



# 2012 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE CITY OF KENOSHA, WI



**BUILT ON EXPERIENCE**  
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VENTURES**

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## Executive Summary

The City of Kenosha is focusing its energy and resources on revitalization, not just its housing but also its economy, job creation, public safety, transportation, recreation, access to health care, educational opportunities, etc. As a part of the City's revitalization efforts, it will affirmatively further fair housing for all residents. The City is experiencing a growth in population and has renewed energy. The Mayor, Common Council, and the City Staff are committed to making Kenosha a better place to live, work, and enjoy life.

The City of Kenosha, Wisconsin is an entitlement community under the US Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and take steps to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice with the preparation of their Five Year Consolidated Plans, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Kenosha had previously prepared an Analysis of Impediments to Fair Housing Choice in 2005. The City has prepared this 2012 Update to the Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its FY 2010-2014 Five Year Consolidated Plan. The City's Program Year runs from January 1<sup>st</sup> through December 31<sup>st</sup>. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Kenosha:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;



- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to a person based on their inclusion in a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of housing. Additionally, the City of Kenosha recognizes **sexual orientation** as a protected class.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - A review of the City's Zoning Ordinance, Comprehensive Plan, and City procedures was undertaken, including the FY 2010-2014 Five Year Consolidated Plan, FY 2010 Annual Action Plan, FY 2011 Annual Action Plan, and Consolidated Annual Performance Evaluation Reports for FY 2009 through FY 2010.
  - A review of the Kenosha Housing Authority's (KHA) Administrative Plan, HUD Five Year and Annual Plan, and its Affirmatively Furthering Fair Housing Policy.
  - The most recent demographic data for the City was analyzed from the US Census, which included general, demographic, housing, economic social, and disability characteristics.
  - A review of the residential 2006-2010 American Community Survey data was completed.
  - A review of the US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
  - A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
  - A review of the real estate and mortgage practices was undertaken.
  - Home mortgage foreclosure data was reviewed.





- **Interviews & Meetings**
  - Meetings and/or interviews were conducted with the Kenosha Housing Authority; community, social service, and advocacy agencies for the disabled; housing providers; and city staff members.
  - Surveys were sent to housing and social service agencies and organizations. Follow up phone calls were made to organizations that neither returned a survey nor attended a meeting.
  
- **Analysis of Data**
  - Low- and moderate-income areas were identified.
  - Concentrations of minority populations were identified.
  - Concentrations of owner-occupied and renter-occupied housing units were identified.
  - Fair housing awareness in the community was evaluated.
  - Distribution of public and assisted housing units was analyzed.
  - The location of CDBG expenditures throughout the City was analyzed.
  - The location of HOME expenditures throughout the City was analyzed.
  - The City's Five Year Goals and Objectives were reviewed.
  
- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments was analyzed.
  
- **Citizen Participation**
  - Fair Housing surveys were available on the City's website in order to solicit input on the fair housing issues that exist in the City. Electronic surveys were created using Survey Monkey.
  - The draft 2012 Update to the Analysis of Impediments to Fair Housing Choice was made available for public review and comment from October 15, 2012 through November 2, 2012 at the



Department of Community Development & Inspections Office and on-line at [www.kenosh.org/index.html](http://www.kenosh.org/index.html). No comments were received during the public display period.

The City of Kenosha's 2012 Update to its Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: CONTINUING NEED FOR AFFORDABLE RENTAL HOUSING UNITS** – The City of Kenosha has the greatest supply of affordable rental housing units in Kenosha County but the cost of rent for apartments has continued to increase to the point that more than half of all households with incomes less than 50% of the median income are cost overburdened.

**Goal:** Promote and encourage the development of affordable rental housing units especially for households whose income is less than 50% of the median income.

The strategies to meet this goal include:

- **1-A:** Continue to support and encourage both private and non-profit housing providers to develop plans for the construction and rehabilitation of additional affordable rental housing options outside of areas of low/mod concentration.
- **1-B:** Continue to partner with private and non-profit housing developers by providing funds to underwrite the development costs of rental units, both new construction and rehabilitation, as an incentive to create mixed income housing to reduce the rental costs for lower income households to make them affordable.
- **1-C:** Provide assistance to households that are cost overburdened, particularly those households below 50% of the median family income.

- **Impediment 2: LACK OF AFFORDABLE HOUSING UNITS FOR SALE** – The cost to purchase a single family home has increased significantly outside areas of low/mod income concentration, limiting the choice of housing for lower income households.

**Goal:** Promote and encourage the development of for-sale single family houses for low-income households.

The strategies to meet this goal include:



- **2-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
  - **2-B:** Support down-payment assistance and financing to assist low-income homebuyers to purchase housing outside areas of low/mod concentration.
  - **2-C:** Support rehabilitation of existing housing stock to increase the supply of decent, safe, sound, and sanitary housing that is affordable to low-income households.
  - **2-D:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households.
- **Impediment 3: AREAS OF CONCENTRATION OF MINORITIES** – There are areas in the central portion of the City where the minority population is more than 50% of the area’s population.

**Goal:** Promote the de-concentration of minorities outside the central portion of the City to reduce minority concentration.

The strategies to meet this goal include:

- **3-A:** Support and promote affordable housing developments and plans outside areas of minority concentration.
  - **3-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
  - **3-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.
- **Impediment 4: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice.

