Reparations Toolkit Homebuyer Mortgages

Reparations for Melrose

8/1/2023

What is in this Toolkit?

- 1. Overview of the Reparations Toolkit
- 2. What can we learn from these data?
- 3. Video tutorial on using the data.
- 4. Step-by-step instructions on collecting the data.
- 5. Step-by-step instructions on analyzing the data.



1. Overview of the Reparations Toolkit

- This Toolkit was developed by *Reparations for Melrose*, a group working to end anti-Black systemic racism. <u>https://reparationsformelrose.org/</u>
- We are documenting racial harm with the goal of paving the way for reparations.
- This toolkit was developed to help municipalities throughout Massachusetts document racial harm in their own communities.
- You can find examples of our work on our website.
- If you have questions, suggestions, or toolkit corrections please email us at reparationsformelrose@gmail.com.

2. What can we learn from these data?

- Per the <u>Consumer Financial Protection Bureau website</u>, "The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help show whether lenders are serving the housing needs of their communities; they give public officials information that helps them make decisions and policies; and they shed light on lending patterns that could be discriminatory. The public data are modified to protect applicant and borrower privacy."
- This data can determine how the percent of homebuyers by race compares to the percent of the city's population by race.

3. Video tutorial on using the data

• Click here for the video tutorial: https://youtu.be/5lfPnXPp9RU

4. Step-by-step instructions on collecting the data

Step 1: Determine the State Code, County Code and Census Tract Codes for Your city

The census tract should be an 11-digit number. The census tract combines the 2-digit state, 3-digit county, and 6-digit tract code (with no decimal).

To find, go to: <u>https://geomap.ffiec.gov/ffiecgeomap/</u>



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Click on Select, Summarize, Download

HMDA Data Browser

HMDA Data Browser allows you to filter, aggregate, download, and visualize HMDA datasets.

Visit our HMDA Data Browser API page to learn more about the HMDA Data Browser API.

I would like to...



Select, Summarize, Download Filter and download HMDA datasets

HMDA Dataset Filtering FAQ





Explore HMDA datasets using an interactive map

HMDA Maps FAQ

Step 5: In Step 1: Select Geography

Click on County

HMDA Dataset Filtering

You can use the HMDA Data Browser to filter and download CSV files of HMDA data. These files contain all <u>data fields</u> available in the public data record and can be used for advanced analysis. You can also access the <u>Data Browser API</u> directly. For questions/suggestions, contact hmdahelp@cfpb.gov.

Data Year

2022 2021 2020 2019 2018

Queries for 2022 pull from the Snapshot dataset. For more info visit the Static Dataset FAQ.

Step 1: Select Geography

Start by selecting a geography filter using the dropdown menu below. View more information on the available filters.

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Step 3: Select a filter (optional)

Narrow down your selection by filtering on up to two popular variables

Select a variable

Download Dataset View Summary Table

Warning: This dataset may be too large to be opened in standard spreadsheet applications

Return to top

Step 6: In Step 1: Select Geography

Type in your county to locate it and select it

HMDA Dataset Filtering

You can use the HMDA Data Browser to filter and download CSV files of HMDA data. These files contain all <u>data fields</u> available in the public data record and can be used for advanced analysis. You can also access the <u>Data Browser API</u> directly. For questions/suggestions, contact hmdahelp@cfpb.gov.

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Step 1: Select Geography

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Step 3: Select a filter (optional)

Narrow down your selection by filtering on up to two popular variables

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Data Year

County

2022	2021	2020	2019	2018	

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Step 1: Select Geography

Start by selecting a geography filter using the dropdown menu below. View more information on the available filters.

Select or type additional counties

25017 - MIDDLESEX COUNTY - MASSACHUSETTS ×

Step 2: Select Financial Institution (optional)

You can select one or more financial institutions by entering the financial institutions LEI or name. NOTE: Only Institutions that operate in the selected geography are available for selection.

All institutions selected. Select or type the name of one or more LEIs to filter

Step 3: Select a filter (optional)

Narrow down your selection by filtering on up to two popular variables

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Step 7: Go down to Step 3: Select a filter

Select Loan Purpose

HMDA Dataset Filtering

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Data Year

County



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Step 3: Select a filter (optional)

Narrow down your selection by filtering on up to two popular variables

Select a variable

Loan Purpose ×

Loan Purpose



Other Purpose

Not Applicable

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Step 8: Click on Home Purchase then Download Dataset

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Step 13: Once uploaded, Right-click on the file and select Open with Google Sheets

Here is how the data looks in Google Sheets

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Step 14: Click on Data in the Menu bar, then select Create a filter

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Step 15: Click on the down arrow at the top left corner of the census-tract column

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33	2022 549300AG64NH	15764 N	IA 2501	7 25017357700	С	Conventional:Fi	ir Single Family ((1-Not Hispanic or	Asian	Male		1	1	2	1	1	1 (2 2	
34	2022 549300AG64NH	15764 N	IA 2501	7 25017383200	C	Conventional:Fi	ir Single Family ((1-Not Hispanic or	Joint	Joint		1	5	2	1	1	1 :	2 2	
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Step 16: Under Filter by values, Click on Clear

