

Table 9-2000

**Single-Family Mortgages by Goal Category:
GSE Purchases and Conventional Conforming Market Originations
Metropolitan Areas, 2000**

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	ABILENE, TX	402	234	26.8 %*	24.2 %	36.3 %**	19.9 %	24.8 %	34.9 %	5.6 %	8.8 %
AKRON, OH	7,597	3,618	43.4	40.5	48.0	26.8	23.9	33.2	15.9	14.6	21.7
ALBANY, GA	502	341	36.3	38.6	43.2	18.2	22.3	23.0	10.8	14.0	16.8
ALBANY-SCHENECTADY-TROY, NY	4,673	1,697	24.5	31.4	39.9	17.3	27.9	34.3	6.3	13.7	17.7
ALBUQUERQUE, NM	4,664	3,852	42.3	42.9	46.3	49.1	50.8	53.4	16.9	16.8	19.6
ALEXANDRIA, LA	664	122	23.5	28.1	36.1	14.0	18.9	29.5	7.9	9.6	15.6
ALLENTOWN-BETHLEHEM-EASTON, PA	3,482	3,963	39.9	38.0	43.1	22.4	21.0	26.3	12.2	13.8	16.2
ALTOONA, PA	279	437	38.5	33.8	41.9	28.3	24.9	32.9	10.4	10.2	15.3
AMARILLO, TX	1,169	605	29.8	29.2	36.3	16.6	16.9	21.2	9.8	8.3	14.0
ANCHORAGE, AK	947	911	30.6	27.8	39.0	17.8	14.3	22.0	9.1	6.3	16.3
ANN ARBOR, MI	7,012	4,916	49.4	46.6	52.2	20.1	18.7	23.5	17.3	15.8	20.8
ANNISTON, AL	437	363	41.4	57.8	50.4	8.2	10.5	16.6	12.6	23.2	19.2
APPLETON-OSHKOSH-NEENAH, WI	2,905	2,123	46.3	49.8	50.0	15.0	17.6	17.9	12.7	15.6	16.0
ASHEVILLE, NC	1,460	1,563	42.8	38.1	48.2	20.4	17.8	22.9	15.1	13.0	20.4
ATHENS, GA	1,108	772	37.2	34.9	38.6	23.9	22.3	28.2	11.7	10.2	14.6
ATLANTA, GA	42,513	37,347	47.4	48.5	49.4	28.8	28.2	34.7	17.3	17.7	19.7
ATLANTIC-CAPE MAY, NJ	3,497	3,235	31.6	29.3	32.6	27.8	25.5	27.6	10.1	10.1	10.9
AUBURN-OPELIKA, AL	712	400	36.0	50.5	45.6	19.8	21.5	33.1	14.6	13.5	22.5
AUGUSTA-AIKEN, GA-SC	3,242	2,292	39.1	49.3	48.2	27.6	32.2	43.0	14.3	18.9	21.5
AUSTIN-SAN MARCOS, TX	10,303	10,715	31.6	32.1	36.0	23.1	21.7	27.5	10.5	10.7	14.9
BAKERSFIELD, CA	3,842	1,916	27.6	28.0	30.4	25.9	25.5	25.3	13.8	10.8	12.7
BALTIMORE, MD	13,283	14,948	43.3	48.7	45.9	21.3	25.0	24.6	17.1	21.1	18.6
BANGOR, ME	382	227	32.4	35.6	38.4	10.6	7.9	13.0	9.5	9.3	14.8
BARNSTABLE-YARMOUTH, MA	1,706	1,142	26.9	25.7	26.9	39.9	33.4	31.7	7.5	6.9	7.5
BATON ROUGE, LA	4,009	1,643	35.2	38.0	41.7	23.6	26.8	33.4	11.3	12.8	17.4
BEAUMONT-PORT ARTHUR, TX	939	1,205	31.0	32.3	40.0	15.8	22.1	25.4	8.6	10.9	15.1
BELLINGHAM, WA	1,516	1,402	41.5	40.4	41.9	25.5	24.2	25.2	11.8	10.6	12.7
BENTON HARBOR, MI	1,030	983	41.1	41.8	49.7	12.4	9.3	17.3	16.3	16.1	22.4
BERGEN-PASSAIC, NJ	7,258	5,684	44.1	48.4	43.2	27.5	30.7	29.8	13.4	15.6	14.2
BILLINGS, MT	729	507	44.2	38.6	48.1	17.0	14.4	21.8	15.2	13.2	17.4
BILOXI-GULFPORT-PASCAGOULA, MS	1,878	701	32.3	40.0	39.0	23.9	29.8	27.4	9.0	14.6	14.4
BINGHAMTON, NY	558	507	33.5	36.1	46.5	20.6	22.7	27.8	10.3	13.3	18.6
BIRMINGHAM, AL	5,885	5,048	40.5	40.7	50.5	19.2	21.8	29.8	13.5	13.6	22.8

* Interpreted as follows: 26.8% of Fannie Mae's year 2000 purchases were for low- and moderate-income borrowers.

** Interpreted as follows: 36.3% of mortgages originated during 2000 in the conventional conforming market were for low- and moderate-income borrowers. The market estimate includes only the A and A-minus portions of the conventional conforming market.
Additional footnotes follow the table.

