

Reparations Toolkit

Homebuyer Mortgages

Reparations for Melrose

8/1/2023

What is in this Toolkit?

1. Overview of the Repairs 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. <https://reparationsformelrose.org/>
- 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 [Consumer Financial Protection Bureau website](#), “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:

<https://geomap.ffiec.gov/ffiecgeomap/>

FFIEC Year: 2023 Address: 562 Main St, Melrose, MA, 02176, USA

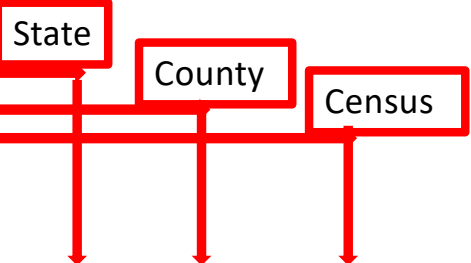
Matched Address
Address 562 Main Street, Melrose, Massachusetts, 02176
MSA/MD Code 15764
State Code 25
County Code 017
Tract Code 3364.02
MSA/MD Name CAMBRIDGE-NEWTON-FRAMINGHAM, MA
State Name MASSACHUSETTS
County Name MIDDLESEX COUNTY

Census Demographic Data

User Select Tract

Step 2: Type in the address of your city's city hall. This will show you a map with the census tracts of your city

Matched Address	
Address	562 Main Street, Melrose, Massachusetts, 02176
MSA/MD Code	15764
State Code	25
County Code	017
Tract Code	3364.02
MSA/MD Name	CAMBRIDGE-NEWTON-FRAMINGHAM, MA
State Name	MASSACHUSETTS
County Name	MIDDLESEX COUNTY



25	017	336402
25	017	336100
25	017	336201
25	017	336202
25	017	336300
25	017	336403
25	017	336404

Step 3: The table at the top left corner provides the State, County and Census Tract Codes

Step 4: Go to:

<https://ffiec.cfpb.gov/data-browser/>

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, Compare, Share
Explore HMDA datasets using an interactive map

[HMDA Maps FAQ](#)



Visualize Mortgage Trends
Interactive graphs of summarized HMDA data

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 [data fields](#) available in the public data record and can be used for advanced analysis. You can also access the [Data Browser API](#) 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](#).

County Select or type the name of one or more counties

- State
- County
- MSA/MD
- Nationwide

Financial Institution (optional)

Financial institutions by entering the financial institutions LEI or name. Generate in the selected geography are available for selection.

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](#)

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

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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](#).

County | midd

09007 - MIDDLESEX COUNTY - CONNECTICUT
25017 - MIDDLESEX COUNTY - MASSACHUSETTS
34023 - MIDDLESEX COUNTY - NEW JERSEY
51119 - MIDDLESEX COUNTY - VIRGINIA

Step 2: Select Financial Institution

You can select one or more financial institutions.

NOTE: Only Institutions that open accounts in the selected geography are shown.

All institutions selected. See [more](#).

Step 3: Select a filter (optional)

Narrow down your selection by filtering on up to two [popular variables](#).

Select a variable

Download Dataset

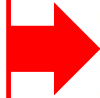
View Summary Table

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

[Return to top](#)

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

Select
Loan Purpose



HMDA Dataset Filtering

You can use the HMDA Data Browser to filter and download CSV files of HMDA data. These files contain all [data fields](#) available in the public data record and can be used for advanced analysis. You can also access the [Data Browser API](#) 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](#).

County

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](#)

Select a variable

- Action Taken
- Loan Type
- Loan Purpose
- Ethnicity
- Race
- Sex
- Age
- Lien Status

Step 8: Click on Home Purchase then Download Dataset

HMDA Dataset Filtering

You can use the HMDA Data Browser to filter and download CSV files of HMDA data. These files contain all [data fields](#) available in the public data record and can be used for advanced analysis. You can also access the [Data Browser API](#) 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.](#)

County 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](#)

Select a variable

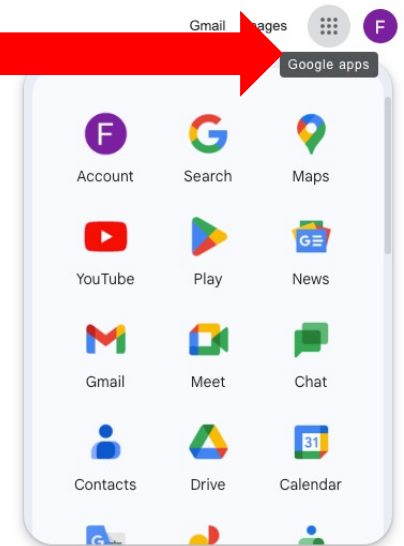
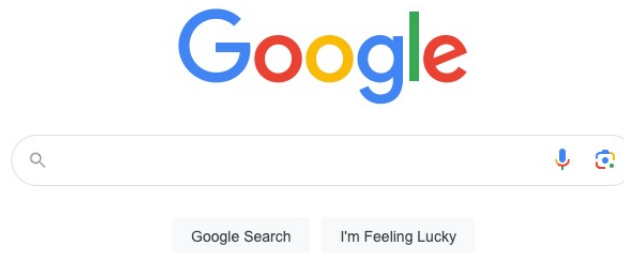
Loan Purpose

Loan Purpose

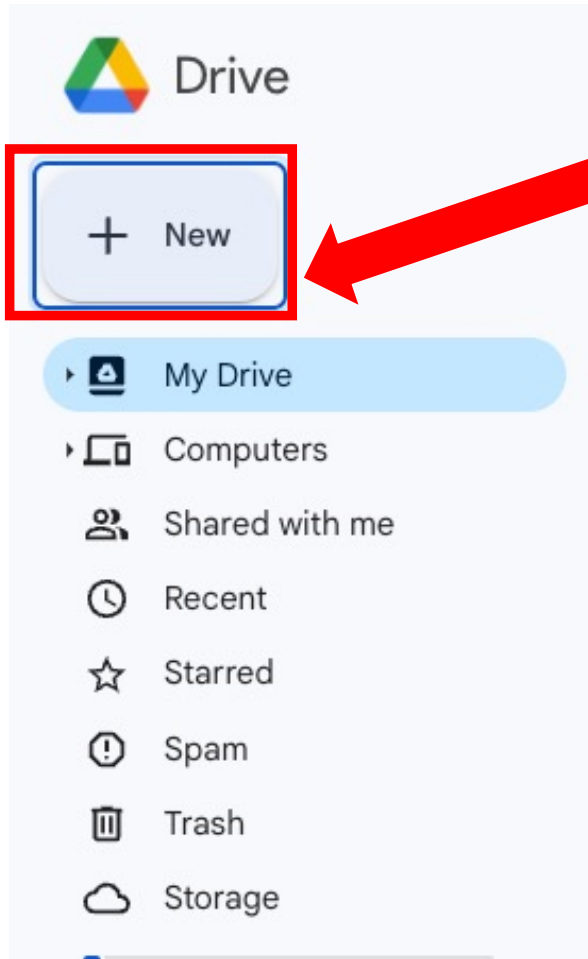
- Home Purchase
- Home Improvement
- Refinancing
- Cash Out Refinancing
- Other Purpose
- Not Applicable