**Goal:** Improve the public’s knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.

The strategies to meet this goal include:

- **4-A:** The City should promote and sponsor fair housing seminars to provide educational opportunities for all persons (homeowners, renters, and landlords) to learn about their rights under the Fair Housing Act.



- **4-B:** Continue to publish literature and informational material to pass out concerning fair housing issues and place in prominent locations to be available for distribution throughout the City.
  - **4-C:** Include a link on the City's website for information on Fair Housing and who to contact in cases of suspected housing discrimination.
  - **4-D:** The City should reactivate its Human Relations Commission by appointing new members and providing support services to develop new policies and procedures.
- **Impediment 5: FAIR HOUSING LOGO AND DISCLAIMER CLAUSE** – The Fair Housing Logo and disclaimer clause are not uniformly used in advertisements of housing publications.

**Goal:** Increase the use of the Fair Housing Logo and disclaimer clause on all housing publications available in the City.

The strategies to meet this goal include:

- **5-A:** Review and monitor the real estate trade publications (such as "Homes Guide," "Homes Plus," "Wisconsin Gazette," "Your Smart Reader," "Kenosha News Classified," etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
  - **5-B:** Work with the local Board of Realtors, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.
- **Impediment 6: ACCESSIBLE HOUSING** – There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

**Goal:** Increase the number of accessible housing units that are decent, safe, sound, sanitary, and affordable to lower income households throughout the City.

The strategies to meet this goal include:

- **6-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- **6-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.



- **6-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
- **6-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow them to remain in their residences.
- **Impediment 7: PUBLIC POLICIES AND REGULATIONS** – The City’s Zoning Ordinance appears to be restrictive in regard to the development of multi-family housing, group living, supportive care housing, and does not contain references to the Federal Fair Housing Act, Section 504, Americans with Disabilities Act, etc.

**Goal:** Revise the City’s Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

The strategies to meet this goal include:

- **7-A:** Review and revise the definition of "Family" in the Ordinance to also permit six (6) or less handicapped persons to live together as a single family housing unit.
- **7-B:** Review the definition of “Community Living Arrangements” in regard to the Federal Protected Classes.
- **7-C:** Review and revise Section 4.0, “Conditional Use Permits and Development Standards Review” in reference to the permitted number of persons for “Community Living Arrangements” for the Federal Protected Classes.
- **7-D:** Review the RM-1 and RM-2 Multi Family Residential Districts in regard to include Elderly Housing to be permitted by right as housing for a protected class.
- **Impediment 8: PRIVATE LENDING PRACTICES** – The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and minority applicants.

**Goal:** Approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the City, regardless of race and location.

The strategies to meet this goal include:

- **8-A:** A higher rate of public financial assistance should be provided to potential home buyers in lower-income





neighborhoods to improve the loan to value ratio so private lenders will increase the number of home loan mortgages made in these areas.

- **8-B:** The City should develop a working relationship with the local financial institutions to promote fair lending practices and to improve communications.
- **8-C:** The City should organize with the local Board of Realtors, local financial institutions, and social service agencies a biannual Housing Fair to promote home ownership, develop a housing network, and provide information to residents on mortgage lending practices, fair housing rights, and the availability of housing in the City.



## I. Introduction

The City of Kenosha is an entitlement community under the US Department of Housing and Urban Development's Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing" the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice. In addition, each year the Mayor signs a certification that the City is affirmatively furthering fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice when the Five Year Consolidated Plans are completed, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

*"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."*

A Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.



HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have 32-inch clear openings. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Kenosha previously prepared an Analysis of Impediments Study and Fair Housing Plan in October 2005. This 2012 Update to the Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City closer to the achieving the goals outlined in the City’s FY 2010-2014 Five Year Consolidated Plan. The City of Kenosha’s Five Year Consolidated Plan is designed to act as a planning tool, providing the City of Kenosha with the necessary framework to strategically reduce the identified impediments to fair housing choice over the next three years.



## II. Background Data

In order to perform an analysis of impediments to fair housing choice in the City of Kenosha, the demographic, housing, economic, and social characteristics of the City were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

The City of Kenosha, Wisconsin is the county seat of Kenosha County. Located in the southwestern portion of Wisconsin on the western shore of Lake Michigan, Kenosha is the fourth largest City in the State of Wisconsin. Kenosha is about 35 miles south of Milwaukee, Wisconsin and about 50 miles north of Chicago, Illinois.



Kenosha is part of the U.S. Census Bureau's Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area. Given the City's proximity to both Milwaukee and Chicago, the City is deeply influenced by both areas. Kenosha is the last northern stop for the Illinois Regional Transportation Authority commuter rail Metra Line that serves the metropolitan Chicago area.

The City of Kenosha was incorporated in 1850 and its name is derived from the Native American word, "Kinoje," which means a pike or pickerel. During the 1900's, the City of Kenosha experienced a manufacturing boom, producing millions of automobiles under the brands of Jeffery, Rambler, Nash, Hudson, LaFayette, and American Motors Corporation (AMC). In addition to automobile manufacturing, Kenosha is currently or has been home to the following companies: Snap-On Tool, American Brass, Simmons Bedding Company, the Samuel Lowe publishing firm, Kenosha Full Fashioned Mills, Solar Lamp Company, Jockey International, the MacWhyte Wire Rope Company, Dynamatic, Frost Company, G. LeBlanc, and American Motors Corporation.