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	BISMARCK, ND	348	277	33.3	37.3	45.0	23.9	23.1	24.1	11.0	12.7
BLOOMINGTON, IN	960	440	40.4	47.5	48.1	20.1	14.3	20.4	15.1	16.4	19.6
BLOOMINGTON-NORMAL, IL	749	1,464	58.4	52.7	55.4	29.8	27.6	32.9	24.1	21.0	24.9
BOISE CITY, ID	4,594	3,152	40.9	37.4	44.5	25.6	23.2	29.0	14.9	12.7	18.0
BOSTON, MA-NH	28,963	14,648	43.7	40.7	43.9	31.5	31.1	33.8	15.5	12.9	15.6
BOULDER-LONGMONT, CO	4,249	2,959	49.9	48.6	51.6	23.5	24.1	24.2	19.3	17.1	19.4
BRAZORIA, TX	1,399	1,301	24.5	27.4	34.4	16.2	25.1	22.4	4.7	8.2	12.0
BREMERTON, WA	2,215	1,100	34.7	37.9	36.2	16.5	13.6	16.0	9.7	11.4	10.4
BRIDGEPORT, CT	3,397	2,542	50.3	55.7	51.7	19.6	22.5	19.5	18.5	19.3	19.3
BROCKTON, MA	2,081	1,130	44.7	46.9	42.9	15.5	13.4	16.0	12.8	12.9	13.1
BROWNSVILLE-HARLINGEN-SAN BENITO, TX	733	720	18.4	14.8	23.8	48.6	54.6	57.5	5.7	3.9	8.4
BRYAN-COLLEGE STATION, TX	592	673	23.9	19.2	26.7	16.6	21.7	25.4	8.7	4.7	9.8
BUFFALO-NIAGARA FALLS, NY	6,430	3,309	32.7	34.9	46.0	10.6	15.0	18.5	9.3	11.6	18.6
BURLINGTON, VT	1,189	1,210	38.9	38.2	42.7	18.8	17.9	20.7	11.5	10.8	14.3
CANTON-MASSILLON, OH	4,493	1,577	48.5	50.2	55.8	18.1	19.8	27.6	16.1	20.0	25.3
CASPER, WY	342	250	37.9	36.9	50.1	21.6	24.0	25.8	12.7	13.6	23.2
CEDAR RAPIDS, IA	1,710	1,477	52.9	49.4	56.4	17.8	14.7	21.0	20.7	17.2	25.0
CHAMPAIGN-URBANA, IL	664	1,162	48.8	49.0	46.8	14.6	14.5	16.7	15.8	17.0	18.5
CHARLESTON-NORTH CHARLESTON, SC	4,144	4,351	32.0	31.1	41.1	24.6	30.2	36.4	9.2	8.6	16.2
CHARLESTON, WV	997	692	34.9	28.5	43.8	25.6	22.0	32.2	11.0	9.3	18.2
CHARLOTTE-GASTONIA-ROCK HILL, NC-SC	11,842	15,116	43.8	44.5	50.4	21.3	20.5	29.1	15.0	16.2	21.6
CHARLOTTESVILLE, VA	916	1,652	45.6	45.4	47.6	22.6	21.3	26.2	16.6	17.0	19.7
CHATTANOOGA, TN-GA	3,172	1,949	42.9	48.7	52.7	21.9	22.6	33.0	15.1	18.3	23.8
CHEYENNE, WY	556	355	36.5	32.5	46.6	21.2	20.0	30.5	13.6	9.7	20.0
CHICAGO, IL	66,713	57,419	51.9	50.8	53.0	24.7	21.9	28.3	19.3	18.0	21.0
CHICO-PARADISE, CA	1,888	1,125	27.7	26.5	26.6	30.0	29.7	30.0	11.5	8.5	9.3
CINCINNATI, OH-KY-IN	16,839	12,029	43.6	45.7	51.5	24.2	21.4	31.4	17.5	16.2	21.8
CLARKSVILLE-HOPKINSVILLE, TN-KY	559	627	34.3	47.1	43.1	13.1	16.9	21.6	8.7	17.3	16.5
CLEVELAND-LORAIN-ELYRIA, OH	21,913	9,459	49.8	49.4	53.7	21.1	24.6	31.1	18.8	18.9	24.2
COLORADO SPRINGS, CO	4,820	4,024	36.0	33.1	36.7	24.6	21.7	28.5	13.2	10.5	13.0
COLUMBIA, MO	666	1,266	47.9	50.6	49.2	14.1	16.9	20.7	15.7	19.6	20.6
COLUMBIA, SC	3,297	4,606	44.7	45.5	52.1	26.8	27.5	38.1	16.2	17.2	23.7
COLUMBUS, GA-AL	1,287	1,197	31.4	44.5	41.0	18.5	23.5	37.0	11.5	15.7	18.8
COLUMBUS, OH	11,687	9,324	42.8	45.2	49.5	18.9	21.1	28.0	16.9	18.1	21.7
CORPUS CHRISTI, TX	1,266	1,121	19.9	25.1	29.6	26.4	40.6	38.9	5.0	8.9	10.8
CORVALLIS, OR	650	401	36.6	35.9	38.3	41.7	36.4	43.5	11.7	12.3	12.2
CUMBERLAND, MD-WV	279	197	32.8	33.2	39.6	11.5	10.2	15.9	8.9	9.6	14.5
DALLAS, TX	23,198	21,390	33.3	34.6	36.6	17.4	19.1	22.7	11.0	12.4	15.2
DANBURY, CT	2,066	1,350	62.7	61.6	63.6	25.5	25.3	25.9	25.8	23.8	27.5
DANVILLE, VA	289	231	33.0	36.8	47.7	28.7	22.2	32.0	11.6	12.3	22.7
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	1,712	2,160	47.2	49.0	51.7	22.1	23.9	31.5	19.0	19.4	23.9
DAYTON-SPRINGFIELD, OH	6,510	5,993	48.9	51.9	56.8	21.0	21.6	32.7	19.3	22.6	27.5
DAYTONA BEACH, FL	5,129	4,374	39.3	43.3	42.5	10.8	12.1	14.4	13.7	16.8	15.5
DECATUR, AL	842	502	43.6	47.3	55.9	24.7	24.5	37.0	17.8	18.8	27.1
DECATUR, IL	414	473	45.5	50.1	48.3	21.7	27.5	29.9	20.4	21.0	22.3
DENVER, CO	28,815	20,448	48.0	44.6	48.0	28.9	26.5	30.9	19.5	16.6	18.8
DES MOINES, IA	3,009	3,474	52.5	53.3	55.9	20.7	19.9	23.4	19.6	20.4	24.3
DETROIT, MI	47,259	35,961	50.4	50.1	55.4	23.2	21.5	29.9	19.0	19.0	24.0

