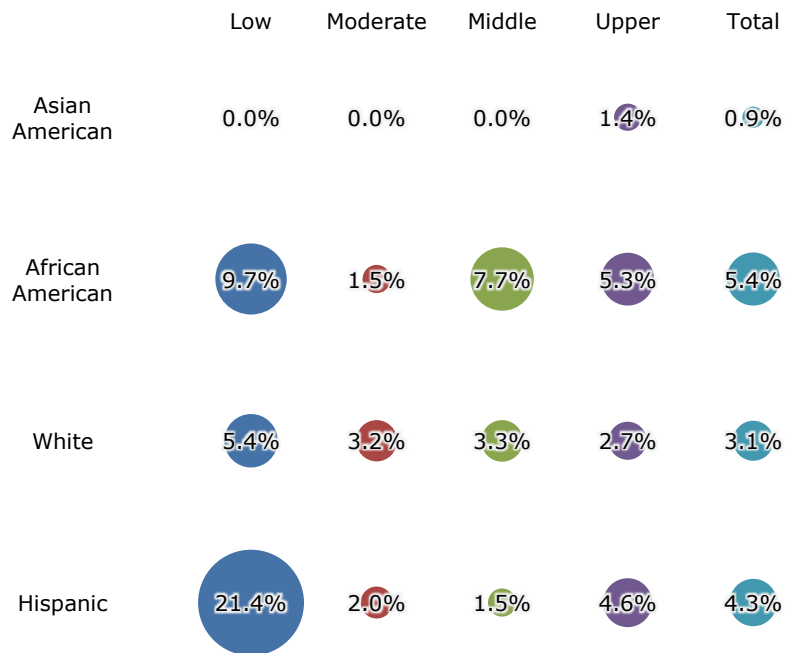
**Figure 54: High-Cost Mortgage Rates by Income Level in Toledo, 2013**



### Rates of High-Cost Refinance Loans, 2012

Figure 55 shows rates of high-cost refinance loans for individuals in Toledo by race and income for 2012. African Americans received high-cost refinance loans at the highest rate (5.4%). Upper-income African Americans received high-cost refinance loans at nearly the same rate (5.3%) as low-income whites (5.4%).

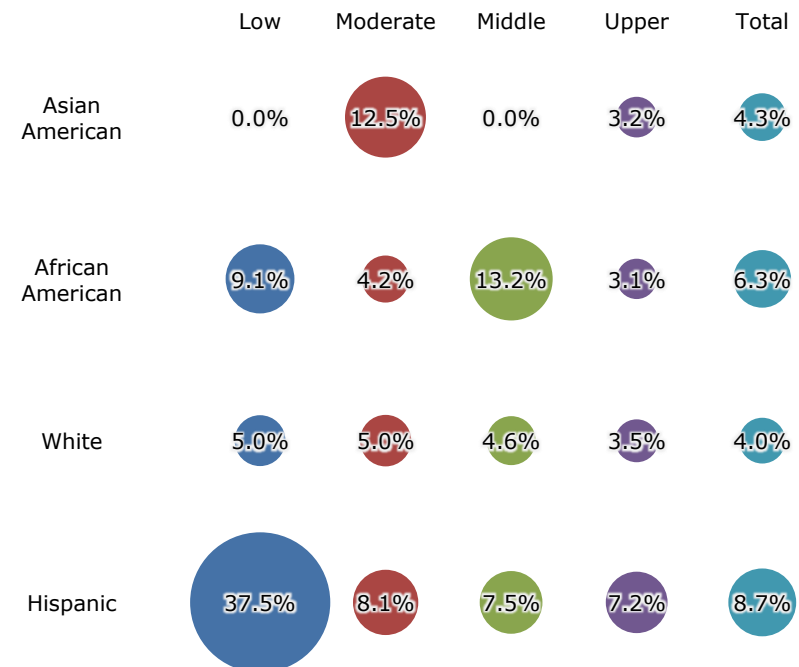
**Figure 55: High-Cost Mortgage Refinance Rates by Income Level in Toledo, 2012**



### Rates of High-Cost Refinance Loans, 2013

Figure 56 shows rates of high-cost refinance loans for individuals in Toledo by race and income for 2013. Hispanics received high-cost refinance loans at the highest rate (8.7%). Upper-income Hispanics received high-cost refinance loans at a higher rate than low-income whites (5.0%). More than one-third of refinance loans made to low-income Hispanics (37.5%) were high-cost, six times more than those to low-income whites (5.0%).

**Figure 56: High-Cost Mortgage Refinance Rates by Income Level in Toledo, 2013**



## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	53,155	11.92%	43.16%
Asian American	2,962	0.66%	66.23%
Native American	480	0.10%	65.09%
White	367,114	82.34%	75.36%
Other	270	0.06%	53.14%
Hispanic	14,466	3.24%	54.44%
Total	445,825	100.0%	70.96%

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner Occupied Units	130,892	63.11%
Renter Occupied Units	53,555	25.82%
Vacant Units	22,928	11.05%
Total Units	207,375	100.0%

## Income Data

Median Family Income	\$55,252
Poverty Rate	16.7%

## Mortgage Lending for Home Purchase and Refinance Loans by Type of Institution

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institution & Subsidiaries	13,246	\$1,585,242	500	3.77%
Non-Depository Institutions	1,698	\$189,155	215	12.66%
Total Single Family Lending	14,944	\$1,774,397	715	4.78%

## Mortgage Lending for Home Purchase and Refinance Loans by Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Application</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High-Cost Loans</u>	<u>High-cost Share</u>
African American	636	288	45.28%	251	39.46%	29	11.55%
Asian American	68	16	23.52%	40	58.82%	3	7.50%
Native American	10	5	50.00%	4	40.00%	1	25.00%
White	13,254	3,536	26.67%	7,818	58.98%	619	7.91%
Other	84	30	35.14%	44	52.38%	1	2.27%
Not Reported	1,285	428	33.30%	572	44.51%	61	10.66%
Hispanic	229	91	39.73%	113	49.34%	12	10.61%
Total	15,369	4,321	28%	8,743	56.88%	715	8.17%

(2013 American Community Survey 5-Year Estimates, 2013 HMDA Data)