About Sto

Step 9: Go to your own Google account and Click on the grid of squares, then Click on Drive



Step 10: Click on +New





Drive

Search

New folder

File upload

Folder upload

Google Docs

Google Sheets

Google Slides

Google Forms


More

Step 11: Go to
File Upload

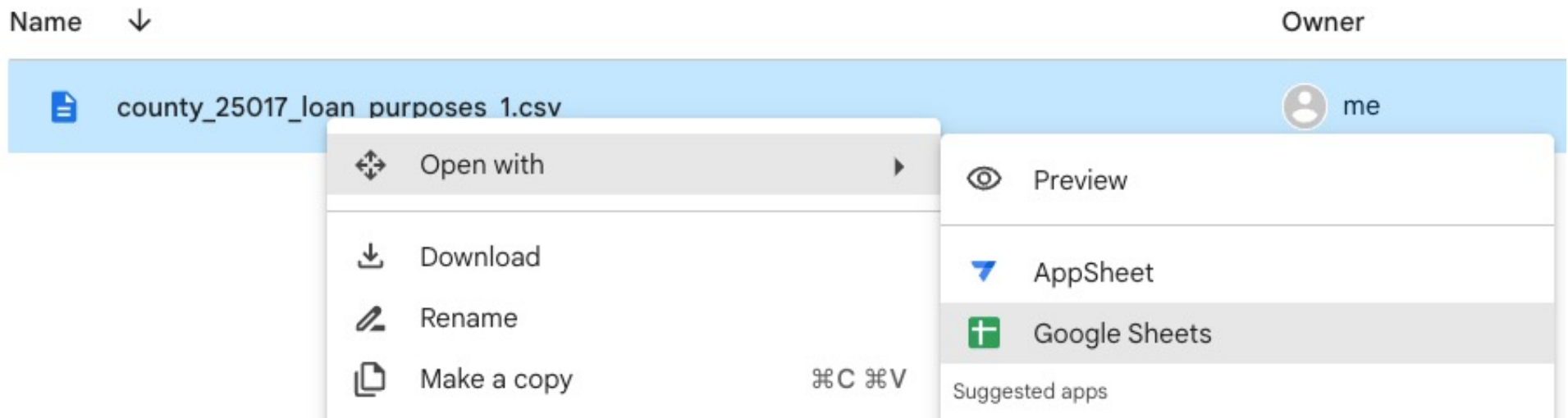


Step 12:
Select the
downloaded
file to upload



Name
 county_25017_loan_purposes_1.csv

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



Here is how the data looks in Google Sheets

county_25017_loan_purposes_1 ☆ 📁 ☁

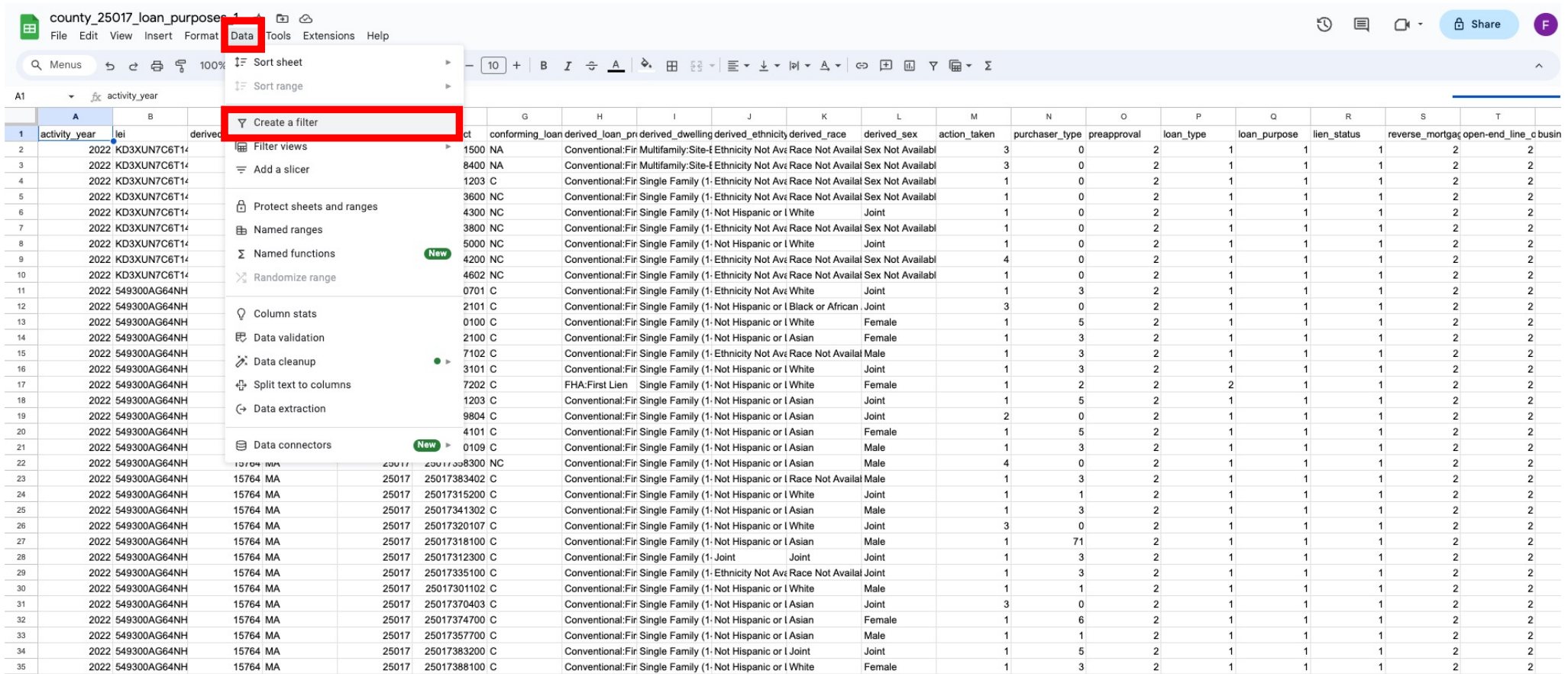
File Edit View Insert Format Data Tools Extensions Help