Today Kenosha is considered a "bedroom community" within the Chicago-Milwaukee megalopolis. Tourism plays an important part of the City of Kenosha's economy. The City has over eight miles of Lake Michigan shoreline frontage, nearly all of which is public. The city has seventy four (74) municipal parks, totaling 781.52 acres. Kenosha's Washington Park includes the oldest operating velodrome in the United States (founded in 1927), known as the Washington Bowl. Kenosha's Harbor Park Redevelopment Project, located on the shores of Lake Michigan, was completed in 2003. The redevelopment project consists of 69 acres of residential, commercial, and recreational facilities on the site the former Simmons Mattress Company and



AMC factories. Kenosha is home to three museums, they are: the Kenosha Public Museum, Dinosaur Discovery Museum, and Civil War Museum.

The information from the 2000 US Census is the most recent complete set of data available for the City of Kenosha. However, the 2006-2010 American Community Survey offers recent estimations of general demographics of the City of Kenosha. Additionally, data from the 2010 US Census has been released on a rolling basis and will be presented whenever possible. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Kenosha’s demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

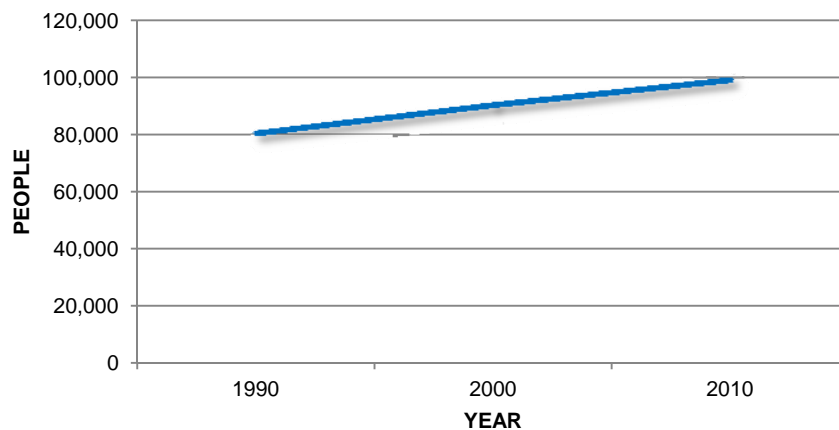
Part VI, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part VI, Appendix B includes full-page maps of the demographic data which are also shown on the following pages.

## A. Population, Race, Ethnicity, and Religion:

### Population

Since the 1990 US Census, the City of Kenosha has experienced a sizeable increase in population from 80,352 people in 1990 to 90,352 people in 2000 to 99,218 people in 2010, or an overall increase of 23.5%. Over this same time period, the population of Kenosha County increased from 128,181 people in 1990 to 149,577 people in 2000 to 166,426 people in 2010, or an overall increase of 29.8%. Similarly, the State of Wisconsin experienced a population growth from 4,891,769 people in 1990 to 5,363,675 people in 2000 to 5,686,986 people in 2010, or an overall increase of 16.3%.

**Population Increase in the City of Kenosha**



Source: US Census Data (1990 – 2010)





**Race**

The following table highlights the racial composition of the City of Kenosha at the time of the 2000 and 2010 US Census counts.

**Race and Hispanic or Latino Population in the City of Kenosha**

Race and Hispanic or Latino	2000 US Census		2010 US Census	
	Population Count	Percentage	Population Count	Percentage
Total	90,352	100.0%	99,218	100.0%
One race	88,206	97.6%	95,466	96.2%
Two or more races	2,146	2.4%	3,752	3.8%
White alone	75,566	83.6%	76,519	77.1%
Black or African American alone	6,943	7.7%	9,876	10.0%
American Indian and Alaska Native alone	398	0.4%	578	0.6%
Asian alone	893	1.0%	1,671	1.7%
Native Hawaiian and Other Pacific Islander alone	40	0.1%	61	0.1%
Some other race alone	4,366	4.8%	6,761	6.8%
Hispanic or Latino	9,003	10.0%	16,130	16.3%

Source: 2000 US Census and 2010 US Census

The City of Kenosha has experienced a growing population in every population group in the past ten years. Minority groups experienced the largest growth in population in the City; represented by an increase of 87.1% in the Asian alone population, an increase of 79.2% in the Hispanic or Latino population, an increase of 74.8% in the Two or More races population, an increase of 54.9% in the Some Other Race alone population, an increase of 45.2% in the American Indian and Alaska Native population, and an increase of 42.2% in the Black or African American alone population. The total minority population in the City of Kenosha (22.9%) is higher than the minority populations in Kenosha County (16.2%) and the State of Wisconsin (13.8%). In terms of racial makeup of the City, the Black or African American alone population



represented the largest portion of the minority population at 10.0% in 2010. The Hispanic or Latino population represented 16.3% of the total population of Kenosha.

The following table outlines minority concentration by Census Tracts and Block Groups.

