

Enterprise Public Use Database Data Dictionary

Multifamily Properties

NATIONAL FILE--PROPERTY-LEVEL DATA

Release of 2023 Data

Federal Housing Finance Agency

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The “National File” consists of two parts: one part contains property-level data and the other consists of unit class-level data for all multifamily properties. Property and unit class records are linked by the “Record Number” field. 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 property not related to the record number in the Census Tract File but matching the record number in each associated multifamily National File unit class record.
3	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.
4	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 field is not required for calculating performance for the multifamily housing goal or subgoal. It is provided here for informational purposes.
5	1	Affordability Category	1 = >=20% of the units in the property are affordable at or below 50% of Area Median Income (AMI), and <40% are affordable at or below 60% AMI 2 = <20% and >=40% 3 = >=20% and >=40% 4 = <20% and <40% 8 = Not available 9 = Not eligible 0 = Missing	

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Field #	Field Width	Field Name	Values	Description / Comments
6	1	Date of Mortgage Note	1 = originated in same year as acquired 2 = originated prior to calendar year of acquisition 9 = missing	
7	1	Purpose of Loan	1 = Purchase 2 = Refinancing (all types) 3 = New construction 4 = Home Improvement/Rehabilitation 9 = Not applicable/not available	Purpose of loan reported by the Enterprise.
8	1	Type of Seller Institution	1 = Mortgage Company 2 = Savings Association Insurance Fund (SAIF) - or Bank Insurance Fund (BIF)-insured depository institution 3 = NCUA-insured Credit Union 4 = Other	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 https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html .
9	1	Federal Guarantee	1 = Yes (has some type of Federal Guarantee) 2 = No 3 = FHA Risk Sharing 9 = Not available	
10	1	Total Number of Units	1 = 5 to 24 units 2 = 25 to 50 3 = 51 to 99 4 = 100 to 149 5 = over 149 9 = Unknown	The PUDB binning differs from the CFPB bins for the HMDA dataset (25-49 and 50-99) in order to allow alignment with FHFA's regulatory definition of "small multifamily property" as "at least 5 dwelling units but no more than 50 dwelling units" in 12 CFR 1282.1.