### Top Ten Home Purchase Lenders

By Application	Count	Market Share %	Dollars Loaned (\$000s)	Average Loan Size (\$000s)
Wells Fargo Bank, NA	658	13.07%	\$66,351	\$101
The Home Savings and Loan Comp.	560	11.12%	\$67,484	\$121
JPMorgan Chase Bank, NA	496	9.85%	\$53,711	\$108
The Huntington National Bank	377	7.49%	\$41,495	\$110
Waterstone Mortgage Corp.	247	4.91%	\$24,192	\$98
Howard Hanna Mortgage	212	4.21%	\$25,667	\$121
First Place Bank	172	3.42%	\$20,259	\$118
US Bank, NA	168	3.34%	\$15,122	\$90
Union Home Mortgage Corp.	142	2.82%	\$14,524	\$102
Seven Seventeen Credit Union	137	2.72%	\$10,984	\$80

#### By Originations

The Home Savings and Loan Comp.	458	16.84%	\$54,530	\$119
The Huntington National Bank	269	9.89%	\$31,497	\$117
Waterstone Mortgage Corp.	182	6.69%	\$17,894	\$98
Howard Hanna Mortgage	173	6.36%	\$21,214	\$123
JPMorgan Chase Bank, NA	144	5.29%	\$15,462	\$107
Union Home Mortgage Corp.	117	4.30%	\$12,244	\$105
First Place Bank	108	3.97%	\$13,584	\$126
American Midwest Mortgage Corp.	103	3.79%	\$9,044	\$88
Cortland Savings & Banking Co.	97	3.57%	\$13,485	\$139
Wells Fargo Bank, NA	92	3.38%	\$10,742	\$117

### Top Ten Refinance Lenders

#### By Application

The Huntington National Bank	2,142	19.06%	\$206,917	\$97
JPMorgan Chase Bank, NA	982	8.74%	\$96,480	\$98
The Homes Savings and Loan Comp.	923	8.21%	\$93,761	\$102
Seven Seventeen Credit Union	605	5.38%	\$31,986	\$53
Wells Fargo Bank, NA	564	5.02%	\$56,628	\$100
Quicken Loans	500	4.45%	\$54,134	\$108
PNC Bank, NA	485	4.31%	\$41,960	\$87
First Place Bank	406	3.61%	\$50,643	\$125
First National Bank of PA	389	3.46%	\$30,929	\$80
Citibank, NA	355	3.16%	\$27,776	\$78

#### By Originations

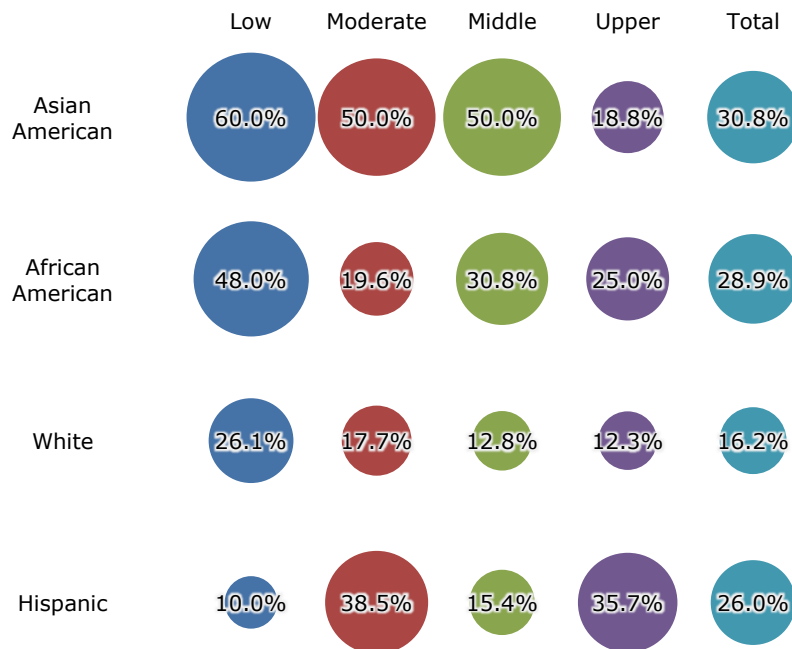
The Hunting National Bank	754	13.96%	\$79,890	\$106
The Home Savings and Loan Comp.	658	12.19%	\$66,341	\$101
JPMorgan Chase Bank, NA	610	11.30%	\$57,026	\$93
Quicken Loans	322	5.96%	\$34,662	\$108
Seven Seventeen Credit Union	300	5.56%	\$15,288	\$51
First National Bank of PA	263	4.87%	\$20,651	\$79
Wells Fargo Bank, NA	253	4.69%	\$25,195	\$100
PNC Bank, NA	248	4.59%	\$22,685	\$91
Citibank, NA	190	3.52%	\$13,277	\$70
First Place Bank	174	3.22%	\$20,834	\$120

(All data for 2013)

## Denial Rates of Home Purchase Loans, 2012

Figure 57 shows denial rates of home purchase loans made to individuals in Youngstown by race and income for 2012. Asian Americans were denied at the highest rate (30.8%). Upper-income Hispanics were denied at a higher rate (35.7%) than low-income whites (26.1%). Middle and upper-income African Americans were denied at rates more than twice as high as middle and upper-income whites.

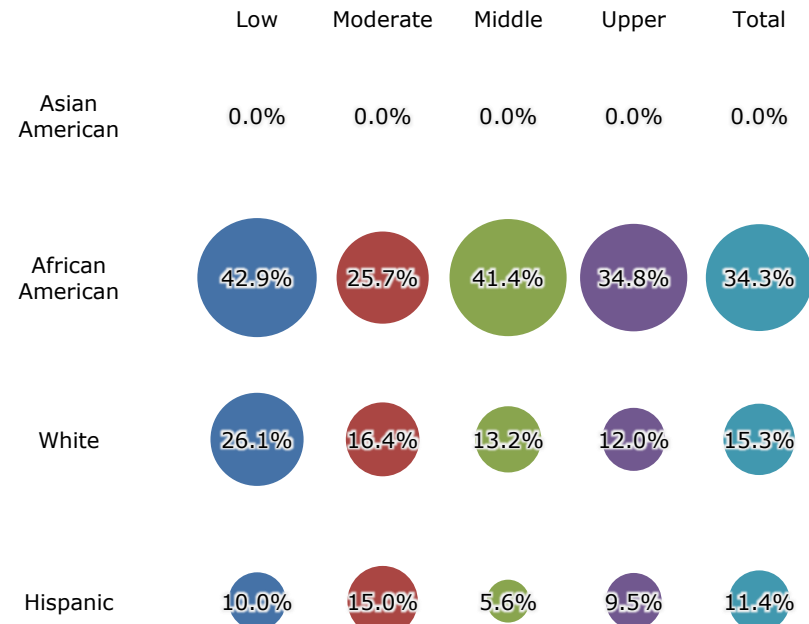
**Figure 57: Home Purchase Loan Denial Rates by Income Level in Youngstown, 2012**



## Denial Rates of Home Purchase Loans, 2013

Figure 58 shows denial rates of home purchase loans made to individuals in Youngstown by race and income for 2013. African Americans were denied at the highest rate (34.3%). Upper-income African Americans were denied at a rate (34.8%) higher than low-income whites (26.1%) and twice as high as upper-income whites (12.0%).