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12	2022	2 549300AG64N	H 15764				С	Conventional:	Fir Single Family	(1-Not Hispanic	c or I Black o	or African	Joint	3)	2	1	1	1	2		2
13	2022	2 549300AG64N	H 15764	Select a	Clear		С	Conventional:	Fir Single Family	(1-Not Hispanic	c or I White		Female	1	ŧ		2	1	1	1	2		2
14	2022	2 549300AG64N	H 15764				С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Female	1	3		2	1	1	1	2		2
15	2022	2 549300AG64N	H 15764			Q	С	Conventional:	Fir Single Family	(1- Ethnicity No	t Ava Race M	Not Availat	Male	1	3	1	2	1	1	1	2		2
16	2022	2 549300AG64N	H 15764				С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l White		Joint	1	3	1	2	1	1	1	2		2
17	2022	2 549300AG64N	H 15764	✓ 250	017300100		С	FHA:First Lier	n Single Family	(1-Not Hispanic	c or I White		Female	1	2		2	2	1	1	2		2
18	2022	2 549300AG64N	H 15764	. 250	17301101		С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Joint	1	5	1	2	1	1	1	2		2
19	2022	2 549300AG64N	H 15764	v 200			С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Joint	2)	2	1	1	1	2		2
20	2022	2 549300AG64N	H 15764	✓ 250	017301102		С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Female	1	5	5	2	1	1	1	2		2
21	2022	2 549300AG64N	H 15764	. 250	17310101		С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Male	1	3		2	1	1	1	2		2
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23	2022	2 549300AG64N	H 15764				С	Conventional:	Fir Single Family	(1-Not Hispanic	c or I Race M	Not Availat	Male	1	3	1	2	1	1	1	2		2
24	2022	2 549300AG64N	H 15764				с	Conventional:	Fir Single Family	(1-Not Hispanic	c or I White		Joint	1	1		2	1	1	1	2		2
25	2022	2 549300AG64N	H 15764		Cancel	ок	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Male	1	3	1	2	1	1	1	2		2
26	2022	2 549300AG64N	H 15764				С	Conventional:	Fir Single Family	(1-Not Hispanic	c or I White		Joint	3			2	1	1	1	2		2
27	2022	2 549300AG64N	H 15764	MA	25017	25017318100	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Male	1	71		2	1	1	1	2		2
28	2022	2 549300AG64N	H 15764	MA	25017	25017312300	С	Conventional:	Fir Single Family	(1- Joint	Joint		Joint	1	3	1	2	1	1	1	2		2
29	2022	2 549300AG64N	H 15764	MA	25017	25017335100	С	Conventional:	Fir Single Family	(1- Ethnicity Not	t Ava Race M	Not Availat	Joint	1	3		2	1	1	1	2		2
30	2022	2 549300AG64N	H 15764	MA	25017	25017301102	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or I White		Male	1	1		2	1	1	1	2		2
31	2022	2 549300AG64N	H 15764	MA	25017	25017370403	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Joint	3)	2	1	1	1	2		2
32	2022	2 549300AG64N	H 15764	MA	25017	25017374700	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Female	1	e	1	2	1	1	1	2		2
33	2022	2 549300AG64N	H 15764	MA	25017	25017357700	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or l Asian		Male	1	1		2	1	1	1	2		2
34	2022	2 549300AG64N	H 15764	MA	25017	25017383200	С	Conventional:	Fir Single Family	(1-Not Hispanic	c or I Joint		Joint	1	ŧ	1	2	1	1	1	2		2
35	202	2 549300AG64N	H 15764	MA	25017	25017388100	C	Conventional	Fir Single Family	(1. Not Hispania	c or I White		Female	1			2	1	1	1	2		2

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15		2022 54930	0AG64NH	15764	MA		25017	25017317102	С	Conventional:Fi	ir Single Family (1-Ethnicity	N de ∎
16		2022 54930	0AG64NH	15764	MA		25017	25017323101	С	Conventional:Fi	ir Single Family (1-Not Hispa	ar
17		2022 54930	0AG64NH	15764	MA		25017	25017387202	C	FHA:First Lien	Single Family (1-Not Hispa	ar
18		2022 54930	0AG64NH	15764	MA		25017	25017351203	C	Conventional:Fi	ir Single Family (1-Not Hispa	ar
19		2022 54930	0AG64NH	15764	MA		25017	25017339804	C	Conventional:Fi	ir Single Family (1-Not Hispa	ar
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22		2022 54930	UAG64NH	15/64	MA		25017	25017358300	NC	Conventional:Fi	ir Single Family (1-Not Hispa	ar
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24		2022 54930	0AG64NH	15764	MA		25017	25017315200	c	Conventional:Fi	in Single Family (1-Not Hispa	ar
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20		2022 54930		15764	MA		25017	25017320107	c	Conventional:Fi	in Single Family (1-Not Hispa	
28		2022 54930	0AG64NH	15764	MA		25017	25017318100	c	Conventional:Fi	in Single Family (1-Not hispa	
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31		2022 54930	0AG64NH	15764	MA		25017	25017370403	С	Conventional:Fi	ir Single Family (1-Not Hisp	anic or I Asian
32		2022 54930	0AG64NH	15764	MA		25017	25017374700	С	Conventional:Fi	ir Single Family (1-Not Hispa	anic or LAsian
33		2022 54930	0AG64NH	15764	MA		25017	25017357700	С	Conventional:Fi	ir Single Family (1- Not Hispa	anic or LAsian
34		2022 54930	0AG64NH	15764	MA		25017	25017383200	С	Conventional:Fi	ir Single Family (1- Not Hispa	anic or I Joint
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Step 18: Click on the top left corner cell to highlight the spreadsheet that is filtered to the selected census tracts and select Copy.

