

Table D-4

**Single-Family Owner-Occupied Mortgage Market
by Borrower Income**

	Low- and Moderate- Income			Very- Low- Income		
	Purchase	Refinance	Total	Purchase	Refinance	Total
1992 HMDA						
A. All Loans	35.0%	26.2%	29.0%	9.4%	5.4%	6.7%
B. Proposed Rule	33.5%	25.1%	27.8%	7.8%	4.2%	5.4%
1993 HMDA						
A. All Loans	39.6%	30.1%	32.9%	11.5%	6.4%	7.9%
B. Proposed Rule	38.2%	29.3%	32.0%	10.0%	5.6%	6.9%
C. All Without Mobile Homes						
(1) 75,000	37.9%	30.1%	32.3%	10.3%	6.4%	7.5%
(2) 100,000	37.3%	30.0%	32.1%	9.9%	6.4%	7.3%
(3) 125,000	36.6%	30.0%	31.9%	9.4%	6.3%	7.2%
(4) 150,000	36.0%	30.0%	31.7%	9.0%	6.3%	7.1%
D. C Plus Additional Adjustments						
(1) 75,000	36.9%	29.4%	31.5%	9.1%	5.6%	6.6%
(2) 100,000	36.4%	29.4%	31.3%	8.8%	5.6%	6.5%
1994 HMDA						
A. All Loans	42.6%	40.4%	41.6%	13.1%	11.8%	12.5%
B. Proposed Rule Method	41.1%	39.1%	40.2%	11.2%	10.4%	10.9%
C. All Without Mobile Homes						
(1) 100,000	40.8%	40.3%	40.6%	11.9%	11.7%	11.8%
(2) 125,000	40.3%	40.3%	40.3%	11.5%	11.7%	11.6%
(3) 150,000	39.8%	40.3%	40.0%	11.2%	11.7%	11.4%
(4) 200,000	38.7%	40.2%	39.4%	10.5%	11.7%	11.1%
D. C Plus Additional Adjustments						
(1) 100,000	39.6%	39.1%	39.4%	10.3%	10.4%	10.2%
(2) 125,000	39.2%	39.1%	39.1%	10.1%	10.4%	10.4%
American Housing Survey						
1985			27.0%			9.0%
1987			32.0%			10.0%
1989			34.0%			11.0%
1991			36.0%			14.0%
1993	38.7%	28.6%	33.0%	12.9%	8.1%	10.1%
Average(1985-93)			32.3%			10.6%