

**Enterprise Public Use Database Data Dictionary**

**Single-Family Properties  
CENSUS TRACT FILE**

Release of 2014 Data

Federal Housing Finance Agency

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The "Census Tract File" contains mortgage-level data on all single-family (1-4 unit) properties.

Note: Fields are separated by one blank space.

<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
1	1	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
2	7	Record Number		Sequential numerical identifier for the property not related to the record number in the three National Files.
3	2	US Postal State Code	See the STATE/COUNTY file for a list of State codes and names. 00 = Missing	Two digit numerical American National Standards Institute (ANSI) Federal Information Processing Series (FIPS) code, with a leading zero when applicable, indicating where the property is located.
4	5	Metropolitan Statistical Area (MSA) Code	See the MSA file for a list of MSA codes and names. 00000 = Missing code 99999 = In a non-metropolitan area Other = specific metropolitan area	Five digit numerical code for the property's MSA if the property is located in an MSA, based on MSA definitions in effect on January 1, 2014.
5	3	County - 2010 Census	See the STATE/COUNTY file for a list of codes and County/Parish/Borough names listed by FIPS State code. 000 = Missing	Three digit numerical FIPS county code, with leading zeros when applicable, indicating where the property is located.
6	6	Census Tract - 2010 Census	3-6 digits with 2 implied decimals Example of data format: 002701 = Census tract 27.01 000000 = Missing	The tract number as used in the 2010 decennial census, with leading zeros when applicable, indicating where the property is located.
7	6	2010 Census Tract - Percent Minority	Example of data format: 66.95 = 66.95 percent of the census tract population is minority. 9999.0 = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the 2010 decennial census.

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
8	6	2010 Census Tract - Median Income	999999 = Not available	The 2014 median family income for the census tract (in whole dollars) based on 2010 Census geography and the most recent American Community Survey (ACS) 5-year estimates available on January 1, 2014. The values for this field are supplied by FHFA.
9	6	Local Area Median Income	999999 = Not available	The 2014 MSA median family income, or for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, based on 2010 Census geography and the most recent ACS 5-year estimates available on January 1, 2014. The values for this field are supplied by FHFA.
10	8	Tract Income Ratio	Example of data format: 1.7500 = The tract income is 175 percent of the local area median income. 9999.000 = Not able to code	The ratio of the 2010 census tract median income to the local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the single-family low-income areas housing goal. See definition of <i>Families in low-income areas</i> in 12 CFR 1282.1.
11	9	Borrower's (or Borrowers') Annual Income	9999999 = Not available	For mortgages originated prior to the year of acquisition by an Enterprise, the borrower's (or borrowers') annual income, which is reported to FHFA by the Enterprises as an origination year value, was inflated by FHFA to an acquisition year value using the ratio of the HUD area median family income estimates (see field #12) for the acquisition year and origination year for the MSA or county. Values are rounded to the nearest \$1,000.

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
12	6	Area Median Family Income (2014)	999999 = Not available	For properties in MSAs, the MSA median family income, and for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, for the reporting year ( <i>i.e.</i> , the year of mortgage acquisition by the Enterprise). It is based on HUD's median family income estimates as established annually for use in determining eligibility for various assisted housing programs. The values for this field are supplied by FHFA.
13	8	Borrower Income Ratio	9999.000 = Not Applicable or Not Available Example of data format: 0.5811 = The borrower(s) annual income is 58.11 percent of the area median family income.	The ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower's (or borrowers') income qualifies for an income-based housing goal. This is the ratio defined at 12 CFR 1282.15(b)(1) for owner-occupied units.
14	9	Acquisition Unpaid Principal Balance (UPB)		The UPB when the Enterprise acquired the mortgage. Values are rounded to the nearest \$1,000.
15	1	Purpose of Loan	1 = Purchase* 2 = Refinancing 4 = Home Improvement/Rehabilitation 9 = Not applicable/not available	Purpose of loan reported by the Enterprise. * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase.
16	1	Federal Guarantee	1 = Conventional/Other 2 = FHA-insured* 3 = VA-guaranteed 4 = FSA/RHS-guaranteed	*Includes FHA HECM and Title 1 loans.
17	2	Number of Borrowers	99 = Missing	
18	1	First-Time Home Buyer	1 = Yes 2 = No 9 = Not available	

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
19-23	1	Borrower Race or National Origin 1-5	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = information not provided by borrower in a mail, internet, or telephone application 7 = not applicable 9 = not available	
24	1	Borrower Ethnicity	1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = information not provided by borrower in a mail, internet, or telephone application 4 = not applicable 9 = not available	
25-29	1	Co-Borrower Race or National Origin 1-5	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = information not provided by co-borrower in a mail, internet, or telephone application 7 = not applicable 8 = no co-borrower 9 = not available	

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30	1	Co-Borrower Ethnicity	1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = information not provided by co-borrower in a mail, internet, or telephone application 4 = not applicable 5 = no co-borrower 9 = not available	
31	1	Borrower Sex	1 = Male 2 = Female 3 = information is not provided by the borrower in a mail or telephone application 4 = not applicable 9 = not available	
32	1	Co-Borrower Sex	1 = Male 2 = Female 3 = information is not provided by the co-borrower in a mail or telephone application 4 = not applicable 9 = not available	
33	3	Age of Borrower	999 = Data not provided	
34	3	Age of Co-Borrower	999 = Data not provided	
35	1	Occupancy Code	1 = Owner-Occupied property 2 = Investment property 9 = Not Available	

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
36	5	Rate Spread	0 = Not applicable, not reported, or < 1.50 if a first lien (or < 3.50 if a subordinate lien) Actual values >= 1.50 (or >= 3.50 respectively) Example of data format: 3.10 = APR is 3.10 percent above the applicable Average Prime Offer Rate (APOR).	The spread (difference) between the annual percentage rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans, <i>i.e.</i> , the APOR, of a comparable type. See <a href="http://www.ffiec.gov/ratespread/newcalc.aspx">http://www.ffiec.gov/ratespread/newcalc.aspx</a> for details.
37	1	HOEPA Status	1 = Yes 2 = No 9 = Not available or not applicable	Whether the loan is covered by the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z (12 CFR 226.32).
38	1	Property Type	1 = one to four-family (other than manufactured housing) 2 = manufactured housing 9 = unknown	
39	1	Lien Status	1 = secured by a first lien 2 = secured by a subordinate lien 3 = not secured by a lien 4 = not applicable	