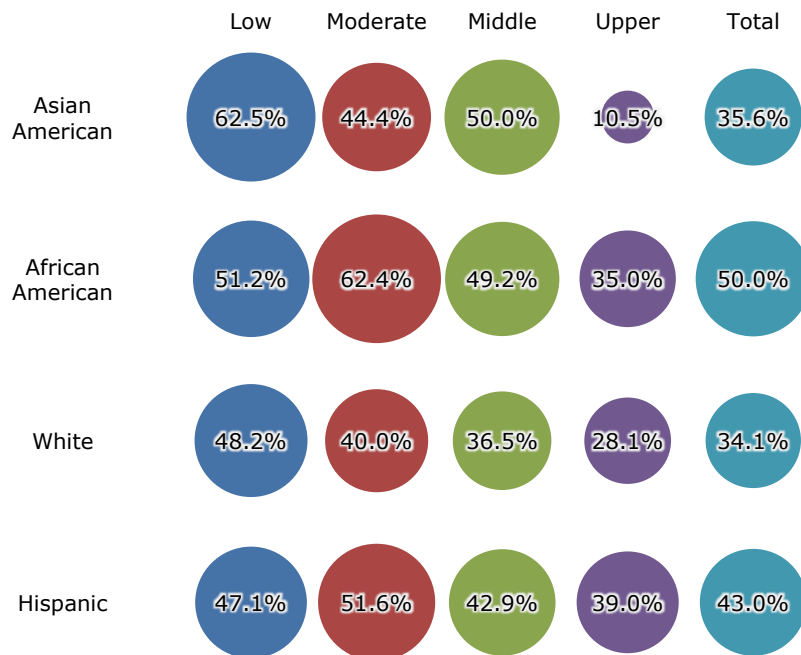
**Figure 58: Home Purchase Loan Denial Rates by Income Level in Youngstown, 2013**



### Denial Rates of Refinance Loans, 2012

Figure 59 shows denial rates for refinance loans for individuals in Youngstown by race and income for 2012. African Americans were denied at the highest rate (50.0%).

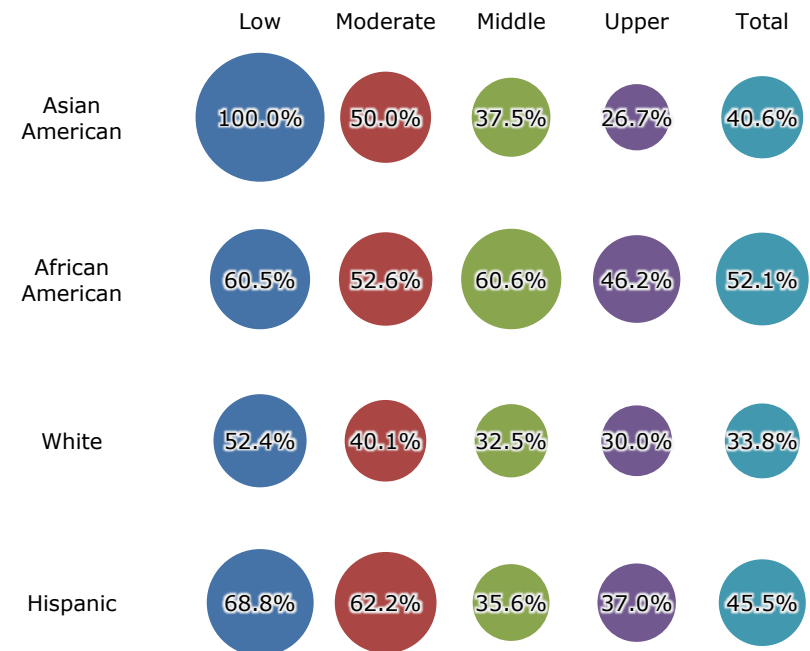
**Figure 59: Refinance Denial Rates by Income Level in Youngstown, 2012**



### Denial Rates of Refinance Loans, 2013

Figure 60 shows denial rates for refinance loans for individuals in Youngstown by race and income for 2013. African Americans were denied at the highest rate (52.1%). All low-income Asian Americans that applied for refinance loans were denied (see appendix).

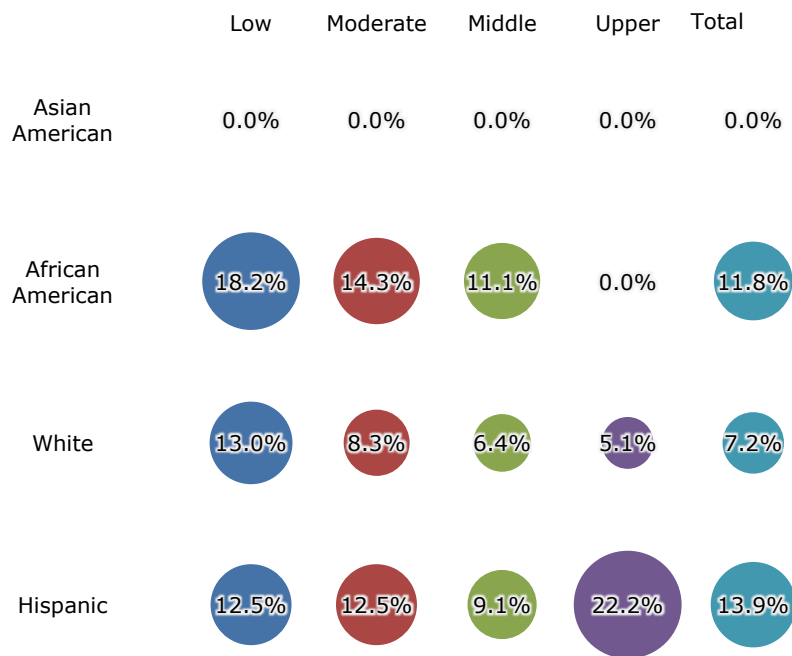
**Figure 60: Refinance Denial Rates by Income Level in Youngstown, 2013**



## Rates of High-Cost Home Purchase Loans, 2012

Figure 61 shows the rates of high-cost home purchase loans to individuals in Youngstown by race and income for 2012. Hispanics received high-cost loans at the highest rate (13.9%). Upper-income Hispanics received high-cost home purchase loans at a higher rate (22.2%) than low-income whites (13.0%).