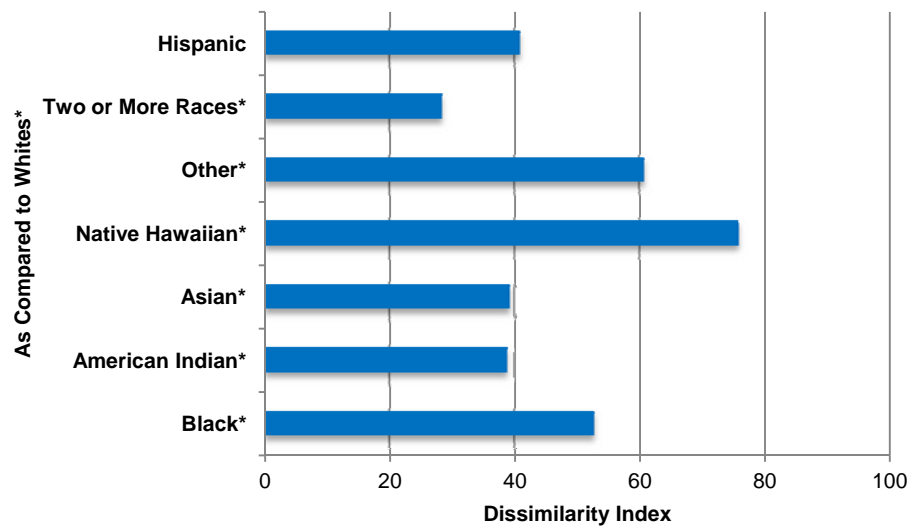
Census Tract	Block Group	Total Population	Hispanic	All Minorities	Minority Percent
001000	1	93	11	23	24.73%
000800	3	1091	185	298	27.31%
000800	2	609	90	173	28.41%
000900	3	1028	183	298	28.99%
000100	2	600	78	189	31.50%
000600	3	369	21	126	34.15%
001600	2	1323	276	477	36.05%
000300	2	21	0	9	42.86%
000700	3	1428	283	648	45.38%
001000	3	432	98	197	45.60%
001200	1	904	170	422	46.68%
001800	1	940	231	422	47.02%
001700	1	663	180	320	48.27%
000800	1	917	188	455	49.62%
000700	1	535	76	276	51.59%
000900	1	1109	351	590	53.20%
001100	2	1625	497	882	54.28%
001100	3	1413	302	768	54.35%
001100	1	798	250	435	54.51%
000900	4	757	259	431	56.94%
001000	4	700	124	401	57.29%
000900	5	811	319	492	60.67%
000700	5	941	294	608	64.61%
000700	4	722	213	526	72.85%
001600	1	1059	263	775	73.18%

Another way to analyze the racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of a City. The dissimilarity index, from CensusScope ([www.censuscope.org](http://www.censuscope.org)), compares the integration of racial groups with the white population of the City on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. The chart below highlights the dissimilarity



indices for various racial and ethnic groups as compared to the white population in the City of Kenosha. The Hispanic population is the largest minority group in the City of Kenosha and has a dissimilarity index of 40.9, meaning that 40.9% of the white population would need to move to another neighborhood so that blacks and whites would be more evenly distributed in the City. In order of minority racial population size from largest to smallest, the Black dissimilarity index is 52.8, the Other dissimilarity index is 60.8, the Two or More Races dissimilarity index is 28.4, and the Asian dissimilarity index is 39.3. For populations with fewer than 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City; caution should be exercised interpreting the dissimilarity indices of the American Indian (38.9) and Native Hawaiian (75.8) populations in the City of Kenosha.

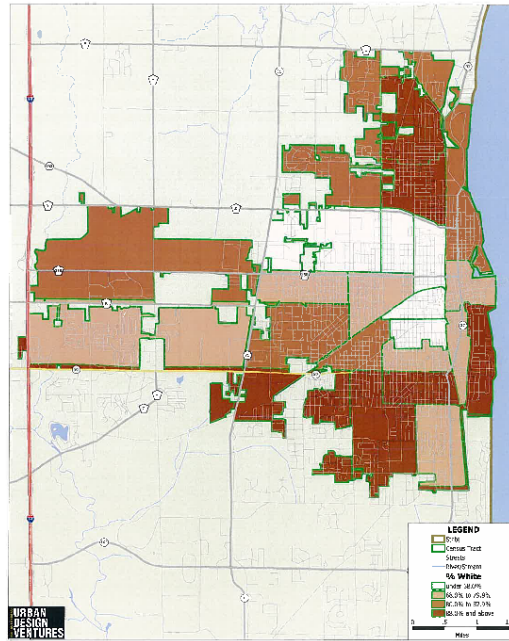
### Dissimilarity Indices in the City of Kenosha



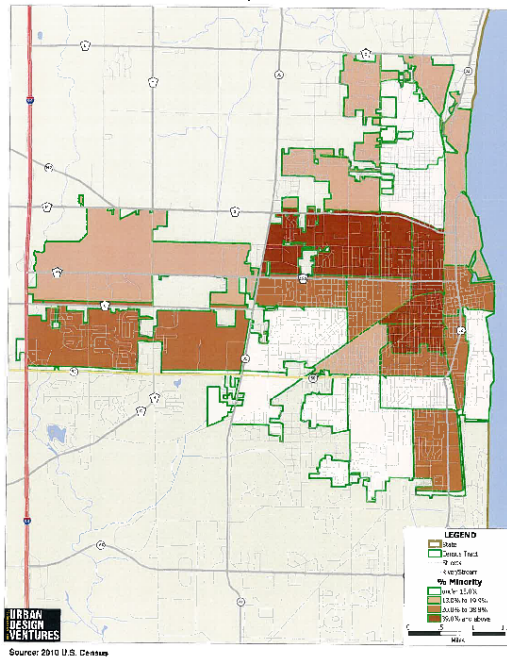
Source: [www.censuscope.org](http://www.censusscope.org)

The following maps highlight the racial composition of the block groups across the City. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group. The White population is mainly clustered in the outlying areas of the City, while the majority of the Minority population is located in the central portion of the City.