100% | \$ % .0_ .00 123 | Defaul... | - 10 + | B I ⚡ A | 🗑️ 📄 📊 📉 📈 📉 📈 📉 📈

A1 activity_year

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	activity_year	lei	derived_msa-mdstate_code	county_code	census_tract	conforming_loan	derived_loan_pri	derived_dwelling	derived_ethnicity	derived_race	derived_sex	action_taken	purchaser_type	preapproval	loan_type	loan_purpose	
2	2022	KD3XUN7C6T14	15764 MA	25017	25017321500	NA		Conventional:Fir	Multifamily:Site-f	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	3	0	2	1	1
3	2022	KD3XUN7C6T14	15764 MA	25017	25017368400	NA		Conventional:Fir	Multifamily:Site-f	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	3	0	2	1	1
4	2022	KD3XUN7C6T14	15764 MA	25017	25017351203	C		Conventional:Fir	Single Family (1-	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	1	0	2	1	1
5	2022	KD3XUN7C6T14	15764 MA	25017	25017353600	NC		Conventional:Fir	Single Family (1-	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	1	0	2	1	1
6	2022	KD3XUN7C6T14	15764 MA	25017	25017334300	NC		Conventional:Fir	Single Family (1-	Not Hispanic or l	White	Joint	1	0	2	1	1
7	2022	KD3XUN7C6T14	15764 MA	25017	25017353800	NC		Conventional:Fir	Single Family (1-	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	1	0	2	1	1
8	2022	KD3XUN7C6T14	15764 MA	25017	25017355000	NC		Conventional:Fir	Single Family (1-	Not Hispanic or l	White	Joint	1	0	2	1	1
9	2022	KD3XUN7C6T14	15764 MA	25017	25017354200	NC		Conventional:Fir	Single Family (1-	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	4	0	2	1	1
10	2022	KD3XUN7C6T14	15764 MA	25017	25017354602	NC		Conventional:Fir	Single Family (1-	Ethnicity Not Av	Race Not Availal	Sex Not Availabl	1	0	2	1	1
11	2022	549300AG64NH	15764 MA	25017	25017350701	C		Conventional:Fir	Single Family (1-	Ethnicity Not Av	White	Joint	1	3	2	1	1

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



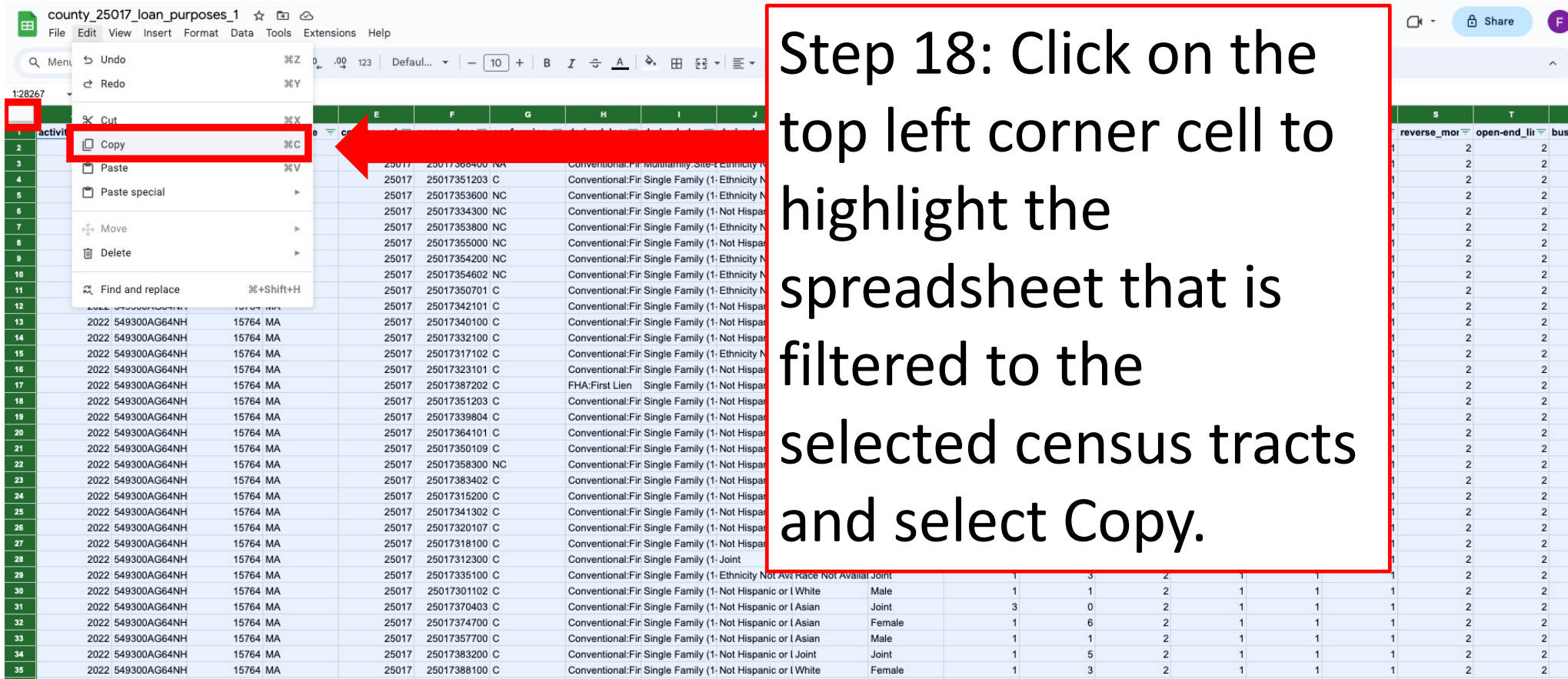
The screenshot shows a Google Sheets spreadsheet titled "county_25017_loan_purposes". The "Data" menu is open, and the "Create a filter" option is highlighted with a red box. The spreadsheet contains columns for activity_year, lei, derived_loan_purpose, conforming_loan, derived_loan_purpose, derived_dwelling, derived_ethnicity, derived_race, derived_sex, action_taken, purchaser_type, preapproval, loan_type, loan_purpose, lien_status, reverse_mortgage, and open_end_line_business.