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Step 19: Paste the data into a new Google sheet and name it. This spreadsheet only has the selected tracts.

👔 2022 HMDA Data Melrose Census Tracts 🛛 🕁 💿 🔗

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2	2022	549300AG64NH	15764 N	ЛА	25017	25017336201	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Joint	1	6	2	: 1
3	2022	549300AG64NH	15764 N	ЛА	25017	25017336300	С	Conventional:Fir	Single Family (1	Not Hispanic or	l Asian	Joint	1	5	2	: 1
4	2022	549300AG64NH	15764 N	ЛА	25017	25017336402	С	Conventional:Fin	Single Family (1	Not Hispanic or	l Asian	Female	3	0	2	: 1
5	2022	549300AG64NH	15764 N	AA	25017	25017336402	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Male	1	6	2	: 1
6	2022	549300YIQ7S7Z	15764 N	ЛА	25017	25017336201	С	Conventional:Fin	Single Family (1	Ethnicity Not Av	Race Not Availa	Sex Not Availabl	5	0	2	: 1
7	2022	549300YIQ7S7Z	15764 N	ЛА	25017	25017336402	С	Conventional:Fin	Single Family (1	Not Hispanic or	l Joint	Joint	1	1	2	: 1
8	2022	549300YIQ7S7Z	15764 N	AN	25017	25017336100	С	Conventional:Fir	Single Family (1	Ethnicity Not Av	Race Not Availa	Sex Not Availabl	5	0	2	: 1
9	2022	5493008PQSMF	15764 N	ЛA	25017	25017336402	С	Conventional:Fin	Single Family (1	Not Hispanic or	l Joint	Joint	1	8	2	: 1
10	2022	54930001NSTO	15764 N	ЛA	25017	25017336402	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Female	1	8	2	: 1
11	2022	54930001NSTO	15764 N	ЛA	25017	25017336201	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Male	1	8	2	: 1
12	2022	54930001NSTO	15764 N	ЛA	25017	25017336300	NC	Conventional:Fin	Single Family (1	Ethnicity Not Av	Race Not Availa	Joint	4	0	2	: 1
13	2022	54930001NSTO	15764 N	AA	25017	25017336202	NC	Conventional:Fin	Single Family (1	Joint	White	Joint	1	6	1	1
14	2022	54930001NSTO	15764 N	ЛА	25017	25017336300	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Joint	4	0	2	: 1
15	2022	54930001NSTO	15764 N	ЛА	25017	25017336100	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Joint	1	8	2	: 1
16	2022	54930001NSTO	15764 N	AA	25017	25017336202	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Joint	1	6	1	1
17	2022	549300E4I5AJ72	15764 N	ЛА	25017	25017336404	NC	Conventional:Fin	Single Family (1	Not Hispanic or	l Joint	Joint	4	0	2	: 1
18	2022	549300INFJ8TY	15764 N	AA	25017	25017336404	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Male	6	0	2	: 1
19	2022	549300E2UX99H	15764 N	ЛА	25017	25017336402	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Joint	1	3	1	1
20	2022	549300E2UX99H	15764 N	ЛA	25017	25017336300	С	Conventional:Fin	Single Family (1	Not Hispanic or	l Asian	Joint	1	1	1	1
21	2022	549300U3721PJ	15764 N	AA	25017	25017336300	С	Conventional:Fin	Single Family (1	Not Hispanic or	l Asian	Joint	1	1	2	: 1
22	2022	549300U3721PJ	15764 N	ЛA	25017	25017336202	NC	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Male	1	6	1	1
23	2022	549300U3721PJ	15764 N	ЛA	25017	25017336202	С	Conventional:Fin	Single Family (1	- Ethnicity Not Av	Race Not Availa	Joint	1	6	2	: 1
24	2022	549300U3721PJ	15764 N	AA	25017	25017336202	С	Conventional:Fin	Single Family (1	Not Hispanic or	l White	Joint	1	6	2	: 1
25	2022	549300U3721PJ	15764 N	ЛА	25017	25017336202	NC	Conventional:Fin	Single Family (1	Not Hispanic or	l Joint	Joint	1	6	2	1
26	2022	549300U3721PJ	15764 N	AA	25017	25017336201	NC	Conventional:Fin	Single Family (1	- Joint	Joint	Joint	1	6	2	1
27	2022	549300U3721PJ	15764 M	ЛА	25017	25017336300	С	Conventional:Fir	Single Family (1	Not Hispanic or	I Joint	Joint	1	1	2	1

Step 20: Confirm you have your census tracts in the spreadsheet. Go to Insert, and click on Pivot Table