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	Fannie Mae	Freddie Mac									
DOTHAN, AL	469	370	43.8	35.9	50.8	14.1	12.7	22.3	12.1	8.2	24.1
DOVER, DE	560	549	36.3	45.8	47.9	20.4	27.0	21.9	10.5	15.7	18.3
DUBUQUE, IA	516	353	57.1	58.1	56.1	17.8	18.7	18.4	22.2	17.8	19.3
DULUTH-SUPERIOR, MN-WI	1,148	1,157	44.0	45.6	47.1	19.2	21.1	23.9	14.1	15.6	18.3
DUTCHESS COUNTY, NY	2,150	1,273	38.8	32.6	39.6	23.9	19.2	22.6	10.2	10.0	11.5
EAU CLAIRE, WI	421	1,031	38.5	40.1	44.8	27.3	21.4	29.2	11.5	11.9	17.4
EL PASO, TX	1,756	1,661	26.1	35.9	36.1	46.1	52.9	54.9	10.1	16.6	16.0
ELKHART-GOSHEN, IN	898	1,472	58.8	54.4	63.0	13.3	9.2	12.7	23.8	17.8	26.2
ELMIRA, NY	195	265	39.6	30.6	43.1	12.3	17.4	20.0	10.7	6.5	15.0
ENID, OK	164	174	24.0	35.7	44.6	9.1	15.5	29.3	9.3	12.5	22.1
ERIE, PA	654	1,021	38.6	35.1	38.5	19.4	18.0	22.3	11.1	10.8	14.0
EUGENE-SPRINGFIELD, OR	3,027	2,082	29.8	32.3	32.3	34.5	31.7	35.9	9.1	9.1	9.9
EVANSVILLE-HENDERSON, IN-KY	1,948	1,860	44.0	45.3	52.5	18.3	15.6	23.6	16.7	17.4	24.1
FARGO-MOORHEAD, ND-MN	589	682	39.5	40.9	44.4	21.9	19.9	24.0	13.2	12.2	16.3
FAYETTEVILLE, NC	724	1,352	33.4	33.3	39.7	16.9	18.5	21.3	10.4	11.9	15.3
FAYETTEVILLE-SPRINGDALE-ROGERS, AR	2,792	1,232	32.5	25.4	41.4	49.7	51.7	52.1	9.8	7.2	17.8
FITCHBURG-LEOMINSTER, MA	865	584	44.3	46.4	43.1	16.2	11.3	13.9	14.5	12.0	13.2
FLAGSTAFF, AZ-UT	1,096	902	30.5	25.5	31.6	25.7	28.4	27.8	7.4	7.3	9.8
FLINT, MI	4,139	1,991	43.7	47.6	48.7	14.8	14.1	20.8	15.9	17.0	20.9
FLORENCE, AL	700	438	41.8	59.8	48.2	16.0	17.6	21.2	13.5	21.6	20.6
FLORENCE, SC	759	600	32.6	31.7	53.9	26.9	28.2	48.8	10.7	9.9	27.3
FORT COLLINS-LOVELAND, CO	3,759	2,479	40.8	35.8	39.8	29.4	27.4	29.9	13.8	10.6	13.1
FORT LAUDERDALE, FL	19,302	13,873	46.4	48.4	45.9	20.7	22.5	23.9	17.7	20.4	18.3
FORT MYERS-CAPE CORAL, FL	6,250	5,102	36.6	37.7	36.2	17.3	19.5	21.2	13.1	14.1	13.1
FORT PIERCE-PORT ST. LUCIE, FL	2,740	2,419	43.1	46.5	45.9	8.2	11.9	12.1	17.5	18.0	18.5
FORT SMITH, AR-OK	897	507	26.0	23.4	38.3	16.7	23.9	32.4	6.1	5.8	14.4
FORT WALTON BEACH, FL	1,239	892	31.6	28.9	35.2	17.6	17.2	24.4	13.1	11.3	15.6
FORT WAYNE, IN	2,602	3,977	52.9	48.6	56.6	16.6	15.7	26.1	20.3	18.6	25.9
FORT WORTH-ARLINGTON, TX	10,339	8,943	38.0	39.0	43.3	23.5	24.1	29.5	12.9	15.1	18.9
FRESNO, CA	5,813	2,857	25.5	27.4	24.9	45.0	37.3	40.3	11.1	9.8	8.9
GADSDEN, AL	241	475	37.6	36.0	43.9	15.4	16.4	25.2	10.7	12.6	16.0
GAINESVILLE, FL	1,279	1,076	32.4	35.0	39.2	19.3	16.3	23.7	10.9	12.5	16.1
GALVESTON-TEXAS CITY, TX	1,868	1,503	27.9	26.5	31.6	21.6	20.9	26.2	8.9	10.1	12.2
GARY, IN	3,126	3,198	45.8	46.5	47.8	12.0	15.7	19.6	15.8	17.5	19.9
GLENS FALLS, NY	948	186	30.7	37.1	39.1	23.2	21.5	24.5	9.5	8.0	11.6
GOLDSBORO, NC	214	401	36.3	33.6	50.9	25.2	24.9	35.5	11.8	7.8	20.5
GRAND FORKS, ND-MN	226	187	31.3	33.1	42.4	16.4	18.7	20.1	9.0	11.4	17.8
GRAND JUNCTION, CO	1,295	1,144	33.7	34.0	36.2	35.5	35.1	37.4	10.4	9.3	11.2
GRAND RAPIDS-MUSKEGON-HOLLAND, MI	10,094	10,107	51.6	46.6	56.6	20.8	17.5	25.5	18.5	15.2	23.0
GREAT FALLS, MT	283	319	32.6	30.4	35.3	16.6	14.7	20.9	12.2	9.1	13.4
GREELEY, CO	2,613	1,636	29.2	25.5	28.7	21.2	21.8	25.6	7.8	7.3	8.7
GREEN BAY, WI	1,588	1,703	48.9	51.3	52.3	15.9	17.9	20.7	16.6	17.9	19.3
GREENSBORO--WINSTON-SALEM--HIGH POINT, NC	5,901	8,715	43.2	42.7	50.7	22.8	20.4	31.9	15.1	14.8	21.5
GREENVILLE, NC	604	780	37.4	30.2	50.9	24.2	22.7	40.4	11.1	8.9	26.2
GREENVILLE-SPARTANBURG-ANDERSON, SC	5,013	7,486	44.2	43.4	52.2	19.9	18.3	28.8	15.1	15.0	23.3
HAGERSTOWN, MD	453	553	40.4	40.9	40.5	11.0	14.6	16.4	11.5	14.1	12.8
HAMILTON-MIDDLETOWN, OH	3,107	2,505	46.6	44.7	49.6	20.9	17.6	27.5	18.7	17.5	22.7
HARRISBURG-LEBANON-CARLISLE, PA	3,093	2,680	46.4	41.5	48.2	20.0	20.0	27.3	14.3	13.0	18.3