**White Population by Census Tract  
Kenosha, Wisconsin**



**Minority Population by Census Tract  
Kenosha, Wisconsin**





## **Ethnicity**

The following table highlights the ethnicities of Kenosha residents at the time of the 2000 US Census as well as estimates from the 2006-2010 American Community Survey.

**Ethnicity and Ancestry in the City of Kenosha**

ANCESTRY	2000 US Census		2006-2010 American Community Survey	
	Number	Percent	Number	Percent
<b>Total Population</b>	90,668	100.0%	98,297	100.0%
Arab	341	0.4%	149	0.2%
Czech	1,007	1.1%	849	0.9%
Danish	2,189	2.4%	1,951	2.0%
Dutch	1,924	2.1%	1,747	1.8%
English	6,518	7.2%	6,275	6.4%
French (except Basque)	3,830	4.2%	3,063	3.1%
French Canadian	666	0.7%	845	0.9%
German	28,533	31.5%	28,280	28.8%
Greek	401	0.4%	456	0.5%
Hungarian	442	0.5%	687	0.7%
Irish	10,431	11.5%	11,701	11.9%
Italian	10,790	11.9%	10,786	11.0%
Lithuanian	890	1.0%	885	0.9%
Norwegian	3,787	4.2%	2,895	2.9%
Polish	7,663	8.5%	8,503	8.7%
Portuguese	92	0.1%	17	0.0%
Russian	569	0.6%	675	0.7%
Scotch-Irish	763	0.8%	945	1.0%
Scottish	1,145	1.3%	1,309	1.3%
Slovak	612	0.7%	568	0.6%
Subsaharan African	517	0.6%	713	0.7%
Swedish	2,677	3.0%	2,719	2.8%
Swiss	317	0.3%	234	0.2%
Ukrainian	140	0.2%	217	0.2%
United States or American	3,142	3.5%	2,375	2.4%
Welsh	539	0.6%	471	0.5%





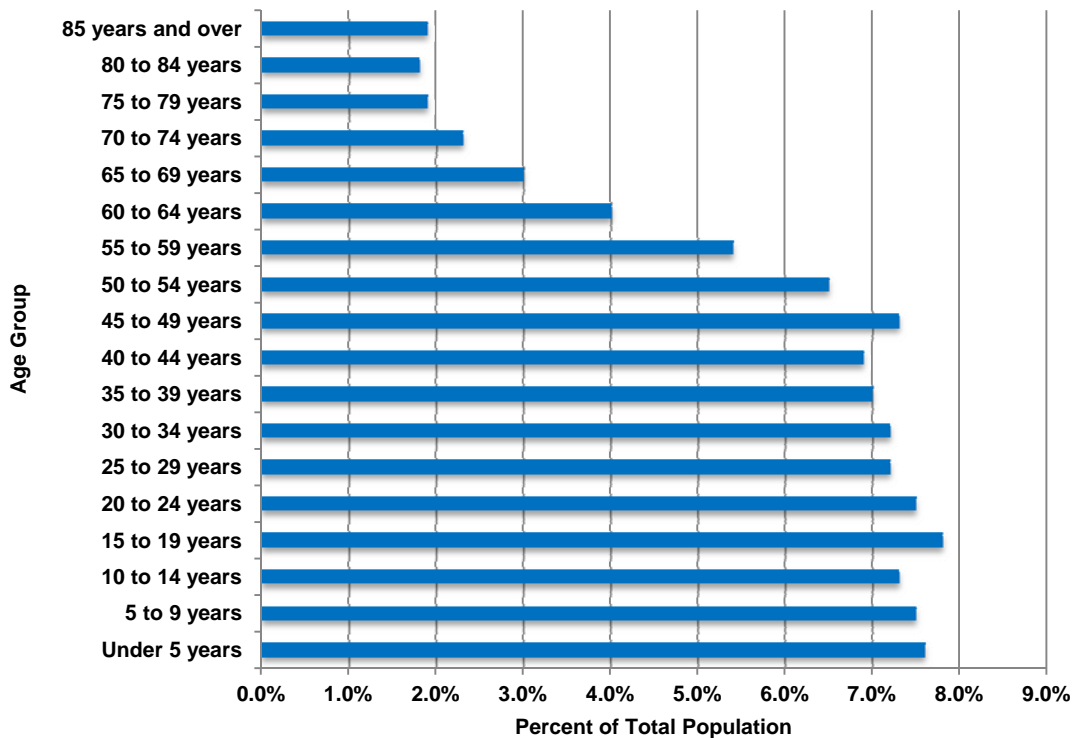
West Indian (ex. Hispanic groups)	109	0.1%	234	0.2%
Other ancestries	21,540	23.8%	-	-

Source: 2000 US Census and 2006-2010 American Community Survey

The most common ethnicities in the City of Kenosha include German, Irish, and Italian. Between 2000 and 2010, the City of Kenosha experienced a decrease in the percentage of residents identifying themselves as “United States or American.” Many of the other ethnicities also experienced fluctuations between 2000 and 2010. The 2006-2010 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.

