

Reservation Home Mortgage Data Profiles - 2014

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Mortgage Lending in **Indian Country**:

Foundational Investments & Future Pathways to Homeownership

The following slides contain reservation home mortgage data profiles for 2014 on a specific type of home mortgage application:

- applications for first-lien mortgages intended for the purchase of a single-family, owner-occupied home in a Census tract that lies mostly on a federally recognized American Indian reservation

Excluded are:

- applications for junior mortgages or for credit to refinance an existing mortgage or improve an already owned home
- mortgages on residences with more than 4 units or with no would-be owner planning to live on site



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- Federally recognized American Indian reservations are deemed to be those assigned an AIANNHCE code of less than 5,000 by the U.S. Census Bureau, and the assessment of whether a Census tract lies mostly on a reservation is based on tract and reservation boundaries as of 2010 (from Census TIGER/Line Shape files)
- Reservation areas include off-reservation trust land
- In the maps, reservation boundaries are black and included Census tracts are shaded in light blue with faint white boundaries



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- The mortgage application information is collected under the Home Mortgage Disclosure Act (HMDA)
- For more information on HMDA data in general:
 - [FFIEC HMDA](#)
 - [The 2014 Home Mortgage Disclosure Act Data](#)
- In metropolitan statistical areas (MSAs), nearly 100 percent of mortgage applications are captured in the HMDA data
- In rural areas, current HMDA reporting rules may result in some mortgage applications, but generally only a small percentage, not being captured in the HMDA data



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- Three types of mortgage application outcomes are analyzed here -- approved, denied, or not decided
 - Note that an approved application will not always result in a home purchase and mortgage origination
 - Some approved mortgages are turned down or withdrawn by the applicant but will still be considered “approved” here
 - Applications not decided include those never fully completed or withdrawn by the applicant before the lender’s decision
- Note that the applications analyzed here are not filtered by race or ethnicity. They include applicants of all races and ethnicities.



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- The following pages report on selected reservations
- Three figures are reported at the top of each page, based on mortgage applications from the included Census tracts for each reservation
 - The first figure is the total number of applications (of the type specified above) in those tracts in 2014
 - The second figure is the percentage of the applications with a decision that were denied. That is, no-decision applications are excluded from the denominator of this percentage. (If the number of decided applications is zero, the value “NaN%” is reported.)
 - The third figure is the ratio of total applications to the total number of households in the included Census tracts (from the 2010-2014 American Community Survey).



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- Each reservation's page also displays a map of application outcomes.
- Approvals are represented by green triangles pointing upward, denials by red triangles pointing downward, and no-decision applications by blue circles with an embedded question mark.
- Each indicator appears in the Census tract of its application.
 - However, since the HMDA data do not specify location within the Census tract, each symbol's location is chosen randomly within its tract. Accordingly, do not assume that the symbols show the true location of the property intended to be purchased. This is especially important for Census tracts that lie partly inside and partly outside a reservation. The random locations used here will tend to distribute the symbols evenly across the full area of the tract, whereas the true locations could cluster heavily in a few places, such as towns either inside or outside the reservation.