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	Fannie Mae	Freddie Mac									
HARTFORD, CT	6,946	5,947	44.7	46.1	45.7	15.9	16.2	18.0	14.8	15.3	15.3
HATTIESBURG, MS	730	232	29.1	21.1	36.8	13.2	16.4	21.8	7.2	7.2	14.7
HICKORY-MORGANTON-LENOIR, NC	1,559	2,555	46.0	43.4	53.2	12.9	10.7	15.7	14.4	14.5	20.9
HONOLULU, HI	3,965	1,669	42.6	38.8	36.7	65.5	66.6	65.4	15.7	13.9	12.3
HOUMA, LA	884	181	29.2	28.8	36.0	33.0	35.9	40.8	7.7	8.2	13.0
HOUSTON, TX	27,510	22,365	33.0	37.8	40.9	28.6	31.9	35.5	10.6	15.4	17.6
HUNTINGTON-ASHLAND, WV-KY-OH	978	956	33.3	30.1	40.8	24.8	22.1	31.9	11.3	8.3	16.1
HUNTSVILLE, AL	2,843	1,724	42.5	53.8	50.9	31.9	30.1	38.1	16.1	21.7	23.7
INDIANAPOLIS, IN	13,226	8,777	46.2	43.3	50.9	18.2	18.4	26.8	17.6	16.4	23.0
IOWA CITY, IA	734	679	47.4	45.2	50.0	23.0	25.7	28.6	14.3	12.8	18.1
JACKSON, MI	1,145	1,330	45.6	43.7	50.8	13.4	12.9	17.2	14.0	13.9	19.1
JACKSON, MS	2,658	1,005	43.5	33.7	48.4	24.2	25.3	33.0	19.9	10.5	25.2
JACKSON, TN	505	447	31.7	37.5	47.4	17.6	24.4	34.5	7.3	10.2	20.1
JACKSONVILLE, FL	8,157	7,373	38.7	40.5	46.8	18.9	19.9	28.2	13.8	15.5	20.3
JACKSONVILLE, NC	395	534	24.2	20.3	35.8	18.7	12.9	23.1	6.4	3.0	12.6
JAMESTOWN, NY	283	301	30.0	30.4	38.0	8.8	10.3	11.1	5.7	7.7	12.7
JANESVILLE-BELOIT, WI	957	893	58.9	54.3	58.0	21.2	21.7	28.2	21.3	20.1	22.7
JERSEY CITY, NJ	2,669	1,866	26.1	26.4	28.3	60.7	60.7	63.2	6.0	5.8	6.6
JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA	1,621	1,277	39.4	44.1	50.8	23.3	31.1	31.1	13.2	17.6	23.5
JOHNSTOWN, PA	366	318	26.1	29.6	34.8	18.6	15.1	21.3	6.5	7.7	11.0
JONESBORO, AR	344	166	36.5	32.1	39.8	16.6	12.0	24.4	8.5	10.5	16.8
JOPLIN, MO	824	1,593	45.0	40.0	45.7	13.6	12.8	20.7	15.9	14.7	18.0
KALAMAZOO-BATTLE CREEK, MI	3,109	3,903	45.3	39.2	48.8	26.3	19.2	32.9	17.4	14.0	22.2
KANKAKEE, IL	262	548	51.5	43.6	50.1	12.6	9.7	12.8	16.5	15.0	19.5
KANSAS CITY, MO-KS	12,730	11,493	47.1	47.5	49.6	20.1	23.1	27.5	17.5	18.7	21.5
KENOSHA, WI	1,353	731	46.7	37.9	43.3	12.1	8.2	15.0	13.7	11.1	14.7
KILLEEN-TEMPLE, TX	666	471	21.8	27.9	33.1	23.9	29.3	31.4	5.0	9.7	9.5
KNOXVILLE, TN	4,195	2,554	40.3	40.2	52.4	21.9	23.8	32.4	13.7	14.6	26.7
KOKOMO, IN	687	764	55.4	50.7	54.4	29.1	27.1	34.9	21.7	20.6	24.5
LA CROSSE, WI-MN	582	584	47.0	43.8	48.6	15.6	14.0	18.0	14.6	10.2	17.8
LAFAYETTE, LA	1,177	548	25.2	22.9	39.0	24.2	23.9	41.0	8.5	7.5	17.1
LAFAYETTE, IN	1,240	632	47.1	51.3	51.1	11.1	17.6	19.7	17.6	22.7	21.9
LAKE CHARLES, LA	807	367	33.5	31.3	38.9	23.3	23.4	31.8	12.2	10.5	16.8
LAKELAND-WINTER HAVEN, FL	2,405	2,826	41.0	41.7	44.1	14.9	20.9	23.4	14.3	16.3	18.3
LANCASTER, PA	2,376	2,533	44.9	45.6	44.1	11.1	10.3	11.4	14.0	13.5	14.2
LANSING-EAST LANSING, MI	4,531	2,937	43.2	47.0	52.7	18.4	19.6	25.7	12.6	16.2	19.8
LAREDO, TX	279	227	20.5	10.4	31.1	54.1	50.2	60.1	3.5	2.5	12.7
LAS CRUCES, NM	1,079	476	20.4	25.6	39.3	63.6	69.3	70.5	6.1	7.8	18.6
LAS VEGAS, NV-AZ	16,234	11,955	39.7	37.7	39.2	14.3	15.2	16.8	12.0	12.8	13.0
LAWRENCE, KS	800	564	42.6	34.3	38.8	31.8	26.8	33.1	13.5	11.3	12.8
LAWRENCE, MA-NH	3,740	2,375	42.7	45.1	45.4	14.8	20.9	21.8	13.8	14.9	16.3
LAWTON, OK	256	205	30.6	24.6	40.0	39.5	31.7	40.1	10.3	5.5	15.5
LEWISTON-AUBURN, ME	235	283	31.7	28.9	39.0	7.3	9.2	9.1	5.8	5.1	12.1
LEXINGTON, KY	2,794	3,557	44.5	38.6	46.0	31.3	27.7	35.9	16.7	14.0	19.9
LIMA, OH	768	785	48.6	50.0	49.1	14.6	14.8	19.2	16.4	20.3	19.4
LINCOLN, NE	2,437	992	53.5	46.5	53.5	17.1	16.3	24.7	19.7	15.7	22.5
LITTLE ROCK-NORTH LITTLE ROCK, AR	3,196	2,494	32.6	33.6	43.2	12.3	15.6	25.1	11.4	12.2	19.8
LONGVIEW-MARSHALL, TX	698	292	24.7	30.4	40.8	16.9	18.5	29.8	5.6	10.7	17.7