The following chart illustrates age distribution within the City at the time of the 2010 US Census. Children under five years of age represent 7.6% of the population; 31.9% of the City’s population is under 21 years of age; 57.3% of the City’s population is age 21 to 65, and 10.8% of the City’s population is 65 years of age or older.

### Age of Population in Kenosha



Source: 2010 US Census





attended church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2000 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of Kenosha County residents across various denominational groups, as a percentage of the population which reported affiliation with a church. This data is not available for the traditional African American denominations; therefore there is some error in the reporting as it relates to Kenosha County.

**Religious Affiliation in Kenosha County**

	1980	1990	2000	2010
<b>Evangelical Protestant</b>	8.1%	8.9%	7.8%	9.1%
<b>Mainline Protestant</b>	12.0%	8.5%	8.6%	5.8%
<b>Orthodox</b>	0.0%	0.0%	0.1%	0.2%
<b>Catholic</b>	35.1%	24.8%	29.6%	21.1%
<b>Other</b>	0.6%	0.6%	2.2%	1.0%
<b>Unclaimed (% of total population)</b>	44.2%	57.3%	51.8%	62.8%

Source: The Association of Religion Data

Between 1980 and 2010, Kenosha County experienced a decrease in people identifying themselves with Mainline Protestant and Catholic traditions, while there was an increase in the total population of the County that did not identify with any religious tradition.

**B. Households:**

**Household Tenure**

According to the US Census for 2000, there were 36,162 housing units in the City of Kenosha. Of these housing units, 95.5% were occupied and 4.5% were vacant. Of the occupied housing units, 54.2% were owner-occupied and 45.8% were renter-occupied. According to the 2010 US Census, the total number of housing units increased to 40,226 units,



91.8% of which were occupied and 8.2% of which were vacant. Of the occupied housing units in 2010, 59.3% were owner-occupied and 40.7% were renter-occupied.



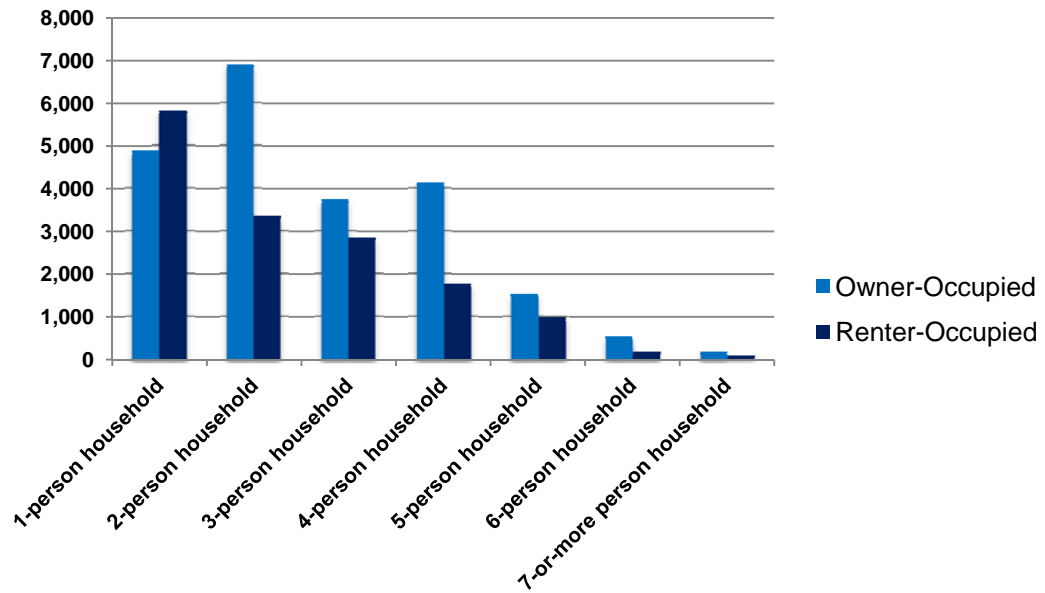
The City of Kenosha is experiencing an increase in the number of owner-occupied housing units and a decrease in renter-occupied housing units. From 2000 to 2010, occupied housing units increased from 36,162 to 40,226. The number of vacant housing units doubled from 1,616 vacant units in 2000 to 3,282 vacant units in 2010. From 2000 to 2010, owner-occupied housing units increased from 18,713 (54.2%) to 21,903 (59.3%) and the number of renter-occupied housing units decreased from 15,833 (45.8%) to 15,041 (40.7%). The ratio between owner-occupied and renter-occupied housing units is very close to 3:2.

Demolitions are negligibly affecting the number of housing units. From 12/1/2010 to 5/24/2012, there were a total of 9 raze permits that were issued by the City. The Department of Community Development and Inspections estimate three (3) raze permits to be issued by the Department per year.

In 2000, the average size of the owner-occupied households was 2.69 persons and the average renter household was 2.29 persons. In 2010, both household tenures remained relatively stable. The average size of owner-occupied households decreased negligibly to 2.68 persons and renter-occupied households' size increased slightly to 2.39 persons. The following chart illustrates the breakdown by household size for owner and renter households in 2010.