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Flathead Reservation

HMDA Application Outcomes

Reservation

Flathead Reservation, MT

175

Applications

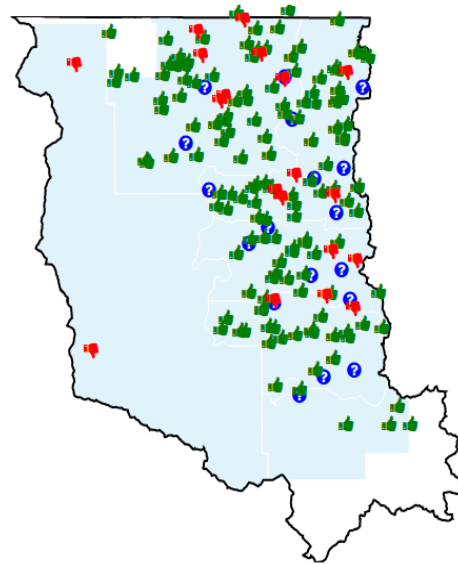
12.1%

Denial Rate

1.48%

Application-Household Ratio

Application Outcomes



No Decision Approved Denied



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Lac du Flambeau Reservation

HMDA Application Outcomes

Reservation

Lac du Flambeau Reservation,
WI

13

Applications

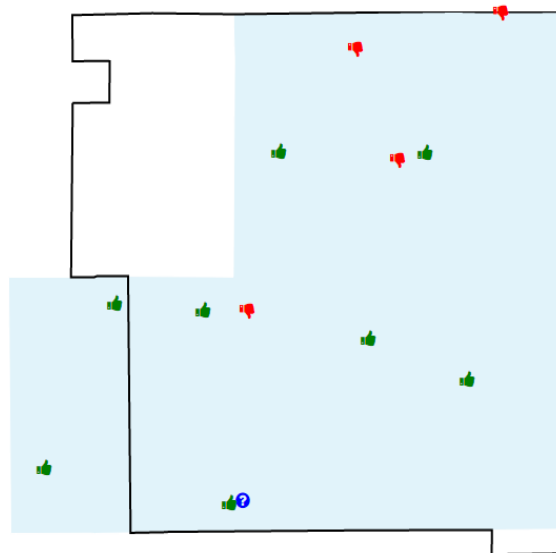
33.3%

Denial Rate

0.825%

Application-Household Ratio

Application Outcomes



No Decision Approved Denied



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Lake Traverse Reservation and Off-Reservation Trust Land

HMDA Application Outcomes

Reservation

Lake Traverse Reservation and
Off-Reservation Trust Land, SD
ND

32

Applications

30%

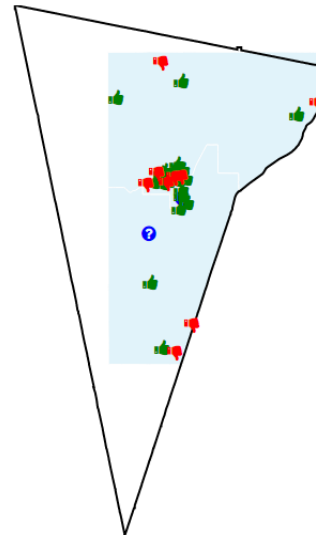
Denial Rate



0.822%

Application-Household Ratio

Application Outcomes



No Decision Approved Denied



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Makah Indian Reservation

HMDA Application Outcomes

Reservation

Makah Indian Reservation, WA

4

Applications

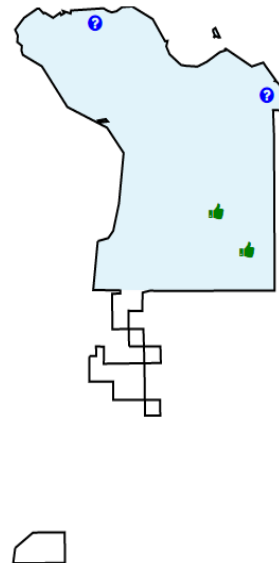
0%

Denial Rate

0.825%

Application-Household Ratio

Application Outcomes



? No Decision ? Approved ? Denied



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Northern Cheyenne Indian Reservation and Off-Reservation Trust Land

HMDA Application Outcomes

Reservation

Northern Cheyenne Indian
Reservation and Off-Reservation
Trust Land, MT--SD

2

Applications

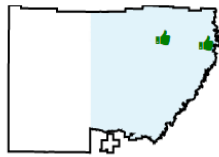
0%

Denial Rate

0.166%

Application-Household Ratio

Application Outcomes



 No Decision  Approved  Denied



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Oneida Reservation and Off-Reservation Trust Land