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	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	LOS ANGELES-LONG BEACH, CA	63,729	24,995	28.8	31.9	28.6	47.8	45.3	46.5	9.3	10.3
LOUISVILLE, KY-IN	6,077	8,347	46.8	41.5	49.8	21.9	17.8	30.4	19.2	15.9	22.7
LOWELL, MA-NH	2,828	1,883	46.0	47.5	46.6	14.4	16.8	18.2	15.5	15.8	15.7
LUBBOCK, TX	1,006	806	23.5	27.2	31.1	14.8	17.1	24.0	6.3	9.8	13.2
LYNCHBURG, VA	979	1,268	40.5	41.2	47.4	11.5	12.9	15.8	15.8	12.8	19.0
MACON, GA	1,877	1,414	34.2	38.9	45.0	16.5	23.8	30.7	10.8	14.2	20.2
MADISON, WI	3,041	2,858	48.3	50.3	51.5	21.0	23.1	24.2	15.1	16.6	17.8
MANCHESTER, NH	1,769	1,226	36.2	34.2	40.2	15.5	14.4	20.4	10.0	8.4	12.4
MANSFIELD, OH	736	588	50.9	55.3	53.6	27.7	26.4	31.8	19.8	21.7	23.0
MCALLEN-EDINBURG-MISSION, TX	834	1,147	13.9	20.0	27.8	44.8	52.8	58.6	2.6	7.1	8.2
MEDFORD-ASHLAND, OR	2,090	1,136	27.4	29.3	29.9	29.3	30.9	32.9	7.1	9.0	8.5
MELBOURNE-TITUSVILLE-PALM BAY, FL	4,446	3,837	46.2	47.4	45.9	25.3	22.8	26.3	22.1	20.7	20.4
MEMPHIS, TN-AR-MS	6,219	3,857	35.1	34.7	45.6	20.9	23.3	34.4	12.8	13.0	21.5
MERCED, CA	1,175	776	19.9	24.5	20.8	68.6	71.0	69.3	6.5	7.1	5.2
MIAMI, FL	17,009	11,932	32.9	34.1	31.7	42.5	44.7	46.0	9.4	11.2	10.1
MIDDLESEX-SOMERSET-HUNTERDON, NJ	8,112	8,629	56.6	58.0	56.0	23.2	25.0	24.1	20.5	22.3	21.0
MILWAUKEE-WAUKESHA, WI	9,671	6,641	48.5	48.4	51.4	15.2	16.9	22.8	14.9	17.3	20.2
MINNEAPOLIS-ST. PAUL, MN-WI	23,491	29,266	58.9	54.9	58.2	26.2	22.3	27.8	23.2	20.2	23.5
MISSOULA, MT	846	402	29.4	31.6	35.8	23.8	23.1	25.1	9.9	10.1	12.8
MOBILE, AL	3,431	2,640	33.0	37.7	43.7	8.7	10.5	17.8	10.9	12.5	17.1
MODESTO, CA	3,609	2,518	30.3	30.5	28.5	34.2	30.1	34.5	10.0	8.3	8.3
MONMOUTH-OCEAN, NJ	9,382	9,184	40.0	43.9	41.1	36.8	37.1	37.6	15.2	17.6	15.9
MONROE, LA	888	167	25.0	27.1	33.9	10.4	17.4	22.4	8.6	14.8	15.3
MONTGOMERY, AL	1,988	684	43.3	46.4	51.4	21.9	27.2	36.8	15.5	15.7	24.3
MUNCIE, IN	435	506	52.7	48.5	51.7	27.8	25.5	34.5	21.4	20.1	24.4
MYRTLE BEACH, SC	3,105	2,578	30.5	25.6	37.1	26.0	27.6	29.7	9.1	7.0	13.9
NAPLES, FL	3,336	3,739	40.5	42.5	39.9	18.9	20.4	21.9	14.7	15.1	13.5
NASHUA, NH	1,932	1,565	46.6	43.7	47.2	22.4	22.6	25.7	14.6	14.4	15.9
NASHVILLE, TN	8,791	7,533	49.5	51.1	54.4	16.6	18.3	25.0	19.2	19.8	25.4
NASSAU-SUFFOLK, NY	18,312	11,331	50.5	47.2	50.8	34.7	33.4	36.1	16.7	13.0	16.1
NEW BEDFORD, MA	922	398	30.9	29.9	30.1	14.3	19.3	19.6	9.3	6.3	8.4
NEW HAVEN-MERIDEN, CT	3,877	2,544	43.9	47.7	46.3	20.6	21.7	25.1	15.2	16.9	17.4
NEW LONDON-NORWICH, CT-RI	1,771	1,378	39.3	38.6	40.8	15.4	18.4	17.0	13.3	12.9	12.9
NEW ORLEANS, LA	7,422	2,646	32.5	32.9	34.5	28.6	31.6	34.3	11.8	12.4	13.7
NEW YORK, NY	34,737	15,044	28.7	24.6	31.5	27.8	25.1	30.1	6.5	4.5	7.4
NEWARK, NJ	10,304	10,792	44.6	45.3	45.0	21.6	21.1	24.9	14.3	15.5	16.2
NEWBURGH, NY-PA	3,129	1,937	32.4	31.1	36.5	25.5	23.2	24.9	7.9	7.7	11.1
NORFOLK-VIRGINIA BEACH-NEWPORT NEWS, VA-NC	6,503	8,530	34.2	38.2	39.8	27.4	29.5	33.7	12.9	14.6	15.5
OAKLAND, CA	26,185	12,650	42.7	41.9	38.7	52.8	50.8	52.8	15.2	14.0	13.2
OCALA, FL	2,128	1,508	35.7	44.8	44.4	27.3	20.2	26.9	10.9	16.4	14.9
ODESSA-MIDLAND, TX	646	659	22.7	26.1	36.4	10.5	20.5	28.9	5.1	8.8	19.0
OKLAHOMA CITY, OK	7,531	4,590	33.3	33.0	41.3	18.9	20.3	28.8	11.3	12.1	17.3
OLYMPIA, WA	2,091	951	35.2	36.4	36.7	34.2	36.6	37.0	9.0	10.5	9.7
OMAHA, NE-IA	7,295	3,986	48.2	48.2	51.0	15.5	22.2	27.4	17.7	19.9	23.3
ORANGE COUNTY, CA	26,088	12,418	41.5	45.9	39.1	35.2	31.1	33.2	14.0	15.9	12.3
ORLANDO, FL	17,507	12,155	38.1	40.6	40.1	30.6	31.6	35.5	13.0	14.8	14.7
OWENSBORO, KY	291	859	42.8	43.5	51.7	23.4	18.7	24.8	12.6	14.0	20.0
PANAMA CITY, FL	1,326	618	26.9	31.4	36.9	11.4	14.2	20.2	8.5	10.8	15.3