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2	2022 5493				25017	250173362	Conventional:Fir Single Family	(1-Not Hispanic or I White	Joint		1	6	2	1 1		1	2	2
3	2022 5493	Chart			2501	25	Conventional:Fir Single Family	(1. Not Hispanic or I Asian	Joint		1	5	2	1 1		1	2	2
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8	2022 5493	Drawing			25017	25017336100 C	Conventional:Fir Single Family	(1. Ethnicity Not Ave Race Not A	vailal Sex Not Availab		5	0	2	1 1		1	2	2
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11	2022 5493	ca Link		9.0	25017	25017336201 C	Conventional:Fir Single Family	(1. Not Hispanic or I White	Male		1	8	2	1 1		1	2	2
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13	2022 5493	222			25017	25017336202 NC	Conventional:Fir Single Family	(1- Joint White	Joint		1	6	1	1 1		1	2	2
14	2022 5493	Checkbox			25017	25017336300 C	Conventional:Fir Single Family	(1. Not Hispanic or I White	Joint		1	0	2	1 1		1	2	2
15	2022 5493	Dropdown			25017	25017336100 C	Conventional:Fir Single Family	(1-Not Hispanic or I White	Joint		1	8	2	1 1		1	2	2
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25	2022 5493	0003721F3	15764 MA		25017	25017336202 NC	Conventional:Fir Single Family	(1 loint loint	Joint		1	6	2	1 1		1	2	2
27	2022 5493	0113721P1	15764 MA		25017	25017336300 C	Conventional: Fir Single Family	(1. Not Hispanic or L Joint	Joint		1	1	2	1 1		1	2	2
28	2022 5493	000372110	15764 MA		25017	25017336202 C	Conventional: Fir Single Family	(1. Not Hispanic or I White	Joint		1	3	2	1 1		1	2	2
29	2022 5493	0003721P3	15764 MA		25017	25017336100 C	Conventional: Fir Single Family	(1. Not Hispanic or I Race Not A	vailal Sex Not Availab		1	6	2	1 1		1	2	2
30	2022 5493	00U3721PJ	15764 MA		25017	25017336100 C	Conventional: Fir Single Family	1. Not Hispanic or I Asian	Male		1	0	2	1 1		1	2	2
31	2022 5493	00U3721PJ	15764 MA		25017	25017336404 C	Conventional:Fir Single Family	(1. Not Hispanic or I White	Joint	3	1	3	2	1 1		1	2	2
32	2022 5493	00U3721PJ	15764 MA		25017	25017336300 C	Conventional:Fir Single Family	(1. Not Hispanic or I White	Joint		1	6	2	1 1		1	2	2
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34	2022 5493	00U3721PJ	15764 MA		25017	25017336100 NC	Conventional:Fir Single Family	(1-Not Hispanic or I Asian	Male		1	6	2	1 1		1	2	2
35	2022 5493	00U3721PJ	15764 MA		25017	25017336300 C	Conventional:Fir Single Family	(1 Not Hispanic or I White	Joint		1	3	2	1 1		1	2	2

Step 21: The Create pivot table box appears, select New sheet then click Create

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2022 HMDA Data Melrose Census Tracts 🛛 🕁 🗈 🙆

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4	2022 549300AG64NH	15764 MA	25017	25017336402	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l Asian	Female		3	2	1	1	1 2	2
5	2022 549300AG64NH	15764 MA	25017	25017336402	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l White	Male		1	2	1	1	1 2	2
6	2022 549300YIQ7S72	15764 MA	25017	25017336201	C Conventiona	al:Fir Single	Family (1- Ethnicity Not Av	Race Not Availal	Sex Not Availa	bl	5 0	2	1	1	1 2	2
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8	2022 549300YIQ7S72	15764 MA	25017	25017336100	C Conventiona	al:Fir Sin			a	bl	0	2	1	1	1 2	2
9	2022 5493008PQSMF	15764 MA	25017	25017336402	C Conventiona	al:Fir Sin	Create pivot tal	ole	\times		8	2	1	1	1 2	2
10	2022 54930001NSTO	15764 MA	25017	25017336402	C Conventiona	al:Fir Sin					8	2	1	1	1 2	2
11	2022 54930001NSTO	15764 MA	25017	25017336201	C Conventiona	al:Fir Sin	Data range				1 8	2	1	1	1 2	2
12	2022 54930001NSTO	15764 MA	25017	25017336300	NC Conventiona	al:Fir Sin	Sheet111:1000				4 0	2	1	1	1 2	2
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18	2022 549300INFJ8TY	15764 MA	25017	25017336404	C Conventiona	al:Fir Sin					6 0	2	1	1	1 2	2
19	2022 549300E2UX99	15764 MA	25017	25017336402	C Conventiona	al:Fir Sin					1 3	1	1	1	1 2	2
20	2022 549300E2UX99	15764 MA	25017	25017336300	C Conventiona	al:Fir Sin					1 1	1	1	1	1 2	2
21	2022 549300U3721P	15764 MA	25017	25017336300	C Conventiona	al:Fir Sin	Can	cel Cr	eate		1 1	2	1	1	1 2	2
22	2022 549300U3721P	15764 MA	25017	25017336202	NC Conventiona	al:Fir Sin					1 6	1	1	1	1 2	2
23	2022 549300U3721P	15764 MA	25017	25017336202	C Conventiona	al:Fir Sin					1 6	2	1	1	1 2	2
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25	2022 549300U3721P	15764 MA	25017	25017336202	NC Conventiona	al:Fir Single	Family (1-Not Hispanic or	l Joint	Joint		1 6	2	1	1	1 2	2
26	2022 549300U3721P	15764 MA	25017	25017336201	NC Conventiona	al:Fir Single	Family (1- Joint	Joint	Joint		1 6	2	1	1	1 2	2
27	2022 549300U3721P	15764 MA	25017	25017336300	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l Joint	Joint		1 1	2	1	1	1 2	2
28	2022 549300U3721P	15764 MA	25017	25017336202	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l White	Joint		1 3	2	1	1	1 2	2
29	2022 549300U3721P	15764 MA	25017	25017336100	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	Race Not Availal	Sex Not Availa	bl	1 6	2	1	1	1 2	2
30	2022 549300U3721P	15764 MA	25017	25017336100	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l Asian	Male		4 0	2	1	1	1 2	2
31	2022 549300U3721P	15764 MA	25017	25017336404	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l White	Joint		1 3	2	1	1	1 2	2
32	2022 549300U3721P	15764 MA	25017	25017336300	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l White	Joint		1 6	2	1	1	1 2	2
33	2022 549300U3721P	15764 MA	25017	25017336402	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l White	Joint		1 6	1	1	1	1 2	2
34	2022 549300U3721P	15764 MA	25017	25017336100	NC Conventiona	al:Fir Single	Family (1-Not Hispanic or	l Asian	Male		1 6	2	1	1	1 2	2
35	2022 549300U3721P	15764 MA	25017	25017336300	C Conventiona	al:Fir Single	Family (1-Not Hispanic or	l White	Joint		1 3	2	1	1	1 2	2

