

**Table B.2**  
**Mortgage Denial and Origination Rates**  
**By Minority and Income Characteristics**  
**of the Census Tract**

Origination Rates (per 100 owner occupants)					
Tract Income	Minority Composition				Total
	LT 30%	30-50%	50-100%		
LT 80%	<b>6.6</b>	<b>5.9</b>	<b>4.7</b>		5.9
80-120%	11.7	<b>10.1</b>	<b>8.2</b>		11.3
120%+	18.0	14.9	13.1		17.7
Total	13.4	10.1	6.6		12.3
Denial Rates					
Tract Income	Minority Composition				Total
	LT 30%	30-50%	50-100%		
LT 80%	<b>20.5</b>	<b>22.2</b>	<b>26.6</b>		22.9
80-120%	13.5	<b>18.8</b>	<b>22.1</b>		14.4
120%+	8.4	15.0	16.4		8.8
Total	11.8	18.9	23.7		13.2

Note: Bold categories are included in HUD's Underserved Area definition.

Source: HUD analysis of 1993 HMDA Data