

GSE Public Use Data Base Data Dictionary

Multifamily Properties

CENSUS TRACT FILE

Release of 1998 Data

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

**GSE Public Use Data Base
Multifamily Properties
Census Tract File**

RELEASE OF 1998 DATA

The "Census Tract File" contains property-level data on all multifamily properties.
Note: Fields are separated by one blank space.

Field #	Field Width	Field Name	Values	Description / Comments
1	1	Agency Flag	1=Fannie Mae 2=Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively denoted "GSEs" (for Government-Sponsored Enterprises) in this documentation.
2	7	Record Number		Sequential numerical identifier for property not related to the record number in the multifamily National Files.
3	2	US Postal State Code	See the STATE/COUNTY file for a list of State codes and names. 00=Missing	Two digit numerical Federal Information Processing Standard (FIPS) code, with leading zero.
4	4	Metropolitan Statistical Area (MSA) Code	See the MSA file for a list of MSA codes and names. 0000=Missing code 9999=In a non-metropolitan area	Four digit numerical code, with leading zeros, for the property's MSA if the property is located in an MSA.
5	3	County - 1990 Census	See the STATE/COUNTY file for a list of codes and County/Parish names listed by FIPS state code. 000=Missing	Three digit numerical FIPS county code, with leading zeros, indicating where the property is located.
6	6	Census Tract/Block Numbering Area (BNA) - 1990 Census	3-6 digits with 2 implied decimals Example of data format: 002701=Census tract 27.01 000000=Missing	The tract number as used in the 1990 decennial census.
7	6	1990 Census Tract - Percent Minority	Example of data format: 66.95=66.95 percent of the census tract population is minority. 9999.0=Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the 1990 decennial census.
8	6	1990 Census Tract - Median Income	999999=Not available	The 1989 median annual family income for the census tract (in whole dollars) based on the 1990 decennial census. The values for this field are supplied by HUD.

**GSE Public Use Data Base
Multifamily Properties
Census Tract File**

RELEASE OF 1998 DATA

Field #	Field Width	Field Name	Values	Description / Comments
9	6	1990 Local Area Median Income	999999=Not available	The 1989 median annual family income (in whole dollars) for the MSA or, if the property is located in a non-metropolitan area, for the county or non-metropolitan portion of the state, whichever is greater, based on the 1990 decennial census. The values for this field are supplied by HUD.
10	8	Tract Income Ratio	Example of data format: 1.7500=The tract income is 175 percent of the local area median income. 9999.00=Not able to code	The ratio of the 1990 census tract median income to the 1990 local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the special affordable housing goal under the Final Rule (Federal Register , vol.60, pp. 61889, 61891-61892, December 1, 1995).
11	6	Area Median Family Income	999999=Not available	For properties in MSAs, the MSA median family income, and for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, for the reporting year (i.e., the year of mortgage acquisition by the GSE). It is based on HUD's median family income estimates as established annually for use in determining eligibility for various assisted housing programs. The values for this field are supplied by HUD.
12	1	Acquisition Unpaid Principal Balance (UPB)	1= <= \$500,000 2= > \$500,000 - \$1m 3= > \$1m - \$2m 4= > \$2m - \$4m 5= > \$4m 9=Missing	The UPB when the GSE acquired the mortgage.
13	1	Type of Seller Institution	1=Mortgage company 2=Savings Association Insurance Fund (SAIF)-insured depository institution 3=Bank Insurance Fund (BIF)-insured depository institution 4=Credit union insured by the National Credit Union Administration (NCUA) 5=Other	The type of seller that sold the mortgage to the GSE; this is not necessarily the originating lender.

**GSE Public Use Data Base
Multifamily Properties
Census Tract File**

RELEASE OF 1998 DATA

Field #	Field Width	Field Name	Values	Description / Comments
14	1	Geographically Targeted Indicator	1=Yes 2=No 9=Not Applicable	Flag identifying whether a unit is located in an area defined to be underserved under the Final Rule (<u>Federal Register</u> , Vol.60, p.61890, December 1, 1995). The unit may or may not count toward the Geographically Targeted goal depending on other counting provisions in the Final Rule (<u>Federal Register</u> , Vol.60, sections 81.15 and 81.16, pp.61891-61893, December 1, 1995).