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	PARKERSBURG-MARIETTA, WV-OH	372	411	42.6	42.1	48.8	29.3	21.9	30.7	21.7	14.4
PENSACOLA, FL	2,649	2,162	34.9	40.9	39.6	16.5	23.3	25.7	12.1	17.2	16.4
PEORIA-PEKIN, IL	1,983	1,828	53.2	48.6	53.2	20.1	18.3	22.6	21.7	18.4	22.2
PHILADELPHIA, PA-NJ	29,408	26,961	38.7	41.9	43.3	16.3	22.1	24.2	12.8	16.7	18.3
PHOENIX-MESA, AZ	30,830	29,181	39.8	41.0	42.3	30.2	31.5	33.3	14.6	16.3	16.4
PINE BLUFF, AR	212	180	20.6	27.2	38.4	22.2	25.6	32.5	8.5	9.9	15.4
PITTSBURGH, PA	9,090	8,173	34.5	31.1	38.3	18.9	18.5	27.1	11.8	10.4	15.7
PITTSFIELD, MA	284	86	37.5	29.6	41.9	10.6	14.0	12.4	14.2	12.3	16.4
POCATELLO, ID	659	384	42.1	42.5	48.3	27.8	30.2	29.2	15.4	16.6	19.1
PORTLAND, ME	2,115	1,221	34.7	35.5	39.9	19.2	18.3	22.8	10.1	10.8	12.9
PORTLAND-VANCOUVER, OR-WA	21,125	12,990	37.0	37.1	38.3	28.9	24.8	28.1	12.2	11.9	13.0
PORTSMOUTH-ROCHESTER, NH-ME	2,453	1,418	31.9	30.5	36.9	13.2	11.2	15.3	8.4	7.7	11.1
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	8,724	4,955	35.2	36.7	36.8	13.9	15.1	17.2	10.0	9.4	10.9
PROVO-OREM, UT	3,299	2,304	32.7	33.3	32.7	15.3	16.8	16.6	5.7	6.4	6.3
PUEBLO, CO	1,392	705	29.3	34.1	35.8	35.0	41.7	43.7	10.8	12.8	16.3
PUNTA GORDA, FL	2,870	1,339	37.0	38.6	40.2	14.1	20.8	19.1	12.4	14.4	13.6
RACINE, WI	1,320	1,035	51.8	48.7	52.9	13.9	18.5	18.3	17.2	18.2	19.7
RALEIGH-DURHAM-CHAPEL HILL, NC	8,780	12,290	44.2	46.8	48.5	25.1	25.0	31.6	15.8	16.3	22.2
RAPID CITY, SD	436	290	31.6	32.3	44.6	20.9	20.3	32.1	10.5	13.4	22.0
READING, PA	2,392	2,336	41.9	40.1	46.8	7.5	9.7	16.3	11.3	14.2	19.6
REDDING, CA	1,413	877	26.0	30.1	26.5	21.2	18.6	19.3	10.6	8.5	7.7
RENO, NV	3,027	2,576	40.9	42.2	44.5	18.2	18.4	22.8	13.6	14.4	16.9
RICHLAND-KENNEWICK-PASCO, WA	1,465	926	34.3	37.1	37.2	21.2	28.7	25.2	11.4	14.7	14.3
RICHMOND-PETERSBURG, VA	6,097	8,621	42.9	43.9	47.8	21.3	19.7	27.4	16.6	17.4	20.7
RIVERSIDE-SAN BERNARDINO, CA	28,266	14,626	26.1	27.7	26.5	36.3	38.3	39.0	9.0	10.1	8.5
ROANOKE, VA	1,159	2,131	45.5	52.1	52.9	19.9	22.9	29.0	16.7	22.2	23.2
ROCHESTER, MN	699	1,620	65.2	56.6	61.0	22.6	22.0	25.5	26.1	21.1	26.9
ROCHESTER, NY	6,586	3,435	37.5	37.9	48.7	15.3	20.8	22.9	12.3	12.6	19.5
ROCKFORD, IL	2,524	3,124	49.2	51.3	52.5	16.2	18.4	21.7	18.2	19.1	21.6
ROCKY MOUNT, NC	466	649	44.5	25.4	53.0	46.4	45.6	53.6	15.4	6.1	25.3
SACRAMENTO, CA	19,467	10,100	33.2	31.9	31.4	29.9	27.0	29.2	11.7	10.0	10.0
SAGINAW-BAY CITY-MIDLAND, MI	2,074	2,354	51.0	46.2	51.4	24.7	20.0	28.3	21.9	17.5	24.9
ST. CLOUD, MN	732	1,252	49.6	45.3	49.3	27.7	19.2	23.5	15.8	12.5	16.2
ST. JOSEPH, MO	508	497	43.5	43.9	43.9	19.5	18.3	23.5	12.4	17.3	18.7
ST. LOUIS, MO-IL	17,988	24,231	47.5	44.8	52.5	22.3	20.9	31.8	17.9	16.8	23.9
SALEM, OR	3,163	1,509	31.7	33.4	35.0	13.7	15.1	15.5	9.1	8.5	9.2
SALINAS, CA	3,151	1,691	24.6	28.3	24.3	66.0	69.6	70.8	6.8	7.5	6.4
SALT LAKE CITY-OGDEN, UT	12,868	6,375	46.4	44.0	46.4	22.4	23.1	24.7	15.0	14.1	16.2
SAN ANGELO, TX	304	288	26.0	35.5	37.1	24.0	32.3	37.2	6.5	10.7	13.1
SAN ANTONIO, TX	6,054	5,102	21.8	26.1	33.3	22.5	29.6	33.3	5.8	9.6	13.8
SAN DIEGO, CA	31,151	12,473	30.2	31.0	27.1	36.1	34.2	36.2	10.0	10.2	8.0
SAN FRANCISCO, CA	10,080	4,666	45.8	44.5	37.7	57.4	51.2	54.1	16.2	14.0	12.1
SAN JOSE, CA	11,440	5,237	57.8	59.2	52.7	68.4	67.2	69.6	23.2	22.8	20.7
SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA	3,266	1,627	23.5	24.6	22.6	23.6	21.5	24.5	6.5	6.5	4.6
SANTA BARBARA-SANTA MARIA-LOMPOC, CA	2,830	1,183	30.7	35.0	33.1	37.3	32.0	36.1	10.8	12.7	11.5
SANTA CRUZ-WATSONVILLE, CA	2,186	1,287	33.6	35.9	33.2	46.7	46.0	48.2	9.4	11.1	10.3
SANTA FE, NM	1,437	926	42.0	47.5	46.3	59.9	70.4	63.3	16.9	19.6	21.1
SANTA ROSA, CA	6,490	3,100	33.2	32.4	30.6	22.1	22.5	23.9	9.0	7.3	6.9