Step 22: On the Pivot Table sheet, go to the Pivot table editor and select Rows > Add

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Step 24: Only the census tracts selected in the data filter process appear, so this spreadsheet only has the Melrose census tracts, as intended

5. Step-by-step instructions on analyzing the data

Step 25: Go back to the sheet with the loan data (named Sheet 1 by default). The two columns for this analysis will be derived_race (column K) and action_taken (column M)

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1	activity_year	lei	derived_msa-m	state_code	county_code	census_tract	conforming_loa	derived_loan_p	derived_dwell	ir derived_ethni	i derived_race	lerived_sex	action_taken	purchaser_type	preapproval	loan_type	
2	2022	549300AG64NH	15764	MA	25017	25017336201	С	Conventional:Fi	Single Family (1. Not Hispanic or		Joint		6		2	1
3	2022	549300AG64NH	15764	MA	25017	25017336300	С	Conventional:Fi	Single Family (1. Not Hispanic or	l Asian	Joint	1	1 5		2	1
4	2022	549300AG64NH	15764	MA	25017	25017336402	С	Conventional:Fin	Single Family (1-Not Hispanic or	l Asian	Female	3	3 0		2	1
5	2022	549300AG64NH	15764	MA	25017	25017336402	С	Conventional:Fi	Single Family (1. Not Hispanic or	l White	Male	1	1 6		2	1
6	2022	549300YIQ7S7Z	15764	MA	25017	25017336201	С	Conventional:Fi	Single Family (1- Ethnicity Not Av	Race Not Availa	Sex Not Availab	1 6	5 0		2	1
7	2022	549300YIQ7S7Z	15764	MA	25017	25017336402	С	Conventional:Fi	Single Family (1-Not Hispanic or	l Joint	Joint		1 1		2	1
8	2022	549300YIQ7S7Z	15764	MA	25017	25017336100	С	Conventional:Fi	Single Family (1- Ethnicity Not Av	Race Not Availa	Sex Not Availab	l t	5 0		2	1
9	2022	5493008PQSMF	15764	MA	25017	25017336402	С	Conventional:Fi	Single Family (1-Not Hispanic or	l Joint	Joint		1 8		2	1
10	2022	54930001NSTO	15764	MA	25017	25017336402	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Female		1 8		2	1
11	2022	54930001NSTO	15764	MA	25017	25017336201	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Male	1	1 8		2	1
12	2022	54930001NSTO	15764	MA	25017	25017336300	NC	Conventional:Fi	Single Family (1- Ethnicity Not Av	Race Not Availal	Joint	4	4 0		2	1
13	2022	54930001NSTO	15764	MA	25017	25017336202	NC	Conventional:Fi	Single Family (1- Joint	White	Joint	1	1 6		1	1
14	2022	54930001NSTO	15764	MA	25017	25017336300	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Joint	4	4 0		2	1
15	2022	54930001NSTO	15764	MA	25017	25017336100	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Joint	-	1 8		2	1
16	2022	54930001NSTO	15764	MA	25017	25017336202	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Joint	1	1 6	0	1	1
17	2022	549300E4I5AJ72	15764	MA	25017	25017336404	NC	Conventional:Fi	Single Family (1-Not Hispanic or	l Joint	Joint	4	4 0		2	1
18	2022	549300INFJ8TY	15764	MA	25017	25017336404	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Male	e	6 0		2	1
19	2022	549300E2UX99H	15764	MA	25017	25017336402	С	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Joint		1 3		1	1
20	2022	549300E2UX99H	15764	MA	25017	25017336300	С	Conventional:Fi	Single Family (1-Not Hispanic or	l Asian	Joint	-	1 1		1	1
21	2022	549300U3721PJ	15764	MA	25017	25017336300	С	Conventional:Fin	Single Family (1-Not Hispanic or	l Asian	Joint	1	1 1		2	1
22	2022	549300U3721PJ	15764	MA	25017	25017336202	NC	Conventional:Fi	Single Family (1-Not Hispanic or	l White	Male		1 6		1	1
23	2022	549300U3721PJ	15764	MA	25017	25017336202	С	Conventional:Fi	Single Family (1- Ethnicity Not Av	Race Not Availal	Joint		1 6		2	1
24	2022	549300113721P	15764	MA	25017	25017336202	C	Conventional Fi	Single Family (1. Not Hispanic or	White	loint		1 6		2	1

Step 26: Get the information about these data at <u>https://ffiec.cfpb.gov/documentation/tools/data-</u> <u>browser/derived-data-fields</u>

derived_race

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

Step 27 (con't.): Get the information about these data at <u>https://ffiec.cfpb.gov/documentation/tools/data-</u> <u>browser/data-browser-filters</u>

Action Taken (action_taken)

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

6 - Purchased loan

- 7 Preapproval request denied
- 8 Preapproval request approved but not accepted

Note: the two home buying outcomes are: Value 1 - Loan originated and Value 6 - Purchased loan Both indicate the home purchase mortgage applicant was approved and received the mortgage to buy the home.