HMDA Application Outcomes

Reservation

Oneida (WI) Reservation and
Off-Reservation Trust Land, WI

507

Applications

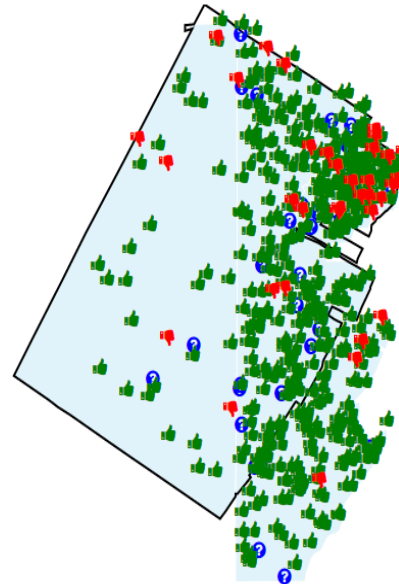
7.17%

Denial Rate

5.78%

Application-Household Ratio

Application Outcomes



No Decision Approved Denied



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Osage Reservation

HMDA Application Outcomes

Reservation

Osage Reservation, OK

435

Applications

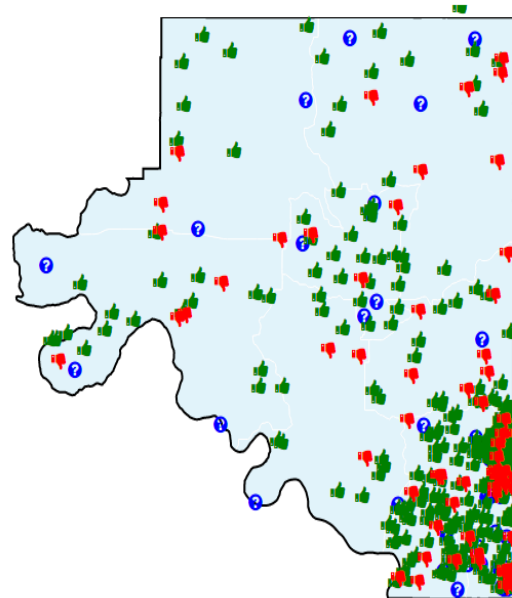
17.9%

Denial Rate

2.36%

Application-Household Ratio

Application Outcomes



No Decision Approved Denied



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Penobscot Reservation and Off-Reservation Trust Land