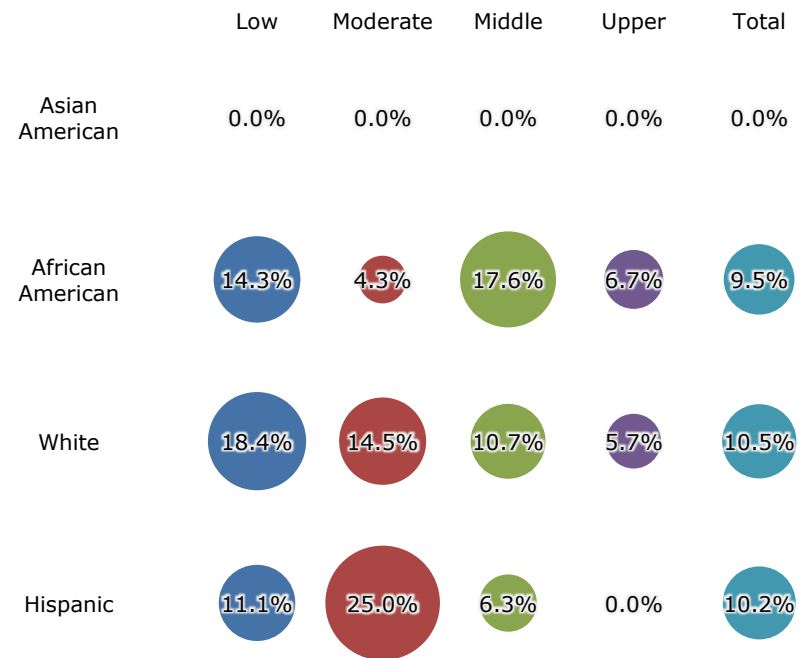
**Figure 61: High-Cost Mortgage Rates by Income Level in Youngstown, 2012**



## Rates of High-Cost Home Purchase Loans, 2013

Figure 62 shows the rates of high-cost home purchase loans to individuals in Youngstown by race and income for 2013. Whites received high-cost home purchase loans at the highest rate (10.5%).

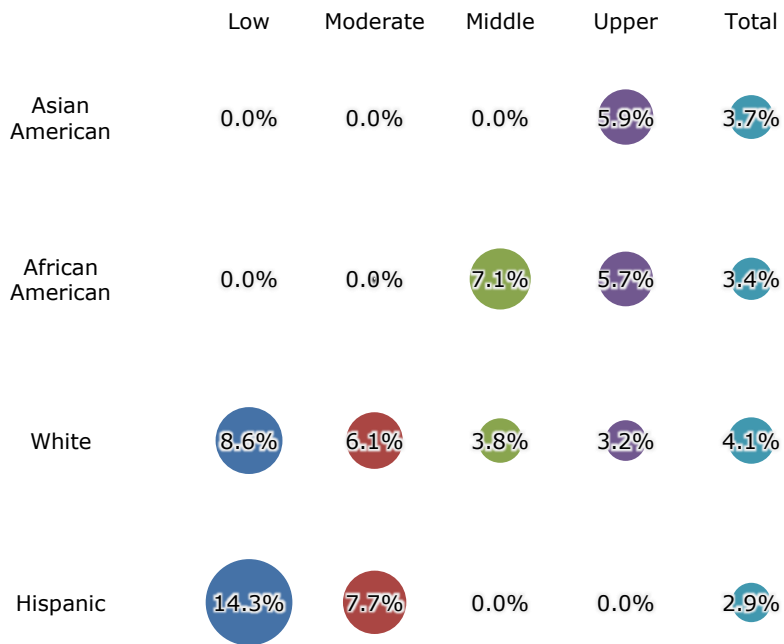
**Figure 62: High-Cost Mortgage Rates by Income Level in Youngstown, 2013**



## Rates of High-Cost Refinance Loans, 2012

Figure 63 shows rates of high-cost refinance loans to individuals in Youngstown by race and income for 2012. Whites received high-cost home purchase loans at the highest rate (4.1%).

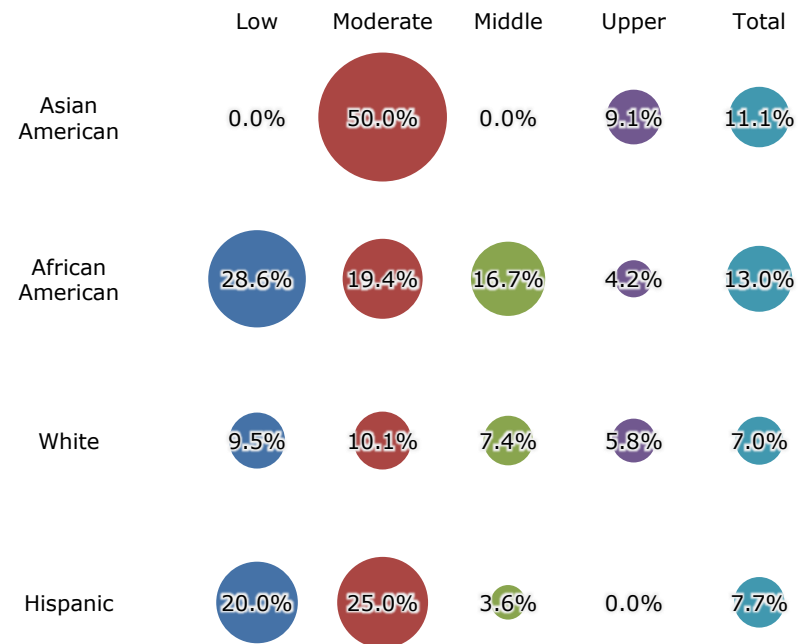
**Figure 63: High-Cost Mortgage Refinance Rates by Income Level in Youngstown, 2012**



## Rates of High-Cost Refinance Loans, 2013

Figure 64 shows rates of high-cost refinance loans to individuals in Youngstown by race and income for 2013. African Americans received high-cost refinance loans at the highest rate (13.0%).

**Figure 64: High-Cost Mortgage Refinance Rates by Income Level in Youngstown, 2013**



**Appendix 1: Referenced & Recommended Readings**

Avery, Robert B., Neil Bhutta, Kenneth B. Brevoort, and Glenn B. Canner. 2012. "The Mortgage Market in 2011: Highlights from the Data Reported Under the Home Mortgage Disclosure Act," Federal Reserve Bulletin, vol. 98, no. 6.