activity_year	lei	derived_loan_purpose	conforming_loan	derived_loan_purpose	derived_dwelling	derived_ethnicity	derived_race	derived_sex	action_taken	purchaser_type	preapproval	loan_type	loan_purpose	lien_status	reverse_mortgage	open_end_line_business
2022	KD3XUN7C6T14	1500 NA	Conventional:Fir Multifamily:Site-4	Ethnicity Not Av	Race Not Avail	Sex Not Avail				3	0	2	1	1	2	2
2022	KD3XUN7C6T14	8400 NA	Conventional:Fir Multifamily:Site-4	Ethnicity Not Av	Race Not Avail	Sex Not Avail				3	0	2	1	1	2	2
2022	KD3XUN7C6T14	1203 C	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail	Sex Not Avail				1	0	2	1	1	2	2
2022	KD3XUN7C6T14	3600 NC	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail	Sex Not Avail				1	0	2	1	1	2	2
2022	KD3XUN7C6T14	4300 NC	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Joint		1	0	2	1	1	2	2
2022	KD3XUN7C6T14	3800 NC	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail	Sex Not Avail				1	0	2	1	1	2	2
2022	KD3XUN7C6T14	5000 NC	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Joint		1	0	2	1	1	2	2
2022	KD3XUN7C6T14	4200 NC	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail	Sex Not Avail				4	0	2	1	1	2	2
2022	KD3XUN7C6T14	4602 NC	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail	Sex Not Avail				1	0	2	1	1	2	2
2022	549300AG64NH	0701 C	Conventional:Fir Single Family (1-	Ethnicity Not Av	White			Joint		1	3	2	1	1	2	2
2022	549300AG64NH	2101 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Black or African			Joint		3	0	2	1	1	2	2
2022	549300AG64NH	0100 C	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Female		1	5	2	1	1	2	2
2022	549300AG64NH	2100 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Female		1	3	2	1	1	2	2
2022	549300AG64NH	7102 C	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail	Male				1	3	2	1	1	2	2
2022	549300AG64NH	3101 C	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Joint		1	3	2	1	1	2	2
2022	549300AG64NH	7202 C	FHA:First Lien	Single Family (1-	Not Hispanic or I	White			Female	1	2	2	2	1	2	2
2022	549300AG64NH	1203 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Joint		1	5	2	1	1	2	2
2022	549300AG64NH	9804 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Joint		2	0	2	1	1	2	2
2022	549300AG64NH	4101 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Female		1	5	2	1	1	2	2
2022	549300AG64NH	0109 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Male		1	3	2	1	1	2	2
2022	549300AG64NH	15764 MA	250173358300 NC	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Male	4	0	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017383402 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Race Not Avail			Male	1	3	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017315200 C	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Joint	1	1	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017341302 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Male	1	3	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017320107 C	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Joint	3	0	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017318100 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Male	1	71	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017312300 C	Conventional:Fir Single Family (1-	Joint			Joint		1	3	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017335100 C	Conventional:Fir Single Family (1-	Ethnicity Not Av	Race Not Avail			Joint	1	3	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017301102 C	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Male	1	1	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017370403 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Joint	3	0	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017374700 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Female	1	6	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017357700 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Asian			Male	1	2	1	1	1	2	2
2022	549300AG64NH	15764 MA	25017383200 C	Conventional:Fir Single Family (1-	Not Hispanic or I	Joint			Joint	1	5	2	1	1	2	2
2022	549300AG64NH	15764 MA	25017388100 C	Conventional:Fir Single Family (1-	Not Hispanic or I	White			Female	1	3	2	1	1	2	2

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

The screenshot shows a spreadsheet application window titled 'county_25017_loan_purposes_1'. The spreadsheet has columns labeled A through T. The 'census_tract' column (column G) is highlighted, and a filter dropdown menu is open. The menu includes options for sorting (Sort A to Z, Sort Z to A, Sort by color) and filtering (Filter by color, Filter by condition, Filter by values). The 'Filter by values' section is expanded, showing a search bar and a list of values: 25017300100, 25017301101, 25017301102, and 25017310101. There are 'Cancel' and 'OK' buttons at the bottom of the menu. A red arrow points to the down arrow icon in the top-left corner of the 'census_tract' column header.

activity_year	lei	derived_ms	state_code	county_code	census_tract	informing	derived_loan	derived_dwe	derived_ethn	derived_race	derived_sex	action_taker	purchaser_t	preapproval	loan_type	loan_purpos	lien_status	reverse_mor	open-end_li	busin
2022	KD3XUN7C6T14	15764				NA	Conventional:Fir Multifamily:Site-Ethnicity Not Av		Race Not Availa	Sex Not Availabl		3	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NA	Conventional:Fir Multifamily:Site-Ethnicity Not Av		Race Not Availa	Sex Not Availabl		3	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				C	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Sex Not Availabl		1	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NC	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Sex Not Availabl		1	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NC	Conventional:Fir Single Family (1: Not Hispanic or I		White	Joint		1	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NC	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Sex Not Availabl		1	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NC	Conventional:Fir Single Family (1: Not Hispanic or I		White	Joint		1	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NC	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Sex Not Availabl		4	0	2	1	1	1	1	2	2
2022	KD3XUN7C6T14	15764				NC	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Sex Not Availabl		1	0	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Ethnicity Not Av		White	Joint		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Black or African	Joint		3	0	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		White	Female		1	5	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Female		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Male		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		White	Joint		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	FHA:First Lien Single Family (1: Not Hispanic or I		White	Female		1	2	2	2	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Joint		1	5	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Joint		2	0	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Female		1	5	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Male		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				NC	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Male		4	0	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Race Not Availa	Male		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		White	Joint		1	1	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Male		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764				C	Conventional:Fir Single Family (1: Not Hispanic or I		White	Joint		3	0	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017318100	C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Male		1	71	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017312300	C	Conventional:Fir Single Family (1: Joint		Joint	Joint		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017335100	C	Conventional:Fir Single Family (1: Ethnicity Not Av		Race Not Availa	Joint		1	3	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017301102	C	Conventional:Fir Single Family (1: Not Hispanic or I		White	Male		1	1	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017370403	C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Joint		3	0	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017374700	C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Female		1	6	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017357700	C	Conventional:Fir Single Family (1: Not Hispanic or I		Asian	Male		1	1	2	1	1	1	1	2	2
2022	549300AG64NH	15764	MA	25017	25017383200	C	Conventional:Fir Single Family (1: Not Hispanic or I		Joint	Joint		1	5	2	1	1	1	1	2	2



Step 18: Click on the top left corner cell to highlight the spreadsheet that is filtered to the selected census tracts and select Copy.