### Household Tenure by Size in Kenosha



Source: 2010 US Census Data

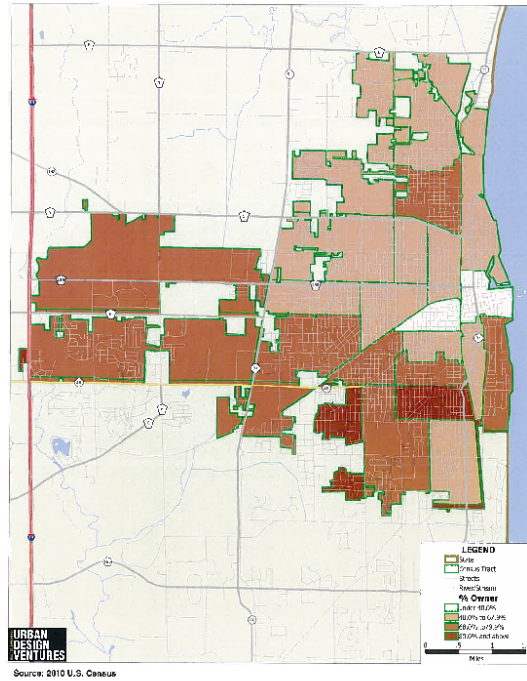
Two-person owner-occupied households are the most common in the City and one-person renter-occupied households are a close second. Households having between two (2) and seven (7) people are most commonly owner-occupied households. Households with one (1) person are most commonly rental households.



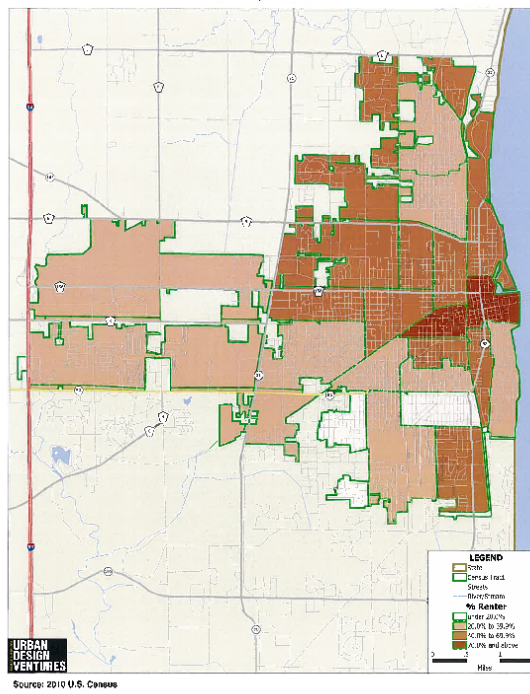
The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. Full size versions of these maps can be found in Part VI, Appendix B. The highest concentration of rental units is in the central and northerly part of the City. The areas of highest rental concentration do not directly overlap areas of the City with the highest concentrations of subsidized housing. The western and southern areas of the City are predominately owner-occupied housing.



**Owner-Occupied Housing Units by Census Tract  
Kenosha, Wisconsin**



**Renter-Occupied Housing Units by Census Tract  
Kenosha, Wisconsin**





There are additional maps in Part VI, Appendix B that illustrate the Section 8 Housing Choice Voucher distribution and locations of other federally assisted housing relative to housing tenure and minority population. Section 8 Voucher usage, HUD Assisted Housing, and Low Income Housing Tax Credit projects appear to be distributed geographically across the City but do appear to be concentrated in areas of higher minority populations.

The table below compares homeowners and renters by race and ethnicity in 2010. This table shows that “White” households represent the largest percentage of homeownership (51.2% in 2010) with Black or African-American households comprising 2.0% of total homeowners and Hispanic or Latino households comprising 4.5% of total homeowners.

**Household Tenure by Race and Ethnicity in the City of Kenosha**

Type	Number of Households	Percent
Occupied housing units	37,376	100.0%
Owner-occupied housing units	22,157	59.3%
Not Hispanic or Latino householder	20,479	54.8%
White alone householder	19,151	51.2%
Black or African American alone householder	744	2.0%
American Indian and Alaska Native alone householder	61	0.2%
Asian alone householder	314	0.8%
Native Hawaiian and Other Pacific Islander alone householder	13	0.0%
Some Other Race alone householder	16	0.0%
Two or More Races householder	180	0.5%
Hispanic or Latino householder	1,678	4.5%
White alone householder	943	2.5%
Black or African American alone householder	15	0.0%
American Indian and Alaska Native alone householder	24	0.1%
Asian alone householder	4	0.0%
Native Hawaiian and Other Pacific Islander alone householder	1	0.0%
Some Other Race alone householder	642	1.7%
Two or More Races householder	49	0.1%
Renter-occupied housing units	15,219	40.7%
Not Hispanic or Latino householder	12,892	34.5%
White alone householder	9,903	26.5%
Black or African American alone householder	2,404	6.4%
American Indian and Alaska Native alone householder	71	0.2%
Asian alone householder	194	0.5%



Native Hawaiian and Other Pacific Islander alone householder	5	0.0%
Some Other Race alone householder	20	0.1%
Two or More Races householder	295	0.8%
Hispanic or Latino householder	2,327	6.2%
White alone householder	963	2.6%
Black or African American alone householder	56	0.1%
American Indian and Alaska Native alone householder	45	0.1%
Asian alone householder	5	0.0%
Native Hawaiian and Other Pacific Islander alone householder	2	0.0%
Some Other Race alone householder	1,114	3.0%
Two or More Races householder	142	0.4%