Gruenstein-Bocian, Debbie, Keith S. Ernst, and Wei Li. 2006. "Unfair Lending: The Effect of Race and Ethnicity on the Price of Subprime Mortgages." Center for Responsible Lending.

Capital Area Asset Builders, Center for Responsible Lending, National Community Reinvestment Coalition, The Reinvestment Fund and The Urban Institute. May 2008. "Subprime Mortgage Lending in the District of Columbia: A Study for the Department of Insurance, Securities and Banking."

Center for Responsible Lending. September 2010. "A National Tragedy: HMDA Data Highlight Homeownership Setbacks for African Americans and Latinos."

Coulton, Claudia, Michael Schramm, and April Hirsch. December 2008. "Beyond REO: Property Transfers at Extremely Distressed Prices in Cuyahoga County, 2005-2008," Center on Urban Poverty and Community Development of Case Western Reserve University.

Fishbein, Allen J. and Patrick Woodall. 2006. "Subprime Locations: Patterns of Geographic Disparity in Subprime Lending." Consumer Federation of America.

National Community Reinvestment Coalition. July 2008. "Income is No Shield Against Racial Differences in Lending II: A Comparison of High-Cost Lending in America's Metropolitan Areas."

National Community Reinvestment Coalition & National Council of Negro Women. June 2009. "Income is No Shield, Part III, Assessing the Double Burden: Examining Racial and Gender Disparities in Mortgage Lending."

Smith, Marvin M. and Christy C. Hevener. October 2010. "Subprime Lending Over Time: The Role of Race." Federal Reserve Bank of Philadelphia.

Appendix 2: Data Tables

Home Purchase Loan: Originations, Approvals not Accepted, and Denials, 2012 and 2013													
	Low			Moderate			Middle			Upper			Total
	Originated	Approved Not Accepted	Denied	Originated	Approved Not Accepted	Denied	Originated	Approved Not Accepted	Denied	Originated	Approved Not Accepted	Denied	Originated
<b>Ohio</b>													
Asian American, 2012	157	9	77	288	12	70	353	15	63	861	73	128	1,687
Asian American, 2013	204	11	78	372	19	81	433	22	91	1,217	129	151	2,283
African American, 2012	797	52	420	1,338	72	459	915	50	276	822	40	214	3,912
African American, 2013	662	65	365	1,139	97	469	962	70	301	834	52	224	3,841
White, 2012	7,972	530	2,823	17,628	897	3,274	17,494	810	2,671	27,523	1,312	3,143	72,020
White, 2013	7,482	495	2,740	20,249	1,086	3,706	21,562	1,093	3,024	35,994	1,805	3,934	86,778
Hispanic, 2012	254	22	115	387	28	119	313	18	58	396	24	79	1,364
Hispanic, 2013	266	26	107	446	33	104	416	30	78	600	33	99	1,745
<b>Akron</b>													
Asian American, 2012	20	0	2	25	1	3	25	0	5	59	2	11	131
Asian American, 2013	28	2	7	29	2	6	31	1	6	60	6	5	148
African American, 2012	64	3	12	59	3	15	68	2	15	68	0	26	260
African American, 2013	39	3	16	65	3	11	53	0	19	69	1	11	226
White, 2012	610	28	162	1,151	35	147	1,041	32	125	1,701	70	152	4,566
White, 2013	594	28	160	1,386	36	199	1,390	53	148	21,677	91	210	5,607
Hispanic, 2012	9	0	4	15	0	11	0	1	22	3	6	57	3
Hispanic, 2013	10	0	2	10	0	5	14	2	5	35	2	5	69
<b>Cincinnati</b>													
Asian American, 2012	31	2	27	72	2	18	74	4	9	198	18	25	383
Asian American, 2013	55	0	19	86	5	28	112	4	20	286	18	37	551
African American, 2012	185	6	108	262	7	111	189	7	66	139	10	27	785
African American, 2013	135	15	77	235	24	99	201	21	75	157	7	36	739
White, 2012	1,615	93	485	2,801	131	503	2,469	114	341	44,400	186	468	11,573
White, 2013	1,511	82	490	3,177	172	538	3,384	149	608	60,900	279	668	14,667
Hispanic, 2012	36	4	20	55	4	17	62	4	12	73	3	12	227
Hispanic, 2013	35	4	21	56	3	14	64	5	13	134	8	13	293
<b>Cleveland</b>													
Asian American, 2012	28	2	11	53	3	10	62	3	13	154	9	22	302
Asian American, 2013	27	1	8	77	3	8	85	4	17	222	20	28	418
African American, 2012	193	18	91	379	34	109	220	16	70	151	10	45	948
African American, 2013	221	18	91	405	25	141	283	20	63	174	10	49	1,092
White, 2012	1213	57	320	2,906	111	368	3,123	106	344	50,54	218	483	12,991
White, 2013	1,182	46	322	3,395	132	481	3,782	120	387	62,54	272	551	14,853
Hispanic, 2012	86	4	27	119	1	14	72	5	16	95	6	12	377
Hispanic, 2013	98	8	28	133	7	27	115	3	20	125	5	15	477
<b>Columbus</b>													
Asian American, 2012	46	1	22	86	4	20	129	5	24	301	32	47	569
Asian American, 2013	71	7	34	119	4	24	128	9	36	455	66	51	807
African American, 2012	180	14	115	378	13	111	251	10	56	234	11	60	1,005
African American, 2013	170	19	110	371	124	121	237	12	69	212	25	57	1,005
White, 2012	1,313	98	486	3,189	177	599	3,442	166	500	61,35	310	646	14,533
White, 2013	1,398	110	542	3,946	232	691	4,295	246	549	78,85	433	795	17,952
Hispanic, 2012	57	9	29	66	9	26	74	5	14	77	5	13	277
Hispanic, 2013	66	9	32	106	14	27	90	7	15	116	6	23	383
<b>Dayton</b>													
Asian American, 2012	15	0	4	19	0	11	28	0	3	54	2	11	118
Asian American, 2013	9	0	8	27	2	8	39	3	3	87	6	20	166
African American, 2012	76	4	45	133	5	40	67	7	24	100	3	20	378
African American, 2013	41	5	35	102	11	52	68	5	32	99	6	29	311
White, 2012	669	44	208	1,398	44	214	1,302	41	172	19,39	83	242	5,366
White, 2013	520	42	175	1,539	78	265	1,556	82	204	26,96	130	294	6,359
Hispanic, 2012	5	1	8	14	2	7	19	0	3	31	3	10	69
Hispanic, 2013	7	1	7	32	3	4	28	2	8	51	3	8	119
<b>Toledo</b>													
Asian American, 2012	7	1	3	6	0	2	13	1	1	32	7	3	58
Asian American, 2013	6	1	1	10	1	2	10	1	2	42	6	2	68
African American, 2012	35	5	15	54	7	25	27	5	8	29	4	6	147
African American, 2013	29	2	11	56	5	15	44	5	13	42	1	15	172
White, 2012	462	28	144	958	62	202	925	50	147	14,48	74	165	3,831
White, 2013	332	28	142	966	53	172	1,131	42	162	20,77	82	233	4,548
Hispanic, 2012	20	1	11	44	1	19	21	2	4	31	1	4	117
Hispanic, 2013	14	1	2	32	4	3	26	4	6	41	2	8	114
<b>Youngstown</b>													
Asian American, 2012	2	0	3	1	0	1	1	0	3	13	0	3	18
Asian American, 2013	1	0	0	2	0	0	4	0	0	9	0	0	16
African American, 2012	11	2	12	35	2	9	18	0	4	11	1	4	76
African American, 2013	7	1	6	23	3	9	17	0	12	15	0	8	63
White, 2012	253	13	94	611	23	136	551	19	106	7,23	32	106	2,161
White, 2013	217	12	81	674	23	137	597	15	93	9,12	38	129	2,430
Hispanic, 2012	8	0	1	8	0	5	11	0	5	9	0	5	36
Hispanic, 2013	9	0	1	16	1	3	16	1	1	18	1	2	59