HMDA Application Outcomes

Reservation

Penobscot Reservation and Off-Reservation Trust Land, ME

0

Applications

NaN%

Denial Rate



NaN%

Application-Household Ratio

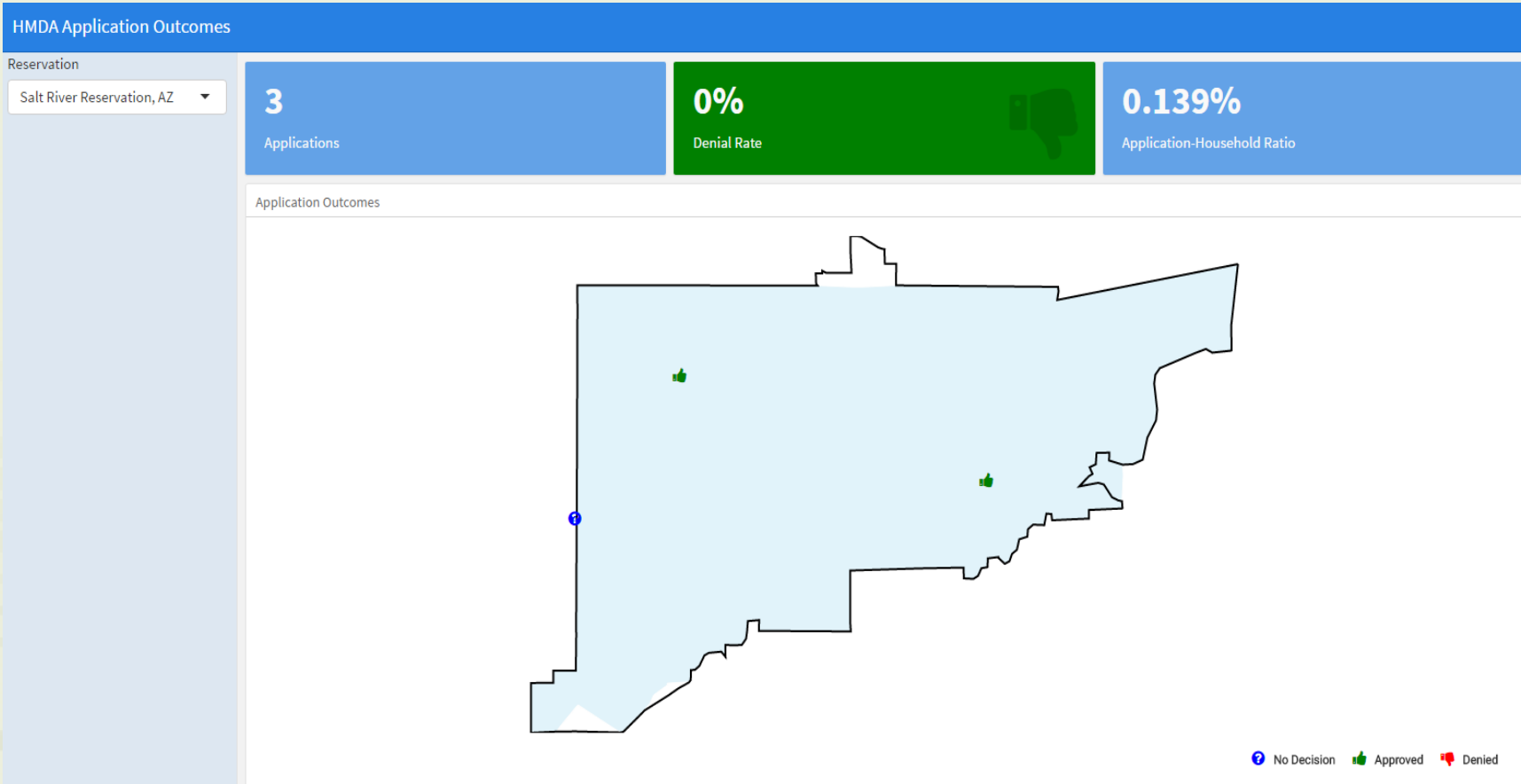
Application Outcomes



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Salt River Reservation



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Standing Rock Reservation

HMDA Application Outcomes

Reservation

Standing Rock Reservation, SD--
ND

6

Applications

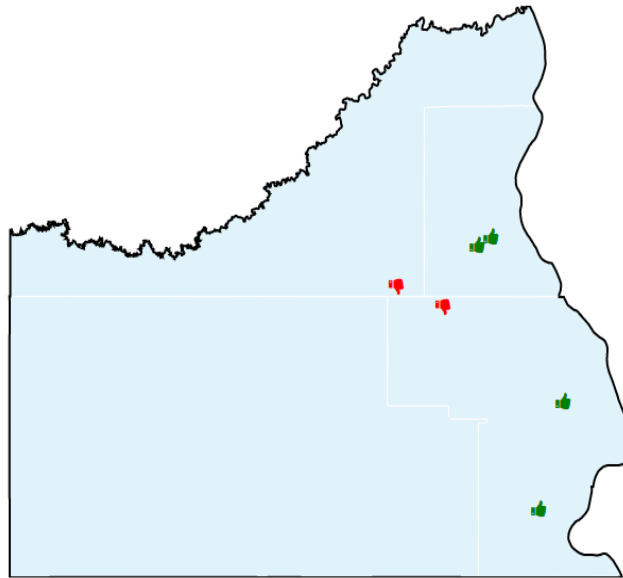
33.3%

Denial Rate

0.259%

Application-Household Ratio

Application Outcomes



No Decision Approved Denied



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Zuni Reservation and Off-Reservation Trust Land

HMDA Application Outcomes

Reservation

Zuni Reservation and Off-Reservation Trust Land, NM--AZ

0

Applications

NaN%

Denial Rate

NaN%

Application-Household Ratio

Application Outcomes

