

# **Enterprise Public Use Database Data Dictionary**

## **Single-Family Properties**

### **NATIONAL FILE B**

Release of 2023 Data

Federal Housing Finance Agency

**Enterprise Public Use Database  
Single-Family Properties  
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**RELEASE OF 2023 DATA**

The “National File B” contains unit-level data on all single-family (1-4 unit) properties, including renter-occupied 1-unit properties. Data are available at <https://www.fhfa.gov/publdata>.  
Note: Fields are separated by one blank space.

Field #	Field Width	Field Name	Values	Description / Comments
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 unit not related to the record number in the Census Tract File or the other National Files.
3	1	Metropolitan Statistical Area (MSA) Code	1 = metropolitan area 0 = non-metropolitan area	Location of the property based on the MSA definitions in effect on January 1, 2023.
4	1	2020 Census Tract - Percent Minority	1 = >=0, <10% 2 = >=10, <30% 3 = >=30, <=100% 9 = Missing	The percentage of the census tract’s population that is classified as belonging to a minority group, based on the 2020 decennial census. See definition of <i>Minority</i> in 12 CFR 1282.1.
5	1	Tract Income Ratio	1 = >0, <=80% 2 = >80, <=120% 3 = >120% 9 = Missing	The ratio of the 2020 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.

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
6	1	Borrower Income Ratio or Rent Affordability Category	1 = >= 0, <=50% 2 = >50, <=80% 3 = >80% 9 = Not applicable	For owner-occupied units, 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.  For rental units, the rent affordability category (extremely low, very low, low, moderate, or other) is based on the ratio of annualized rent to area median family income in accordance with 12 CFR 1282.15(d), given the number of bedrooms in the unit. Units classified as "extremely low" or "very low" are coded 1; units classified as "low" are coded 2; higher-rent units are coded 3.
7	1	Date of Mortgage Note	1 = Originated in same calendar year as acquired 2 = Originated prior to calendar year of acquisition 9 = Missing	
8	1	Purpose of Loan	1 = Purchase* 2 = Refinancing (all types) 3 = Second mortgage 4 = Home Improvement/Rehabilitation 9 = Not applicable/not available	Purpose of loan reported by the Enterprise. FHA Title 1 loans (see field #9) are coded as "9". * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase.
9	1	Federal Guarantee	1 = FHA/VA 2 = Rural Housing Service (RHS) - guaranteed rural housing loan* 3 = Home Equity Conversion Mortgage (HECM) 4 = No Federal guarantee ( <i>i.e.</i> , Conventional) 5 = Title 1 – FHA	*Also includes other federally guaranteed loans.

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
10	1	Type of Seller Institution	1 = Mortgage company 2 = Savings Association Insurance Fund (SAIF)-insured depository institution 3 = Bank Insurance Fund (BIF)-insured depository institution 4 = Credit union insured by the National Credit Union Administration (NCUA) 5 = Other/Unknown	The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender. The SAIF and BIF were merged in 2006 to form the Deposit Insurance Fund (DIF), see <a href="https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html">https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html</a> . Analysts may treat values of '2' and '3' equally in the post-2006 PUDB.
11	1	Borrower Race or National Origin, and Ethnicity	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = Two or more races 7 = Hispanic or Latino 9 = Not available/not applicable	Categories 1-7 consolidate information on borrower race and ethnicity reported by the Enterprise. Categories 1 through 6 include only borrowers not identified as Hispanic or Latino. Categories 1-5 include non-Hispanic or Latino borrowers identifying only one race category. Category 6 includes non-Hispanic or Latino borrowers identifying two or more races. Category 7 includes borrowers identified as Hispanic or Latino, of any race. Category 9 includes mortgages for which no borrower race or ethnicity is identified, originally coded as information not provided by the borrower in a mail or telephone application, not applicable, or not available.
12	1	Co-Borrower Race or National Origin, and Ethnicity	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = Two or more races 7 = Hispanic or Latino 9 = Not available/not applicable	Categories 1-7 consolidate information on co-borrower race and ethnicity reported by the Enterprise. Categories 1 through 6 include only co-borrowers not identified as Hispanic or Latino. Categories 1-5 include non-Hispanic or Latino co-borrowers identifying only one race category. Category 6 includes non-Hispanic or Latino co-borrowers identifying two or more races. Category 7 includes co-borrowers identified as Hispanic or Latino, of any race. Category 9 includes mortgages for which no co-borrower race or ethnicity is identified, originally coded as information not provided by the co-borrower in a mail or telephone application, no co-borrower, not applicable, or not available.

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<b>Field #</b>	<b>Field Width</b>	<b>Field Name</b>	<b>Values</b>	<b>Description / Comments</b>
13	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 = Missing	
14	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 5 = no co-borrower 9 = Missing	
15	1	Occupancy Code	1 = Owner-occupied unit 2 = Rental unit in an owner-occupied property 3 = Investment property (rental unit) 9 = Not available	
16	1	Number of Units	1,2,3, or 4	Total number of units in the property containing this unit.
17	1	Unit - Owner Occupied	1 = Yes 2 = No	
18	1	Unit - Affordability Category	1 = Low-income family (but not very low-income) in a low-income area 2 = Very low-income family, in a low-income area 3 = Very low-income family, not in a low-income area 4 = Other 9 = Not available 0 = Missing	