Reference Loan: Originations, Approvals not Accepted, and Denials, 2012 and 2013																
	Originated	Low		Moderate		Middle		Upper		Total						
		Approved	Not Accepted	Originated	Not Accepted	Approved	Not Accepted	Originated	Not Accepted	Originated	Not Accepted					
<b>Ohio</b>																
Asian American, 2012	135	15	171	351	23	265	751	50	304	3088	214	633	4509	318	1439	
Asian American, 2013	100	9	160	238	18	210	441	52	208	1622	135	421	2550	228	1064	
African American, 2012	621	52	1061	1156	149	1377	1337	125	1177	1789	184	1167	6010	657	5135	
African American, 2013	776	107	1033	1313	179	1391	1431	184	1172	1757	214	1213	6889	862	5250	
White, 2012	10893	731	8505	29195	1891	14148	44986	2931	16316	96245	6000	24842	197070	12506	67208	
White, 2013	9517	860	7441	23921	1997	13534	34770	2733	13534	69942	5093	20505	152548	11843	56826	
Hispanic, 2012	168	17	281	345	39	374	566	40	346	1077	88	429	2460	214	1509	
Hispanic, 2013	164	12	259	392	42	341	517	74	341	903	74	402	2298	206	1460	
<b>Akron</b>																
Asian American, 2012	12	1	11	14	1	8	44	3	17	139	16	21	215	21	57	
Asian American, 2013	7	0	3	17	0	15	35	1	16	115	11	33	180	15	74	
African American, 2012	32	2	68	66	7	58	70	7	53	118	10	80	333	31	269	
African American, 2013	52	6	52	69	9	77	74	12	65	109	14	65	354	47	280	
White, 2012	821	52	623	1806	121	934	2564	190	940	5435	334	1448	11455	760	4110	
White, 2013	736	54	538	1608	126	777	2218	160	858	4315	320	1274	9726	734	3678	
Hispanic, 2012	5	0	9	17	2	9	29	2	13	52	4	21	113	8	57	
Hispanic, 2013	11	3	7	15	0	15	26	1	9	42	2	25	104	7	59	
<b>Cincinnati</b>																
Asian American, 2012	42	2	46	86	3	41	201	9	76	1005	36	165	1377	55	343	
Asian American, 2013	32	2	37	57	4	42	98	9	43	414	24	88	632	41	227	
African American, 2012	150	13	255	291	37	279	310	19	247	426	28	222	1424	127	1070	
African American, 2013	221	25	241	312	38	278	335	43	247	349	46	269	1490	190	1127	
White, 2012	2309	129	1598	6099	312	2528	8868	502	2657	20749	930	4156	40965	2033	11579	
White, 2013	2036	171	1392	4259	316	2014	6078	450	2132	12446	769	3200	27495	1925	9242	
Hispanic, 2012	22	3	42	40	13	61	79	3	32	208	15	57	392	37	203	
Hispanic, 2013	27	1	33	51	3	41	79	3	35	166	11	44	363	27	162	
<b>Cleveland</b>																
Asian American, 2012	12	4	22	41	5	60	83	6	51	415	36	116	582	55	261	
Asian American, 2013	20	1	48	28	3	45	71	10	53	284	22	82	428	37	243	
African American, 2012	166	17	271	247	49	402	321	34	360	339	48	310	1297	187	1431	
African American, 2013	166	26	296	272	35	412	352	43	355	368	35	307	1424	170	1482	
White, 2012	1440	109	1408	4251	313	2296	7010	547	2818	16001	1304	4776	31352	2442	11849	
White, 2013	1399	135	1249	3759	310	2040	6092	505	2437	12500	965	3753	26200	2107	10133	
Hispanic, 2012	42	7	113	95	7	116	136	13	110	266	34	148	612	69	501	
Hispanic, 2013	48	3	116	107	12	136	123	13	124	210	17	109	571	54	506	
<b>Columbus</b>																
Asian American, 2012	39	4	59	137	9	97	308	23	111	1108	91	227	1663	130	510	
Asian American, 2013	27	7	34	88	6	72	160	22	66	550	52	135	882	92	232	
African American, 2012	123	5	215	268	30	310	319	31	251	479	42	279	1535	146	1158	
African American, 2013	175	29	238	360	54	327	338	48	250	461	63	249	1741	253	1196	
White, 2012	1761	130	1370	4793	343	2277	8086	504	2793	19492	1189	4642	37901	2388	11744	
White, 2013	1658	172	1268	4367	409	1992	6270	456	2088	13281	982	3334	28690	2272	9285	
Hispanic, 2012	35	1	49	47	8	54	100	10	63	206	15	76	461	37	259	
Hispanic, 2013	32	2	43	84	10	62	92	15	64	180	16	66	468	48	255	
<b>Dayton</b>																
Asian American, 2012	10	2	12	38	1	25	56	4	13	233	14	48	359	20	108	
Asian American, 2013	4	0	11	18	1	10	29	1	14	129	18	36	194	24	71	
African American, 2012	55	5	93	113	7	113	142	15	103	198	28	135	651	75	488	
African American, 2013	56	8	66	114	18	96	112	15	88	196	27	122	645	90	414	
White, 2012	1011	64	746	2380	131	1148	3349	211	1196	7237	398	1736	15703	892	5198	
White, 2013	697	59	506	1766	134	876	2514	182	963	5417	337	1496	11957	831	4113	
Hispanic, 2012	12	1	12	19	2	15	32	1	26	87	5	28	195	15	87	
Hispanic, 2013	3	0	8	21	6	14	20	3	14	65	5	27	149	17	68	
<b>Toledo</b>																
Asian American, 2012	3	1	7	11	0	6	27	0	10	72	7	13	113	9	36	
Asian American, 2013	3	0	12	8	1	10	15	0	5	63	3	21	92	6	49	
African American, 2012	31	4	62	66	5	73	65	8	52	75	11	56	261	33	247	
African American, 2013	44	5	45	71	10	70	76	11	45	97	12	64	331	44	239	
White, 2012	647	37	449	1821	101	726	2641	168	897	4917	315	1208	10582	666	3407	
White, 2013	504	36	355	1407	100	631	2011	160	751	4175	302	1203	8562	643	3044	
Hispanic, 2012	14	2	19	51	1	35	66	2	29	87	3	24	234	12	110	
Hispanic, 2013	8	0	14	37	2	33	53	7	20	69	7	39	183	16	113	
<b>Youngstown</b>																
Asian American, 2012	3	0	5	5	0	4	1	2	3	17	0	2	27	2	16	
Asian American, 2013	0	0	3	2	0	2	4	1	3	11	0	4	18	1	13	
African American, 2012	19	2	22	27	5	53	28	3	30	35	4	21	118	15	133	
African American, 2013	14	1	23	31	5	40	36	3	60	48	2	43	146	14	174	
White, 2012	338	30	343	914	74	660	1302	96	805	2436	183	1026	5244	399	2919	
White, 2013	264	27	320	841	69	609	1147	121	610	2101	165	971	4689	411	2605	
Hispanic, 2012	7	2	8	13	2	16	15	1	12	25	0	16	68	5	55	
Hispanic, 2013	5	0	11	12	2	23	28	1	16	26	3	17	78	6	70	



