

Table B.3
Characteristics of HUD's and Fannie Mae's Underserved Areas
In Metropolitan Areas

	Denial Rate	Tract Income/ MSA Income	Relative		Minority Percentage	Poverty Rate
			Median House Value*	Median House Value*		
Central City						
HUD (Base)	21.5%	69.7	71.7		51.6%	21.9%
Additional Fannie Mae Tracts	10.8%	130.2	128.2		13.4%	7.1%
Suburbs						
HUD (Base)	20.4%	80.8	78.5		34.4%	14.0%
Tracts Excluded from Fannie Mae Definition	18.4%	88.8	86.3		18.8%	10.1%
Metropolitan Areas						
HUD (Base)	21.0%	70.9	72.3		46.9%	20.0%
Fannie Mae Definition	15.5%	89.2	89.7		39.0%	16.6%

* Median house value in tract relative to median house value in metropolitan area.