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

The screenshot shows the Google Sheets interface for a spreadsheet titled "2022 HMDA Data - Melrose Census Tracts". The "Insert" menu is open, and the "Pivot table" option is highlighted with a red box. A large red arrow points from the text above to this option. The spreadsheet data is visible in the background, with columns labeled "code", "census_tract", "conf", "loan_p", "derived_dweller", "derived_ethnic", "derived_race", "derived_sex", "action_taken", "purchaser_type", "preapproval", "loan_type", "loan_purpose", "lien_status", "reverse_mortg", "open-end_line", and "busin".

code	census_tract	conf	loan_p	derived_dweller	derived_ethnic	derived_race	derived_sex	action_taken	purchaser_type	preapproval	loan_type	loan_purpose	lien_status	reverse_mortg	open-end_line	busin
25017	25017336202	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	6	2	1	1	1	1	2	2	
25017	25017336202	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Joint	1	5	2	1	1	1	1	2	2	
25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Female	3	0	2	1	1	1	1	2	2	
25017	25017336201	C	Conventional:Fir	Single Family (1: Ethnicity Not Avs	Race Not Availal	Sex Not Availabl	1	6	2	1	1	1	1	2	2	
25017	25017336201	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Joint	Joint	1	1	2	1	1	1	1	2	2	
25017	25017336100	C	Conventional:Fir	Single Family (1: Ethnicity Not Avs	Race Not Availal	Sex Not Availabl	5	0	2	1	1	1	1	2	2	
25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Joint	Joint	1	8	2	1	1	1	1	2	2	
25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Female	1	8	2	1	1	1	1	2	2	
25017	25017336201	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Male	1	8	2	1	1	1	1	2	2	
25017	25017336300	NC	Conventional:Fir	Single Family (1: Ethnicity Not Avs	Race Not Availal	Joint	4	0	2	1	1	1	1	2	2	
25017	25017336202	NC	Conventional:Fir	Single Family (1: Joint	White	Joint	1	6	1	1	1	1	1	2	2	
25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	4	0	2	1	1	1	1	2	2	
25017	25017336100	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	8	2	1	1	1	1	2	2	
25017	25017336202	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	6	1	1	1	1	1	2	2	
25017	25017336404	NC	Conventional:Fir	Single Family (1: Not Hispanic or I	Joint	Joint	4	0	2	1	1	1	1	1111	1111	
25017	25017336404	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Male	6	0	2	1	1	1	1	2	2	
25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	3	1	1	1	1	1	2	2	
25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Joint	1	1	1	1	1	1	1	2	2	
25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Joint	1	1	2	1	1	1	1	2	2	
25017	25017336202	NC	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Male	1	6	1	1	1	1	1	2	2	
25017	25017336202	C	Conventional:Fir	Single Family (1: Ethnicity Not Avs	Race Not Availal	Joint	1	6	2	1	1	1	1	2	2	
25017	25017336201	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	6	2	1	1	1	1	2	2	
25017	25017336201	NC	Conventional:Fir	Single Family (1: Joint	Joint	Joint	1	6	2	1	1	1	1	2	2	
25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Joint	Joint	1	1	2	1	1	1	1	2	2	
25017	25017336202	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	3	2	1	1	1	1	2	2	
25017	25017336100	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Race Not Availal	Sex Not Availabl	1	6	2	1	1	1	1	2	2	
25017	25017336100	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Male	4	0	2	1	1	1	1	2	2	
25017	25017336404	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	3	2	1	1	1	1	2	2	
25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	6	2	1	1	1	1	2	2	
25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	6	1	1	1	1	1	2	2	
25017	25017336100	NC	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Male	1	6	2	1	1	1	1	2	2	
25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	1	3	2	1	1	1	1	2	2	

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

2022 HMDA Data Melrose Census Tracts

File Edit View Insert Format Data Tools Extensions Help

1:1000 activity_year

activity_year	lei	derived_msa-m	state_code	county_code	census_tract	conforming_loa	derived_loan_p	derived_dwelin	derived_ethnici	derived_race	derived_sex	action_taken	purchaser_type	prea	loan_type	loan_purpose	lien_status	reverse_mortga	open-end_line	busin	
2022	549300AG64NH	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	Joint	1	6	2	1	1	1	2	2	2	
2022	549300AG64NH	15764	MA	25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Joint	Joint	1	6	2	1	1	1	2	2	2	
2022	549300AG64NH	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Female	Female	3	2	1	1	1	1	2	2	2	
2022	549300AG64NH	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Male	Male	1	2	1	1	1	1	2	2	2	
2022	549300YIQ7S7Z	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1: Ethnicity Not Avai	Race Not Availa	Sex Not Availa	Sex Not Availa	5	0	2	1	1	1	2	2	2	
2022	549300YIQ7S7Z	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	
2022	549300YIQ7S7Z	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	0	2	1	1	1	1	2	2	2
2022	5493008POSMR	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	8	2	1	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	8	2	1	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336201	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	8	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336300	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	4	0	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	1	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	4	0	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	8	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	1	1	1	1	2	2	2	2
2022	549300E4I5AJ7	15764	MA	25017	25017336404	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	4	0	2	1	1	1	1111	1111	1111	1111
2022	549300INFJ8TY	15764	MA	25017	25017336404	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	6	0	2	1	1	1	2	2	2	2
2022	549300E2UX99H	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	3	1	1	1	1	2	2	2	2
2022	549300E2UX99H	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	1	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336201	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	3	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Race Not Availa	Sex Not Availa	Sex Not Availa	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Asian	Male	Male	4	0	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336404	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	3	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	6	1	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336100	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Asian	Male	Male	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	3	2	1	1	1	2	2	2	2

Create pivot table

Data range
Sheet11:1000

Insert to

- New sheet
- Existing sheet

Cancel Create

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

The screenshot shows a Google Sheet titled "2022 HMDA Data Melrose Census Tracts". A Pivot Table is set up with "Columns" in row 1 and "Values" in row 2. The Pivot Table Editor panel is open on the right, showing a list of fields. The "Rows" section is highlighted with a red box, and the "Add" button next to it is also highlighted. A red arrow points from the text above to the "Pivot table editor" tab.

Columns
Values

Pivot table editor

Sheet111:1000

Suggested

- Number of unique lei for each co-applicant_age
- Average of loan_amount for each intro_rate_period
- Sum of loan_to_value_ratio for each applicant_age

Rows [Add](#)

Columns [Add](#)

Values [Add](#)

Filters [Add](#)

activity_year
lei
derived_msa-md
state_code
county_code
census_tract
conforming_loan_limit
derived_loan_product_type
derived_dwelling_category
derived_ethnicity
derived_race
derived_race
derived_sex
action_taken
purchaser_type
preapproval
loan_type
loan_purpose
lien_status
reverse_mortgage
open-end_line_of_credit
business_or_commercial...
loan_amount

Step 23: Select census_tract

The screenshot shows the Microsoft Excel interface with a PivotTable named 'Pivot Table 3' on 'Sheet1'. The PivotTable is currently empty, with 'Columns' and 'Values' fields in the top row. A search box on the right side of the screen is open, displaying a list of fields from the '2022 HMDA Data Melrose Census Tracts' data source. The field 'census_tract' is highlighted with a red box, and a red arrow points from the title above to this field. Other visible fields in the list include activity_year, lei, derived_msa-md, state_code, county_code, conforming_loan_limit, derived_loan_product_type, derived_dwelling_category, derived_ethnicity, derived_race, derived_sex, action_taken, purchaser_type, preapproval, loan_type, loan_purpose, lien_status, reverse_mortgage, open-end_line_of_credit, business_or_commercial_purpose, loan_amount, loan_to_value_ratio, interest_rate, and rate_spread.