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	SARASOTA-BRADENTON, FL	7,987	4,821	39.6	38.5	38.1	15.7	15.2	18.8	14.5	14.1
SAVANNAH, GA	1,978	2,147	34.2	33.3	39.9	17.6	20.0	28.0	10.6	11.1	15.6
SCRANTON--WILKES-BARRE--HAZLETON, PA	4,345	1,696	45.0	37.3	43.4	17.8	14.3	20.2	14.5	12.2	15.5
SEATTLE-BELLEVUE-EVERETT, WA	28,229	13,948	48.4	47.7	46.8	33.2	33.7	34.0	16.3	14.9	15.2
SHARON, PA	572	366	31.9	33.7	39.7	10.5	10.7	14.1	9.4	9.7	13.3
SHEBOYGAN, WI	720	609	49.2	48.6	54.2	12.9	16.3	20.3	12.8	14.5	20.1
SHERMAN-DENISON, TX	630	384	25.3	22.6	32.7	11.3	13.0	13.4	6.3	6.5	12.2
SHREVEPORT-BOSSIER CITY, LA	1,887	486	25.2	32.9	37.1	10.4	18.9	26.0	7.6	13.0	16.6
SIOUX CITY, IA-NE	678	231	50.0	41.4	47.6	21.8	26.4	29.2	19.4	14.1	19.5
SIOUX FALLS, SD	1,299	780	40.6	34.2	48.4	20.9	15.6	27.0	12.0	10.4	17.0
SOUTH BEND, IN	1,412	2,080	52.7	47.2	56.3	24.9	18.8	32.1	22.5	17.4	27.5
SPOKANE, WA	4,344	1,676	38.2	39.7	41.7	29.4	28.4	28.5	14.6	16.6	17.0
SPRINGFIELD, IL	1,639	1,340	53.7	51.2	55.3	19.3	19.0	27.0	20.9	18.1	24.3
SPRINGFIELD, MO	1,776	2,979	45.7	45.7	48.2	18.8	20.5	27.8	15.4	16.8	20.1
SPRINGFIELD, MA	2,403	1,144	38.3	43.7	41.8	16.8	22.3	22.1	11.1	11.5	13.3
STAMFORD-NORWALK, CT	2,420	1,921	69.4	75.0	68.4	65.0	61.6	62.0	39.5	41.4	37.3
STATE COLLEGE, PA	413	631	32.6	27.0	35.5	37.5	40.9	44.3	7.3	8.2	11.4
STEUBENVILLE-WEIRTON, OH-WV	453	293	40.6	41.6	45.3	24.7	22.2	31.6	12.6	13.3	16.5
STOCKTON-LODI, CA	4,937	3,256	24.3	27.4	22.9	33.8	35.1	35.3	8.2	10.8	7.7
SUMTER, SC	285	312	40.1	28.6	50.9	34.4	38.1	52.8	17.2	10.4	26.4
SYRACUSE, NY	3,875	1,583	30.9	34.4	42.1	13.3	21.0	23.4	8.4	10.0	15.6
TACOMA, WA	7,765	3,835	32.8	34.8	34.6	22.8	19.9	23.4	8.7	9.1	9.1
TALLAHASSEE, FL	1,318	1,384	40.6	42.0	47.1	33.2	33.7	42.1	14.6	17.2	22.7
TAMPA-ST. PETERSBURG-CLEARWATER, FL	22,341	19,323	39.4	44.0	43.3	26.3	27.2	31.5	16.0	19.1	19.2
TERRE HAUTE, IN	835	635	36.4	47.9	50.2	15.9	17.5	26.4	15.8	20.6	22.6
TEXARKANA, TX-TEXARKANA, AR	319	158	24.9	33.3	38.8	16.6	23.4	34.4	7.3	6.3	17.5
TOLEDO, OH	6,855	4,273	51.2	46.3	54.1	20.4	16.0	24.9	20.9	16.7	24.7
TOPEKA, KS	820	613	56.1	46.8	52.7	16.1	14.5	23.8	25.2	16.2	23.0
TRENTON, NJ	2,234	2,060	47.9	49.3	49.1	17.9	23.6	25.2	17.6	21.2	22.2
TUCSON, AZ	7,190	6,717	35.0	38.6	40.3	21.0	22.4	27.5	12.4	14.8	16.2
TULSA, OK	4,950	3,933	32.9	29.2	39.3	17.6	17.0	28.3	10.6	9.9	16.8
TUSCALOOSA, AL	914	729	34.1	38.7	46.3	18.6	18.1	21.9	12.0	11.4	21.5
TYLER, TX	621	732	31.5	35.9	42.9	11.3	20.5	23.5	7.2	12.7	16.1
UTICA-ROME, NY	949	494	29.8	37.7	40.6	14.2	15.2	19.1	7.1	11.1	13.8
VALLEJO-FAIRFIELD-NAPA, CA	5,962	2,856	27.5	28.1	25.2	41.7	43.6	43.7	7.2	7.6	5.6
VENTURA, CA	7,988	3,733	41.6	41.8	41.8	40.6	37.2	41.2	14.9	12.8	14.4
VICTORIA, TX	117	202	30.0	26.1	36.9	35.0	42.6	41.4	7.3	7.9	15.7
VINELAND-MILLVILLE-BRIDGETON, NJ	476	377	42.5	46.5	44.5	26.7	27.6	29.3	14.5	13.2	16.7
VISALIA-TULARE-PORTERVILLE, CA	2,183	967	24.3	29.3	26.6	51.1	52.1	49.6	11.6	9.7	10.2
WACO, TX	762	508	30.2	25.8	36.1	13.0	21.9	26.6	9.0	10.6	16.1
WASHINGTON, DC-MD-VA-WV	35,374	37,095	54.8	60.4	54.5	35.6	37.5	36.5	21.7	25.6	22.4
WATERBURY, CT	1,225	821	43.2	46.9	47.7	9.1	12.4	12.8	16.5	17.9	17.0
WATERLOO-CEDAR FALLS, IA	511	769	47.2	49.0	51.3	30.3	33.0	33.6	19.6	24.3	25.4
WAUSAU, WI	467	508	45.0	47.8	52.7	13.5	14.8	15.8	9.4	12.4	17.2
WEST PALM BEACH-BOCA RATON, FL	14,526	9,364	47.2	49.0	46.0	24.0	26.4	26.2	19.9	22.0	18.8
WHEELING, WV-OH	352	284	34.4	36.7	41.9	23.3	23.9	26.4	10.9	11.4	15.0
WICHITA, KS	4,279	2,579	50.9	49.2	31.2	17.0	18.2	21.6	19.5	19.3	10.3
WICHITA FALLS, TX	483	208	23.8	29.3	54.8	15.1	22.1	26.1	7.6	7.3	24.5

