Table D-7
Low- and Moderate- Income Mortgage Market: Sensitivity Analysis

Case 1 with Different Percentages for Single-Family Owner-Occupied's With Incomes less than AMI:		Size of Multifamily Market		
		$23 Billion	$30 Billion	$35 Billion
Single-Family: [a]	40% (1994 HMDA adjusted)	52.1 %	53.2 %	54.1 %
	38%	50.7	51.7	52.7
	37% (1993 HMDA adjusted)	50.0	51.1	52.1
	36%	49.2	50.3	51.4
	34%	47.8	48.9	50.0
	32%	46.3	47.5	48.6
	30%	44.9	46.1	47.2
	28%	43.4	44.6	45.8
Single-Family:	36% With:			
	Case 1	49.2 %	50.3 %	51.4 %
	Case 2	46.5	47.5	48.5
	Case 3	50.4	51.4	52.5
Single-Family:	34% With:			
	Case 1 (above)	47.8 %	48.9 %	50.0 %
	Case 2	45.0	46.0	47.1
	Case 3	49.0	50.1	51.1

[a] These percentages are used for home purchase loans. Refinanced loans were assumed to be 4 percentage points less for each alternative .

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