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

The screenshot shows a Google Sheet titled "2022 HMDA Data Melrose Census Tracts". The spreadsheet displays a pivot table with the following data:

census_tract
25017336100
25017336201
25017336202
25017336300
25017336402
25017336403
25017336404
Grand Total

The Pivot table editor on the right shows the following configuration:

- Source: Sheet1!1:1000
- Rows: census_tract (Order: Ascending, Sort by: census_tract)
- Columns: (Empty)
- Values: (Empty)
- Filters: (Empty)

A red arrow points from the text box to the pivot table data in the spreadsheet.

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)

P29 fx 1

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	activity_year	lei	derived_msa-m	state_code	county_code	census_tract	conforming_loa	derived_loan_p	derived_dwelin	derived_ethnic	derived_race	derived_sex	action_taken	purchaser_type	preapproval	loan_type
2	2022	549300AG64NH	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Joint			6	2	1
3	2022	549300AG64NH	15764	MA	25017	25017336300	C	Conventional:Fir	Single Family (1·	Not Hispanic or I Asian	Joint			1	5	2
4	2022	549300AG64NH	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1·	Not Hispanic or I Asian	Female			3	0	2
5	2022	549300AG64NH	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Male			1	6	2
6	2022	549300YIQ7S7Z	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1·	Ethnicity Not Avz Race Not Availat	Sex Not Availabl			5	0	2
7	2022	549300YIQ7S7Z	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1·	Not Hispanic or I Joint	Joint			1	1	2
8	2022	549300YIQ7S7Z	15764	MA	25017	25017336100	C	Conventional:Fir	Single Family (1·	Ethnicity Not Avz Race Not Availat	Sex Not Availabl			5	0	2
9	2022	5493008PQSMF	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1·	Not Hispanic or I Joint	Joint			1	8	2
10	2022	54930001NSTOI	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Female			1	8	2
11	2022	54930001NSTOI	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Male			1	8	2
12	2022	54930001NSTOI	15764	MA	25017	25017336300	NC	Conventional:Fir	Single Family (1·	Ethnicity Not Avz Race Not Availat	Joint			4	0	2
13	2022	54930001NSTOI	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Family (1·	Joint	White	Joint		1	6	1
14	2022	54930001NSTOI	15764	MA	25017	25017336300	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Joint			4	0	2
15	2022	54930001NSTOI	15764	MA	25017	25017336100	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Joint			1	8	2
16	2022	54930001NSTOI	15764	MA	25017	25017336202	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Joint			1	6	1
17	2022	549300E4I5AJ7	15764	MA	25017	25017336404	NC	Conventional:Fir	Single Family (1·	Not Hispanic or I Joint	Joint			4	0	2
18	2022	549300INFJ8TY	15764	MA	25017	25017336404	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Male			6	0	2
19	2022	549300E2UX99f	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Joint			1	3	1
20	2022	549300E2UX99f	15764	MA	25017	25017336300	C	Conventional:Fir	Single Family (1·	Not Hispanic or I Asian	Joint			1	1	1
21	2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Family (1·	Not Hispanic or I Asian	Joint			1	1	2
22	2022	549300U3721PJ	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Male			1	6	1
23	2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Family (1·	Ethnicity Not Avz Race Not Availat	Joint			1	6	2
24	2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Family (1·	Not Hispanic or I White	Joint			1	6	2

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

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 <https://ffiec.cfpb.gov/documentation/tools/data-browser/data-browser-filters>

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.

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

2022 HMDA Data Melrose Census Tracts

File Edit View Insert Format Data Tools Extensions Help

1:1000 activity_year

activity_year	lei	derived_msa-m	state_code	county_code	census_tract	conforming_loa	derived_loan_p	derived_dwelin	derived_ethnici	derived_race	derived_sex	action_taken	purchaser_type	prea	loan_type	loan_purpose	lien_status	reverse_mortga	open-end_line	busin	
2022	549300AG64NH	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Joint	Joint	1	6	2	1	1	1	2	2	2	
2022	549300AG64NH	15764	MA	25017	25017336300	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Joint	Joint	1	6	2	1	1	1	2	2	2	
2022	549300AG64NH	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	Asian	Female	Joint	3	2	1	1	1	1	2	2	2	
2022	549300AG64NH	15764	MA	25017	25017336402	C	Conventional:Fir	Single Family (1: Not Hispanic or I	White	Male	Joint	1	2	1	1	1	1	2	2	2	
2022	549300YIQ7S7Z	15764	MA	25017	25017336201	C	Conventional:Fir	Single Family (1: Ethnicity Not Avai	Race Not Availa	Sex Not Availa	Joint	5	0	2	1	1	1	1	2	2	
2022	549300YIQ7S7Z	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	
2022	549300YIQ7S7Z	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	0	2	1	1	1	1	2	2	2
2022	5493008POSMR	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	8	2	1	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	8	2	1	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336201	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	8	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336300	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	4	0	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	1	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	4	0	2	1	1	1	1	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	8	2	1	1	1	2	2	2	2
2022	54930001NSTOI	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	1	1	1	1	2	2	2	2
2022	549300E4I5AJ7	15764	MA	25017	25017336404	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	4	0	2	1	1	1	1111	1111	2	2
2022	549300INFJ8TY	15764	MA	25017	25017336404	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	6	0	2	1	1	1	2	2	2	2
2022	549300E2UX99H	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	3	1	1	1	1	2	2	2	2
2022	549300E2UX99H	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	1	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336201	NC	Conventional:Fir	Single Familv (1: Joint	Joint	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Joint	Joint	Joint	1	1	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336202	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	3	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Race Not Availa	Sex Not Availa	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336100	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	Asian	Male	Joint	4	0	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336404	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	3	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336402	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	6	1	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336100	NC	Conventional:Fir	Single Familv (1: Not Hispanic or I	Asian	Male	Joint	1	6	2	1	1	1	2	2	2	2
2022	549300U3721PJ	15764	MA	25017	25017336300	C	Conventional:Fir	Single Familv (1: Not Hispanic or I	White	Joint	Joint	1	3	2	1	1	1	2	2	2	2