U. S. Department of Housing and Urban Development, Office of Policy Development and Research.

MSA	Number of Mortgages Purchased by:		Low- and Moderate-Income			Underserved Areas			Special Affordable		
	Fannie Mae	Freddie Mac	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹	Fannie Mae	Freddie Mac	Market ¹
	WILLIAMSPORT, PA	309	290	34.8	33.8	39.7	18.4	20.7	26.1	7.5	10.7
WILMINGTON-NEWARK, DE-MD	4,103	3,983	53.7	56.4	59.3	22.3	21.3	27.7	22.3	22.7	27.9
WILMINGTON, NC	2,128	2,581	34.6	33.1	38.9	26.8	30.5	36.1	10.7	11.7	16.6
WORCHESTER, MA-CT	3,577	2,284	38.2	36.6	39.6	10.9	12.4	14.7	11.3	9.9	11.6
YAKIMA, WA	1,441	749	32.8	40.5	37.4	36.2	45.0	38.7	11.5	16.7	14.0
YOLO, CA	1,414	662	32.7	34.0	34.2	30.0	30.5	35.1	12.0	12.3	11.3
YORK, PA	2,183	2,394	46.6	40.9	42.6	12.4	11.1	14.1	12.9	12.7	13.3
YOUNGSTOWN-WARREN, OH	6,337	2,200	38.0	47.5	48.8	15.3	21.2	26.3	11.4	20.1	20.0
YUBA CITY, CA	713	550	26.2	29.2	26.8	30.9	28.4	30.1	11.6	11.6	8.7
YUMA, AZ	621	474	35.4	31.1	36.8	38.6	38.6	45.6	17.9	12.9	16.9

Notes:

The GSE percentages are derived from the GSE Public Use Database. The GSE data include all single-family loans purchased in metropolitan areas in 2000, regardless of year of origination.

The market percentages are derived from HMDA data on mortgages originated in metropolitan areas in 2000. The "Market" is defined as the conventional conforming market for home purchase and refinance loans. Thus it includes all conventional loans except "jumbo" loans above the conforming loan limit, which was \$252,700 in 2000. Mortgages with a loan amount greater than six times borrower income are excluded for purposes of the low- and moderate-income and special affordable analyses.

Because missing value percentages differ between GSE and HMDA data, mortgages with missing data are excluded from both the GSE and market analyses. Neither HMDA data nor the GSE data available at the MSA level include the number of units in the property; therefore, the analysis is based on numbers of mortgages for 1 to 4-family owner-occupied and investor properties, even though official goal performance is based on numbers of units.

In both the GSE and market analyses, mortgages classified as special affordable include mortgages from very-low-income borrowers and low-income borrowers living in low-income census tracts. The Housing Goals are defined on a national level. The GSEs are not required to meet the Housing Goals in individual MSAs.

¹ HMDA-based market shares have been adjusted to exclude the B&C portion of the subprime market. It should be recognized that there exists some uncertainty regarding the number of B&C loans in the HMDA data. The adjustment assumes that the B&C loans represent one-half of the subprime market; for further discussion, see Harold, L. Bunce, *The GSEs' Funding of Affordable Loans: A 1999 Update*, Working Paper HF-012, Office of Policy Development and Research, December 2000.