A purchased loan is generally a closed-end mortgage loan or an open-end line of credit that is acquired from another entity where the entity purchasing the loan was not the entity making the original credit decision at the time the loan was originated.

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3	2022 5493	Chart			2501	25017336300 C	Conventional:Fin Single Family (1-Not Hispanic	1
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7	2022 5493				2501	7 25017336402 C	Conventional:Fir Single Family (1: Not Hispanic	1
8	2022 5493	Drawing			2501	7 25017336100 C	Conventional:Fir Single Family (1: Ethnicity Not	1
9	2022 5493	1			2501	7 25017336402 C	Conventional:Fir Single Family (1 Not Hispanic	1
10	2022 5493	Σ Function			▶ 2501	7 25017336402 C		1
11	2022 5493	G Link			2501 ¥K	7 25017336201 C	Conventional:Fir Single Family (1) Not Hispanic	1
12	2022 5493	C Entr			2501	7 25017336300 NC	Conventional:Fir Single Family (1- Ethnicity Not	1
13	2022 5493				2501	7 25017336202 NC	Conventional: Fin Single Family (1 Joint	1
14	2022 5493	Checkbox			2501	7 25017336300 C	Conventional: Fir Single Family (1. Not Hispanic choot thon trom tho	1
15	2022 5493	 Dropdown 			2501	7 25017336100 C		1
16	2022 5493	O Frank			2501	7 25017336202 C	Conventional: Fin Single Family (1. Not Hispanic	1
1/	2022 5493	Emoji			2501	7 25017336404 NC	Conventional: In Single Family (1) Not Hispanic	1
10	2022 5493	Smart chips	S		> 2501	7 25017336404 C	Conventional: In Single Particle (Michael Conventional Co	1
20	2022 5495				2501	7 25017336402 C	Conventional: In Single Failing (In Not Fispania III EIIU Udf SEIELL III SEIL	1
20	2022 5493	+ Comment		%+Optior	1+M 2501	7 25017336300 C	Convertional: Fini Single Family (1) Not hispanic	1
20	2022 5495				2501	7 25017336300 C	Conventional - In Signed Failing (File Inspand	1
23	2022 5493	🕞 Note		Shift	+F2 2501	7 25017336202 NO		1
24	2022 5493	00U3721PJ	15764 MA		2501	7 25017336202 C		1
25	2022 5493	00U3721PJ	15764 MA		2501	7 25017336202 NC		1
26	2022 5493	00U3721PJ	15764 MA		2501	7 25017336201 NC	Conventional:Fir Single Family (1-Joint	1
27	2022 5493	00U3721PJ	15764 MA		2501	7 25017336300 C	Conventional:Fir Single Family (1- Not Hispanic or LJoint Joint 1 1 2 1 1	1
28	2022 5493	00U3721PJ	15764 MA		2501	7 25017336202 C	Conventional:Fir Single Family (1-Not Hispanic or I White Joint 1 3 2 1 1	1
29	2022 5493	00U3721PJ	15764 MA		2501	7 25017336100 C	Conventional:Fir Single Family (1-Not Hispanic or I Race Not Availal Sex Not Availabl 1 6 2 1 1	1
30	2022 5493	00U3721PJ	15764 MA		2501	7 25017336100 C	Conventional:Fir Single Family (1- Not Hispanic or LAsian Male 4 0 2 1 1	1
31	2022 5493	00U3721PJ	15764 MA		2501	7 25017336404 C	Conventional:Fir Single Family (1- Not Hispanic or I White Joint 1 3 2 1 1	1
32	2022 5493	00U3721PJ	15764 MA		2501	7 25017336300 C	Conventional:Fir/Single Family (1- Not Hispanic or I White Joint 1 6 2 1 1	1
33	2022 5493	00U3721PJ	15764 MA		2501	7 25017336402 C	Conventional:Fir Single Family (1- Not Hispanic or I White Joint 1 6 1 1 1	1
34	2022 5493	00U3721PJ	15764 MA		2501	7 25017336100 NC	Conventional:Fir Single Family (1- Not Hispanic or I Asian Male 1 6 2 1 1	1
35	2022 5403	00113721P	15764 MA		2501	7 25017336300 C	Conventional-Fir Single Family (1. Not Hienanic or 1 White Loint 1 3 2 1 1	1

Step 29: The Create pivot table box appears, select New sheet then click Create

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2022 HMDA Data Melrose Census Tracts 🛛 🕁 🗈 🙆