Create pivot table

Data range
Sheet11:1000

Insert to

- New sheet
- Existing sheet

Cancel Create

2022 HMDA Data Melrose Census Tracts

File Edit View Insert Format Data Tools Extensions Help

100% 123 Defaul... 10 B I A

A1 Columns Rows Values

Sheet1!1:1000

Suggested

- Number of unique lei for each co-applicant_age
- Average of loan_amount for each intro_rate_period
- Sum of loan_to_value_ratio for each applicant_age

Rows Add

Columns Add

Values Add

Filters Add

- activity_year
- lei
- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage

Step 30: Here is the new sheet with the Pivot table editor

2022 HMDA Data Melrose Census Tracts

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100% 123 Default... 10 B I

Columns
Rows Values

**Step 31:
Click on
Rows > Add**

Pivot table editor

Sheet11:1000

Suggested

Rows Add

Columns Add

Values Add

Filters Add

activity_year
lei
derived_msa-md
state_code
county_code
census_tract
conforming_loan_limit
derived_loan_product_type
derived_dwelling_category
derived_ethnicity
derived_race
derived_sex
action_taken
purchaser_type
preapproval
loan_type
loan_purpose
lien_status
reverse_mortgage
open-end_line_of_credit
business_or_commercial...
loan_amount

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

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

Actions 1 or 6 means the homebuyer received the mortgage to buy the home

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	action_taken															
2																
3		1														
4		2														
5		3														
6		4														
7		5														
8		6														
9		7														
10	Grand Total															
11																
12																
13																
14																
15																
16																
17																
18																
19																
20																
21																
22																
23																
24																
25																
26																
27																
28																
29																
30																
31																
32																
33																
34																
35																

Step 34:
Click on
Columns > Add



Pivot table editor

Sheet1!1:1000

Suggested

Rows **Add**

action_taken

Order Ascendi... Sort by action_t...

Show totals

Columns **Add**

Values **Add**

Filters **Add**

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial...
- loan_amount
- loan_to_value_ratio
- interest_rate

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	action_taken														
2															
3		1													
4		2													
5		3													
6		4													
7		5													
8		6													
9		7													
10	Grand Total														
11															
12															
13															
14															
15															
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
32															
33															
34															
35															

Step 35:
Select derived_race



Dropdown menu showing a list of fields. The field 'derived_race' is highlighted with a red box.

- activity_year
- lei
- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race**
- derived_sex
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial_purpose
- loan_amount
- loan_to_value_ratio
- interest_rate
- rate_spread
- hoeda_status

Here is the Pivot Table with derived_race columns and action_taken rows

The screenshot displays a Microsoft Excel spreadsheet with a PivotTable and the PivotTable Editor. The PivotTable is located in the range A35:G11. The PivotTable has 'action_taken' as the row labels and 'derived_race' as the column labels. The data is summarized as follows:

action_taken	2 or more minor Asian	Black or African . Joint	Race Not Availail White	Grand Total
1				
2				
3				
4				
5				
6				
7				
Grand Total				

The PivotTable Editor is open on the right side of the screen. It shows the following configuration:

- Source: Sheet1!1:1000
- Rows: action_taken (Order: Ascending, Sort by: action_t_)
- Columns: derived_race (Order: Ascending, Sort by: derived_...)
- Values: (Empty)
- Filters: (Empty)

The PivotTable Editor also shows a list of suggested fields on the right side, including:

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial...
- loan_amount
- loan_to_value_ratio
- interest_rate

2022 HMDA Data Melrose Census Tracts

File Edit View Insert Format Data Tools Extensions Help

100% 123 Default... 10 B I A

action_taken	derived_race	2 or more minor Asian	Black or African Joint	Race Not Avail White	Grand Total
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					

Pivot table editor

Sheet11:1000

Suggested

Rows **Add**

action_taken

Order Ascendi... Sort by action_t...

Show totals

Columns **Add**

derived_race

Order Ascendi... Sort by derived_...

Show totals

Values **Add**

Filters **Add**

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial...
- loan_amount
- loan_to_value_ratio
- interest_rate

Step 36:
Click on
Values > Add



2022 HMDA Data Melrose Census Tracts

File Edit View Insert Format Data Tools Extensions Help

100% 123 Default...

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1		derived_race													
2	action_taken		2 or more minor Asian	Black or African Joint	Race Not Availial White	Grand Total									
3															
4		1													
5		2													
6		3													
7		4													
8		5													
9		6													
10		7													
11	Grand Total														
12															
13															
14															
15															
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
32															
33															
34															
35															

Step 37:
Select
loan_purpose

Calculated Field

- activity_year
- lei
- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial_purpose
- loan_amount
- loan_to_value_ratio

Search

- derived_msa-md
- ate_code
- county_code
- nsus_tract
- nforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- tion_taken
- rchaser_type
- approval
- an_type
- an_purpose
- n_status
- erse_mortgage
- en-end_line_of_credit
- usiness_or_commercial...
- an_amount
- an_to_value_ratio
- erest_rate

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	SUM of loan_type derived_race															
2	action_taken	2 or more minor	Asian	Black or African .	Joint	Race Not Avail	White	Grand Total								
3		0							0							
4	1		1	50	1	20	66	215	353							
5	2							4	4							
6	3			3			3	4	10							
7	4			6		2	12	30	50							
8	5						3	1	4							
9	6			1			108	12	121							
10	7			1					1							
11	Grand Total	0	1	61	1	22	192	266	543							

Pivot table editor

Sheet1!1:1000

Suggested

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial...
- loan_amount
- loan_to_value_ratio
- interest_rate

Rows

action_taken

Order: Ascend... Sort by: action_t...

Show totals

Columns

derived_race

Order: Ascend... Sort by: derived_...