Conventional and High Cost Home Purchase Loans, 2012 and 2013											
	Low		Moderate		Middle		Upper		Total		
	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost	
<b>Ohio</b>											
Asian American, 2012	147	10	279	9	343	10	853	8	1,649	38	
Asian American, 2013	181	23	342	30	413	20	1,208	9	2,199	84	
African American, 2012	678	119	1,207	131	850	65	788	34	3,563	349	
African American, 2013	509	153	1,054	285	803	159	763	71	3,169	674	
White, 2012	7174	798	16,559	1,669	16,761	733	26,721	802	68,512	3,508	
White, 2013	6450	1,032	18,013	2,236	19,890	1,672	34,480	1,514	80,225	6,553	
Hispanic, 2012	227	27	349	38	299	14	381	15	1,270	94	
Hispanic, 2013	219	47	365	81	375	41	576	24	1,550	195	
<b>Akron</b>											
Asian American, 2012	18	2	24	1	25	0	59	0	128	3	
Asian American, 2013	23	5	25	4	30	1	60	0	138	10	
African American, 2012	55	9	56	3	62	6	65	3	239	21	
African American, 2013	29	10	59	6	47	6	64	5	199	27	
White, 2012	553	57	1,099	52	1,011	30	1,669	32	4,394	172	
White, 2013	507	87	1,254	132	1,296	94	2,092	75	5,219	388	
Hispanic, 2012	9	0	14	1	10	1	21	1	54	3	
Hispanic, 2013	10	0	6	4	11	3	32	3	59	10	
<b>Cincinnati</b>											
Asian American, 2012	29	2	71	1	73	1	197	1	378	5	
Asian American, 2013	51	4	79	7	105	7	284	2	531	20	
African American, 2012	159	26	243	19	180	9	136	3	728	57	
African American, 2013	101	34	176	59	169	32	138	19	594	145	
White, 2012	1486	129	2,684	117	2,397	72	4,380	60	11,193	380	
White, 2013	1,303	208	2,818	359	3,164	220	5,940	150	13,524	943	
Hispanic, 2012	31	5	52	3	61	1	72	1	217	10	
Hispanic, 2013	30	5	50	6	58	6	131	3	273	20	
<b>Cleveland</b>											
Asian American, 2012	27	1	52	1	62	0	154	0	299	3	
Asian American, 2013	23	4	74	3	82	3	219	3	405	13	
African American, 2012	171	22	332	47	202	18	142	9	852	96	
African American, 2013	168	53	308	97	227	56	158	16	870	222	
White, 2012	1,098	115	2,758	148	3,037	86	4,977	77	12,063	428	
White, 2013	1,053	129	3,075	320	3,536	246	6,081	173	13,978	875	
Hispanic, 2012	80	6	111	8	67	5	94	1	357	20	
Hispanic, 2013	79	19	109	24	106	9	119	6	419	58	
<b>Columbus</b>											
Asian American, 2012	43	3	83	3	121	8	296	5	550	19	
Asian American, 2013	63	8	105	14	121	7	455	0	777	30	
African American, 2012	141	39	288	40	228	23	223	11	892	113	
African American, 2013	130	40	293	78	205	32	198	14	839	166	
White, 2012	1,146	167	2,995	194	3,314	128	5,976	159	13,825	708	
White, 2013	1,198	200	3,519	427	4,029	266	7,642	243	16,780	1,172	
Hispanic, 2012	46	11	52	14	71	3	74	3	246	31	
Hispanic, 2013	48	18	85	21	83	7	108	8	328	55	
<b>Dayton</b>											
Asian American, 2012	15	0	18	1	27	1	54	0	116	2	
Asian American, 2013	8	1	27	0	38	1	86	1	162	4	
African American, 2012	67	9	124	9	65	2	94	6	352	26	
African American, 2013	35	6	90	12	56	12	91	8	272	39	
White, 2012	627	42	1,353	45	1,278	24	1920	19	5,232	134	
White, 2013	453	67	1,381	148	1,446	110	2,605	93	5,936	423	
Hispanic, 2012	5	0	14	0	18	1	31	0	68	1	
Hispanic, 2013	5	2	27	5	27	1	51	0	111	8	
<b>Toledo</b>											
Asian American, 2012	6	1	6	0	13	0	31	1	56	2	
Asian American, 2013	5	1	9	1	10	0	41	1	65	3	
African American, 2012	31	4	52	2	28	6	28	1	139	8	
African American, 2013	22	7	43	13	38	6	39	3	143	29	
White, 2012	423	39	887	71	884	41	1,401	47	3,632	199	
White, 2013	279	53	842	124	1,012	119	1,959	118	4,132	416	
Hispanic, 2012	19	1	39	5	20	1	29	2	108	9	
Hispanic, 2013	13	1	23	9	20	6	39	2	95	19	
<b>Youngstown</b>											
Asian American, 2012	2	0	1	0	1	0	13	0	18	0	
Asian American, 2013	1	0	2	0	4	0	9	0	16	0	
African American, 2012	9	2	30	5	16	2	11	0	67	9	
African American, 2013	6	1	22	1	14	3	14	1	57	6	
White, 2012	220	33	560	51	516	35	686	37	2,005	156	
White, 2013	177	40	576	98	533	64	860	52	2,174	256	
Hispanic, 2012	7	1	7	1	10	1	7	2	31	5	
Hispanic, 2013	8	1	12	4	15	1	18	0	53	6	