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2	2022 549300AG64NH	15764 MA	25017	25017336201	C Conventional:Fir	Single Fami	ly (1. Not Hispanic or I White	Joint		1 6	2	1	1	1 2	2
3	2022 549300AG64NH	15764 MA	25017	25017336300	C Conventional:Fir	Single Fami	ly (1·Not Hispanic or I Asian	Joint		1	2	1	1	1 2	2
4	2022 549300AG64NH	15764 MA	25017	25017336402	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I Asian	Female		3	2	1	1	1 2	2
5	2022 549300AG64NH	15764 MA	25017	25017336402	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I White	Male		1	2	1	1	1 2	2
6	2022 549300YIQ7S72	15764 MA	25017	25017336201	C Conventional:Fir	Single Fami	ly (1. Ethnicity Not Ava Race Not A	Availal Sex Not Availa	bl	5 0	2	1	1	1 2	2
7	2022 549300YIQ7S72	15764 MA	25017	25017336402	C Conventional:Fir	Single Fami	lv (1-Not Hispanic or I Joint	Joint		1 1	2	1	1	1 2	2
8	2022 549300YIQ7S72	15764 MA	25017	25017336100	C Conventional:Fir	Sin		a	bl	0	2	1	1	1 2	2
9	2022 5493008PQSMF	15764 MA	25017	25017336402	C Conventional:Fir	Sin Cr	eate pivot table	×		8	2	1	1	1 2	2
10	2022 54930001NSTO	15764 MA	25017	25017336402	C Conventional:Fir	Sin				8	2	1	1	1 2	2
11	2022 54930001NSTO	15764 MA	25017	25017336201	C Conventional:Fir	Sin Data	a range			1 8	2	1	1	1 2	2
12	2022 54930001NSTO	15764 MA	25017	25017336300	NC Conventional:Fir	Sin Shee	at1/1:1000			4 0	2	1	1	1 2	2
13	2022 54930001NSTO	15764 MA	25017	25017336202	NC Conventional:Fir	Sin				1 6	1	1	1	1 2	2
14	2022 54930001NSTO	15764 MA	25017	25017336300	C Conventional:Fir	Sin Inse	ert to			4 0	2	1	1	1 2	2
15	2022 54930001NSTO	15764 MA	25017	25017336100	C Conventional:Fir	Sin				1 8	2	1	1	1 2	2
16	2022 54930001NSTO	15764 MA	25017	25017336202	C Conventional:Fir	Sin	New sheet			1 6	1	1	1	1 2	2
17	2022 549300E4I5AJ7	15764 MA	25017	25017336404	NC Conventional:Fir	Sin	Existing sheet			4 0	2	1	1	1 1111	1111
18	2022 549300INFJ8TY	15764 MA	25017	25017336404	C Conventional:Fir	Sin				6 0	2	1	1	1 2	2
19	2022 549300E2UX99	15764 MA	25017	25017336402	C Conventional:Fir	Sin				1 3	1	1	1	1 2	2
20	2022 549300E2UX99	15764 MA	25017	25017336300	C Conventional:Fir	Sin	_			1 1	1	1	1	1 2	2
21	2022 549300U3721P	15764 MA	25017	25017336300	C Conventional:Fir	Sin	Cancel	Create		1 1	2	1	1	1 2	2
22	2022 549300U3721P	15764 MA	25017	25017336202	NC Conventional:Fir	Sin				1 6	1	1	1	1 2	2
23	2022 549300U3721P	15764 MA	25017	25017336202	C Conventional:Fir	Sin				1 6	2	1	1	1 2	2
24	2022 549300U3721P	15764 MA	25017	25017336202	C Conventional:Fir	Single Fami	ly (1. Not Hispanic or I White	Joint		1 6	2	1	1	1 2	2
25	2022 549300U3721P	15764 MA	25017	25017336202	NC Conventional:Fir	Single Fami	ly (1-Not Hispanic or I Joint	Joint		1 6	2	1	1	1 2	2
26	2022 549300U3721P	15764 MA	25017	25017336201	NC Conventional:Fir	Single Fami	ly (1- Joint Joint	Joint		1 6	2	1	1	1 2	2
27	2022 549300U3721P	15764 MA	25017	25017336300	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I Joint	Joint		1 1	2	1	1	1 2	2
28	2022 549300U3721P	15764 MA	25017	25017336202	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I White	Joint		1 3	2	1	1	1 2	2
29	2022 549300U3721P	15764 MA	25017	25017336100	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I Race Not A	Availal Sex Not Availa	bl	1 6	2	1	1	1 2	2
30	2022 549300U3721P	15764 MA	25017	25017336100	C Conventional:Fin	Single Fami	ly (1-Not Hispanic or I Asian	Male		4 0	2	1	1	1 2	2
31	2022 549300U3721P	15764 MA	25017	25017336404	C Conventional:Fin	Single Fami	ly (1-Not Hispanic or I White	Joint		1 3	2	1	1	1 2	2
32	2022 549300U3721P	15764 MA	25017	25017336300	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I White	Joint		1 6	2	1	1	1 2	2
33	2022 549300U3721P	15764 MA	25017	25017336402	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I White	Joint		1 6	1	1	1	1 2	2
34	2022 549300U3721P	15764 MA	25017	25017336100	NC Conventional:Fir	Single Fami	ly (1-Not Hispanic or I Asian	Male		1 6	2	1	1	1 2	2
35	2022 549300U3721P	15764 MA	25017	25017336300	C Conventional:Fir	Single Fami	ly (1-Not Hispanic or I White	Joint		1 3	2	1	1	1 2	2