Show totals

Values

loan_type

Summarize by: SUM Show as: Default

Filters

Step 38:
Under Values, Find the
Summarize by Box



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	F
1	SUM of loan_typ derived_race															
2	action_taken	2 or more minor Asian		Black or African . Joint		Race Not Avail White		Grand Total								
3		0														0
4	1		1	50	1	20	66	215	353							
5	2							4	4							
6	3			3			3	4	10							
7	4			6		2	12	30	50							
8	5						3	1	4							
9	6			1			108	12	121							
10	7			1					1							
11	Grand Total	0	1	61	1	22	192	266	543							

Pivot table editor

Sheet11:1000

Suggested

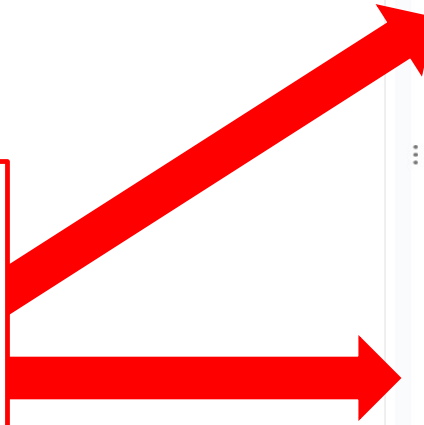
Rows

- SUM
- COUNTA**
- COUNT
- COUNTUNIQUE
- AVERAGE
- MAX
- MIN
- MEDIAN
- PRODUCT
- STDEV
- STDEVP
- VAR
- VARP
- SUM

Filters

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial...
- loan_amount
- loan_to_value_ratio
- interest_rate

Step 39:
Click on the Down Arrow,
then select COUNTA



2022 HMDA Data Melrose Census Tracts

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100% \$ % .0_ .00 123 Default... - 10 + B I A

action_taken	2 or more minori Asian	Black or African .Joint	Race Not Availal White	Grand Total				
1	0	1	50	1	19	62	209	342
2			3			2	4	4
3			6		2	12	26	46
4						3	1	4
5			1			99	12	112
6			1					1
Grand Total	0	1	61	1	21	178	256	518

Pivot table editor

Sheet11:1000

Search

Suggested

Rows

- action_taken
 - Order: Ascendi...
 - Sort by: action_t...
 - Show totals:

Columns

- derived_race
 - Order: Ascendi...
 - Sort by: derived_...
 - Show totals:

Values

- loan_type
 - Summarize by: COUNTA
 - Show as: Default

Filters

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- action_taken
- purchaser_type
- preapproval
- loan_type
- loan_purpose
- lien_status
- reverse_mortgage
- open-end_line_of_credit
- business_or_commercial...
- loan_amount
- loan_to_value_ratio
- interest_rate

Now we see the number loans by what happened (action_taken) and by the race of the applicant(s) (derived_race)

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	F
1	COUNTA of loan derived_race															
2	action_taken	2 or more minori Asian		Black or African .Joint		Race Not Availai 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					1							
11	Grand Total	0	1	61	1	21	178	256	518							

Pivot table editor

Sheet11:1000

Suggested

Rows

- action_taken

Columns

- derived_race

Search

- derived_msa-md
- state_code
- county_code
- census_tract
- conforming_loan_limit
- derived_loan_product_type
- derived_dwelling_category
- derived_ethnicity
- derived_race
- derived_sex
- ken
- _type
- al
- ose
- s
- ortgage
- _line_of_credit
- or_commercial...
- unt
- loan_to_value_ratio
- interest_rate



Looking at cell in the Grand Total Column and Grand Total Row, we see there were 518 home loan purchase applications

2022 HMDA Data Melrose Census Tracts

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100% \$ % .0_ .00 123 Default... - 10 + B I A

Pivot table editor

Sheet11:1000

Search

derived_msa-md
state_code
county_code
census_tract
conforming_loan_limit
derived_loan_product_type
derived_dwelling_category
derived_ethnicity
derived_race
derived_sex

action_taken	2 or more minor Asian	Black or African .Joint	Race Not Availal White	Grand Total				
1	1	50	19	62	209	342		
2				4	4			
3		3		2	4	9		
4		6	2	12	26	46		
5				2	4			
6		1		99	12	112		
Grand Total	0	1	61	1	21	178	256	518

Order Ascending Sort by action_t... Show totals Columns derived_race

Looking at Grand Total Column for the row for 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.

2022 HMDA Data Melrose Census Tracts

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100% \$ % .0_ .00 123 Default... 10

action_taken	2 or more minor Asian	Black or African	point	Race Not Avail	White	Grand Total		
1	1	50	1	19	62	209	342	
2						4	4	
3					2	4	9	
4				2	12	26	46	
5						4	4	
6					99	12	112	
Grand Total	0	1	61	1	21	178	256	518

Pivot table editor

Sheet11:1000

Suggested

Rows

action_taken

Order Ascending

Sort by action_taken

Columns

derived_race

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.

2022 HMDA Data Melrose Census Tracts

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100% \$ % .0_ .00 123 Defaul... - 10 + B I A

Pivot table editor

Sheet11:1000

Search

Suggested

Rows

action_taken

Order Ascend... Sort by action_t...

Columns

derived_race

action_taken	2 or more minor Asian	Black or African . Joint	Race Not Availai White	Grand Total
1	0	1	50	342
2			3	4
3			6	9
4			2	46
5			3	1
6			1	12
7			1	99
Grand Total	0	1	21	178
				256
				518

derived_msa-md
state_code
county_code
census_tract
conforming_loan_limit
derived_loan_product_type
derived_dwelling_category
derived_ethnicity
derived_race
derived_sex

There 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).

6. Compare to city census data

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



What percentage of Melrose, Massachusetts residents are Black

3.4%

Table

Population

Female persons, percent 51.7%

Race and Hispanic Origin

White alone, percent 82.3%

Black or African American alone, percent(a) 3.4%

54 more rows



Census.gov

https://www.census.gov › quickfacts › melrosecitymassac...

Melrose city, Massachusetts - U.S. Census Bureau QuickFacts

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

U.S. Census Bureau Quick Facts Page



QuickFacts Melrose city, Massachusetts

[What's New & FAQs](#)

QuickFacts provides statistics for all states and counties, and for cities and towns with a *population of 5,000 or more*.

Search bar: Enter state, county, city, town, or zip code | -- Select a fact -- | CLEAR | TABLE | MAP | CHART | DASHBOARD | MORE

Table

All Topics	Melrose city, Massachusetts
Population Estimates, July 1, 2022, (V2022)	29,155
PEOPLE	
Population	
Population Estimates, July 1, 2022, (V2022)	29,155
Population estimates base, April 1, 2020, (V2022)	29,817
Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022)	-2.2%
Population, Census, April 1, 2020	29,817
Population, Census, April 1, 2010	26,983
Age and Sex	
Persons under 5 years, percent	5.8%
Persons under 18 years, percent	19.9%
Persons 65 years and over, percent	18.6%
Female persons, percent	51.7%
Race and Hispanic Origin	
White alone, percent	83.3%
Black or African American alone, percent (a)	3.4%
American Indian and Alaska Native alone, percent (a)	0.1%
Asian alone, percent (a)	8.3%
Native Hawaiian and Other Pacific Islander alone, percent (a)	0.0%

% of Melrose Population that is Black





	A	B	C	D	E	F	G	H	I
1	COUNTA of loan derived_race								
2	action_taken	2 or more minor		Asian	Black or African . Joint		Race Not Availal 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					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