Conventional and High Cost Refinance Loans, 2012 and 2013												
	Low		Moderate		Middle		Upper		Total			
Ohio	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost	Conventional	High Cost
Asian American, 2012	127	8	342	9	745	6	3065	23	4460	49		
Asian American, 2013	98	2	227	11	435	6	1598	24	2503	47		
African American, 2012	574	47	1085	71	1248	89	1711	78	5676	334		
African American, 2013	714	62	1229	84	1336	95	1645	112	6196	393		
White, 2012	10364	529	28554	941	43755	1231	94627	1618	192457	4613		
White, 2013	9027	490	22794	1127	33476	1294	68085	1857	147433	5115		
Hispanic, 2012	154	14	328	17	550	16	1049	28	2378	82		
Hispanic, 2013	150	14	352	40	489	28	875	28	2180	118		
<b>Akron</b>												
Asian American, 2012	11	1	14	0	44	0	138	1	213	2		
Asian American, 2013	6	1	17	0	35	0	115	0	179	1		
African American, 2012	31	1	60	6	65	5	112	6	333	20		
African American, 2013	49	3	61	8	70	4	104	5	332	22		
White, 2012	784	37	1755	51	2484	80	5346	89	11455	271		
White, 2013	691	45	1532	76	2147	71	4198	117	9394	332		
Hispanic, 2012	5	0	16	1	27	2	51	1	113	4		
Hispanic, 2013	11	0	14	1	25	1	40	2	100	4		
<b>Cincinnati</b>												
Asian American, 2012	42	0	86	0	201	0	1003	2	1373	4		
Asian American, 2013	32	0	54	3	98	0	412	2	626	6		
African American, 2012	138	12	275	16	290	20	408	18	1353	71		
African American, 2013	206	15	295	17	312	23	332	17	1412	78		
White, 2012	2247	62	5989	110	8766	102	20610	139	40504	461		
White, 2013	1963	73	4110	149	5929	149	12251	195	26885	610		
Hispanic, 2012	21	1	40	0	79	0	205	3	387	5		
Hispanic, 2013	25	2	49	2	75	4	164	2	353	10		
<b>Cleveland</b>												
Asian American, 2012	11	1	38	3	83	0	409	6	572	10		
Asian American, 2013	19	1	26	2	70	1	278	6	418	10		
African American, 2012	153	13	227	20	293	28	319	20	1197	100		
African American, 2013	155	11	251	21	327	25	342	26	1327	97		
White, 2012	1392	48	4147	104	6829	181	15767	234	30742	610		
White, 2013	1334	65	3597	162	5913	179	12226	274	25472	728		
Hispanic, 2012	37	5	88	7	132	4	259	7	587	25		
Hispanic, 2013	44	4	93	14	118	5	202	8	536	35		
<b>Columbus</b>												
Asian American, 2012	34	5	132	5	303	5	1101	7	1640	23		
Asian American, 2013	27	0	85	3	158	2	541	9	867	15		
African American, 2012	117	6	254	14	303	16	465	14	1478	57		
African American, 2013	162	13	340	20	320	18	435	26	1656	85		
White, 2012	1688	73	4647	146	7914	172	19215	277	37157	744		
White, 2013	1584	74	4215	152	6098	172	13012	269	27959	731		
Hispanic, 2012	33	2	46	1	97	3	200	6	449	12		
Hispanic, 2013	30	2	76	8	89	3	176	4	451	17		
<b>Dayton</b>												
Asian American, 2012	10	0	37	1	56	0	232	1	357	2		
Asian American, 2013	4	0	18	0	29	0	127	2	192	2		
African American, 2012	50	5	104	9	135	7	189	9	614	37		
African American, 2013	53	3	111	3	110	2	176	20	613	32		
White, 2012	972	39	2306	74	3283	66	7151	86	15421	282		
White, 2013	669	28	1699	67	2418	96	5287	130	11607	350		
Hispanic, 2012	12	0	17	2	31	1	84	3	189	6		
Hispanic, 2013	3	0	19	2	19	1	63	2	143	6		
<b>Toledo</b>												
Asian American, 2012	3	0	11	0	27	0	71	1	112	1		
Asian American, 2013	3	0	7	1	15	0	61	2	88	4		
African American, 2012	28	3	65	1	60	5	71	4	247	14		
African American, 2013	40	4	68	3	66	10	94	3	310	21		
White, 2012	612	35	1762	59	2554	87	4782	135	10257	325		
White, 2013	479	25	1336	71	1919	92	4028	147	8218	344		
Hispanic, 2012	11	3	50	1	65	1	83	4	224	10		
Hispanic, 2013	5	3	34	3	49	4	64	5	167	16		
<b>Youngstown</b>												
Asian American, 2012	3	0	5	0	1	0	16	1	26	1		
Asian American, 2013	0	0	1	1	4	0	10	1	16	2		
African American, 2012	19	0	27	0	26	2	33	2	114	4		
African American, 2013	10	4	25	6	30	6	46	2	127	19		
White, 2012	309	29	858	56	1253	49	2359	77	5027	217		
White, 2013	239	25	756	85	1062	85	1980	121	4363	326		
Hispanic, 2012	6	1	12	1	15	0	25	0	66	2		
Hispanic, 2013	4	1	9	3	27	1	26	0	72	6		

*The Housing Research & Advocacy Center is a not-for-profit agency  
whose mission is to promote fair housing and diverse communities,  
and to work to eliminate housing discrimination in Northeast Ohio  
by providing effective research, education and advocacy.*

HOUSING RESEARCH & ADVOCACY CENTER

2728 EUCLID AVENUE, SUITE 200

CLEVELAND, OHIO 44115

(216) 361-9240 (PHONE)

(216) 426-1290 (FAX)

[www.thehousingcenter.org](http://www.thehousingcenter.org)