Step 33: Here is the Pivot Table with the action_taken key for reference

Here is the Pivot Table with derived_race columns and action_taken rows

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	Pivot table editor	×
A35 - \hat{f}_{x} A B C D E F G H I J K L M N O F	Sheet1!1:1000	Q, Search
1 derived_race 2 action_taken 2 or more minorif Asian Black or African . Joint Race Not Availal White	Suggested ~	derived_msa-md
4 1 5 2	Rows Add	county_code
6 3 7 4	action_taken \times	census_tract
8 5 9 6	Order Sort by Ascendi	derived_loan_product_type
10 7 11 Grand Total	Show totals	derived_dwelling_category
12 13	Oslumos Add	derived_ethnicity
14	Columns Add	derived_race
16	derived_race ×	derived_sex
17 18	Order Sort by Ascendi	action_taken
19	Show totals	purchaser_type
20		preapproval
22	Values Add	loan_type
24		loan_purpose
25	Filters Add	lien_status
27		reverse_mortgage
28		open-end_line_of_credit
30		business_or_commercial
31 32		loan_amount
33		loan_to_value_ratio
34		interest_rate

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A35 T fr			Q	
A B C D E F	G H I J K L	M N O	Calculated Field	Search
1 derived_race			8	rived_msa-md
2 action_taken 2 or more minori Asian Black or African . Joint Ra	ce Not Availal White Grand Total		activity_year	ate_code
4 1			lei	unty code
5 2			derived_msa-md	neue tract
7 4			state_code	naus_tract
8 5			county_code	nforming_loan_limit
9 6 10 7			census_tract	rived_loan_product_type
11 Grand Total			conforming_loan_limit	rived_dwelling_category
12 13			derived_loan_product_type	rived_ethnicity
14			derived_dwelling_category	rived_race
15			derived_ethnicity	rived_sex
17			derived_race	tion_taken
18	$C + \alpha n 27$		derived_sex	irchaser_type
20			action taken	eapproval
21			purchaser type	an type
23			preapproval	
24		N		an_purpose
26			loan numose	n_status
27	I			erse_mortgage
29	lloon nurnoso	•	nen_status	en-end_line_of_credit
30	Indii puipuse		reverse_mortgage	siness_or_commercial
31 32	·		open-ena_line_or_credit	an_amount
33			pusiness_or_commercial_purpose	an_to_value_ratio
34 35			Ioan_amount	:erest_rate
			loan_to_value_ratio	

ortgage

lue_ratio

ine_of_credit

action_taken=1 and for the row for action_taken=6, we see 342 loans originated (row 1) and 112 loans originated and then purchased (row 6). This means 454 applications resulted in home purchases.

Looking at column E, which shows Black applicants, we see only one number, a 1 in the action_taken=1 row, which means the loan was originated. The Black applicant received the mortgage.

redit

ercial

Inere were 454 home purchase mortgages originated in Melrose, and 1 was for a Black homebuyer. This means Black homebuyers accounted for 0.2% of homebuyers in Melrose in 2022. (1 divided by 454).

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6. Compare to city census data

Step 40: Type the search "What percentage (your city) residents are Black

Step 41: The search results may provide the answer. Or visit the U.S. Census Bureau Quick Facts

are Black	assachusetts residents 🛛 🙏 💽
3.4%	
Table	
Population	
opulation	
Female persons, percent	00 51.7%
emale persons, percent Race and Hispanic Origin	00 51.7%
Female persons, percent Race and Hispanic Origin White alone, percent	00 51.7%

U.S. Census Bureau Quick Facts Page

Census						
	QuickFacts Melrose city, Massachusetts			What's New & FAQs >		
	OuickFacts provides statistics for all	states and counties, and for cities and towns with a <i>nonulation of 5,000 or more</i>				
	2					
	Q Enter state, county, city, town, or	Select a fact	CLEAR TABLE MAP CHART	DASHBOARD MORE		
	Table					
		All Topics	Q Melrose city, Massachusetts	% of		
		Population Estimates, July 1, 2022, (V2022)	▲ 29,155			
		L PEOPLE		Melrose		
		Population		IVICIIOSC		
		Population Estimates, July 1, 2022, (V2022)	▲ 29,155			
		Population estimates base, April 1, 2020, (V2022)	▲ 29,817	Donulation		
		Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022)	▲ -2.2%	PODUIATION		
		Population, Census, April 1, 2020	29,817			
		Population, Census, April 1, 2010	26,983			
		Age and Sex		Ithat is Rlack		
		Persons under 5 years, percent	▲ 5.8%	LITAL IS DIACK		
		Persons under 18 years, percent	▲ 19.9%			
		Persons 65 years and over, percent	▲ 18.6%			
		6 Female persons, percent	▲ 51.7%			
		Race and Hispanic Origin				
		White alone, percent	A 82 36			
		Black or African American alone, percent (a)	▲ 3.4%			
		American Indian and Alaska Native alone, percent (a)	43 0.1%			
		Asian alone, percent (a)	▲ 8.3%			
		Native Hawaiian and Other Pacific Islander alone, percent (a)	▲ 0.0%			

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A35 - jbc													
	А	в	С	D	E	F	G	Н	1				
1	COUNTA of loan	derived_race					ân e						
2	action_taken		2 or more minori	Asian	Black or African	Joint	Race Not Availa	l White	Grand Total				
3		0							0				
4	1		1	50	1	19	62	209	342				
5	2							4	4				
6	3			3			2	4	9				
7	4			6		2	12	26	46				
8	5						3	1	4				
9	6			1			99	12	112				
10	7			1	<u> </u>				1				
11	Grand Total	0	1	61	1	21	178	256	518				

In 2022, Black people accounted for 3.4% of the city population, but only 0.2% of the city's homebuying population that year.

If you have questions, suggestions, corrections, or want to share your findings, please contact:

reparationsformelrose@gmail.com