Source: 2010 US Census

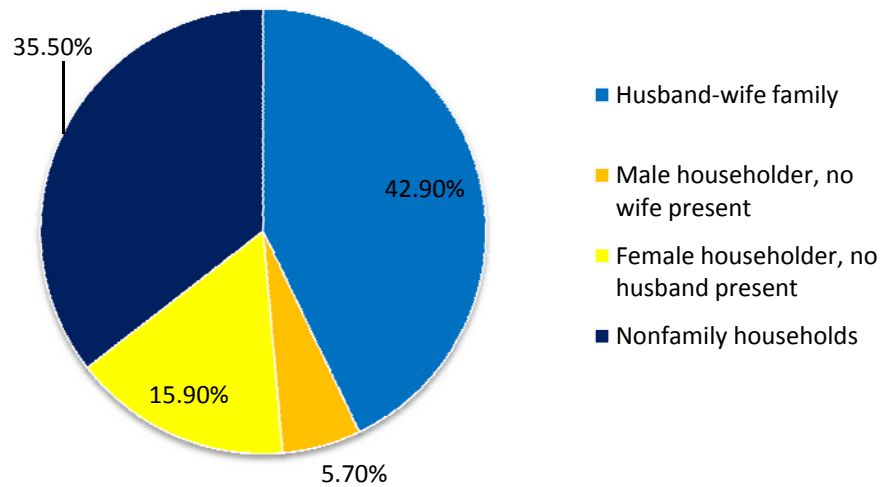
The number of households in the City of Kenosha grew by 8.6% between the 2000 and the 2010 US Census from 34,411 households to 37,376 households. During the same time period home ownership rates declined in the City by 2.9%. Of all homeowners in the City in 2010, 86.4% are White, 7.6% are Hispanic or Latino, and 3.4% are Black or African American.

**Families**

In 2000, families comprised 65.5% of households in the City. Families With Own Children Less Than 18 Years of Age represented 28.7% of all households. In 2010, families slightly decreased to 64.5% of households in the City. While Families With Own Children Less Than 18 Years of Age also slightly decreased to 33.6% of all households. Almost fourteen percent (13.9%) of households were Female Householder, No Husband Present householders at the time of the 2000 US Census and decreased to 10.3% of households in 2010. The chart below illustrates the breakdown of households by type in the City of Kenosha at the time of the 2010 US Census.



### Households in Kenosha



Source: 2010 US Census

In 2000, 47.1% of all households in the City of Kenosha were Married Couple households and 34.5% of all households in the City were Non-Family households. The 2010 US Census reports that Married Couple households decreased to 42.9% of all households in Kenosha and Non-Family households slightly increased to 35.5% of households. A Non-Family household is a householder living alone or with non-relatives only. Overall, Kenosha has a relatively stable household composition and has experienced only a slight shift away from Married Couple households since 2000.

### C. Income and Poverty:

The median household income for the City of Kenosha was \$41,902, compared to \$46,970 for Kenosha County, and \$43,791 for the State of Wisconsin at the time of the 2000 US Census. The 2006-2010 American Community Survey estimates that the median household income increased to \$47,063 in the City of Kenosha, \$54,430 in Kenosha County, and \$51,598 in the State. The table below compares the distribution of household income according to the 2000 US Census and the 2006-2010 American Community Survey.



### Household Income in the City of Kenosha

Items	2000 US Census		2006-2010 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	34,503	-	36,944	-
Less than \$10,000	2,619	7.6%	2,679	7.3%
\$10,000 to \$14,999	2,137	6.2%	2,292	6.2%
\$15,000 to \$24,999	4,960	14.4%	4,335	11.7%
\$25,000 to \$34,999	4,494	13.0%	4,805	13.0%
\$35,000 to \$49,999	5,976	17.3%	5,559	15.0%
\$50,000 to \$74,999	7,723	22.4%	7,020	19.0%
\$75,000 to \$99,999	3,837	11.1%	4,623	12.5%
\$100,000 to \$149,999	2,142	6.2%	4,123	11.2%
\$150,000 to \$199,999	331	1.0%	891	2.4%
\$200,000 or more	284	0.8%	617	1.7%
<b>Median Household Income</b>	<b>\$41,902</b>		<b>\$47,063</b>	

Source: 2000 US Census and 2006-2010 American Community Survey

According to the 2006-2010 American Community Survey, the Median Household Income in 2010 dollars increased to \$47,063, meaning that 50% of households in the City of Kenosha earned less than \$47,063



annually over the 5 year time period. From 2000 to 2010 the Median Household Income increased by \$5,161 or by 12.3%.

The table below identifies the Section 8 Income Limits in Kenosha County based on household size for FY 2012. The Median Income for a family of four (4) in Kenosha County is \$72,100 for 2012.

**Kenosha County Section 8 Income Limits for 2012**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$15,200	\$17,350	\$19,500	\$21,650	\$23,400	\$25,150	\$26,850	\$28,600
Very Low (50%) Income Limits	\$25,250	\$28,850	\$32,450	\$36,050	\$38,950	\$41,850	\$44,750	\$47,600
Moderate (80%) Income Limits	\$40,400	\$46,200	\$51,950	\$57,700	\$62,350	\$66,950	\$71,550	\$76,200

Data obtained from [www.hud.gov](http://www.hud.gov)

The table below highlights the current low- and moderate-income population in the City of Kenosha. The block groups that have a population of more than 51% low- and moderate-income are highlighted in grey. The City of Kenosha has an overall low- and moderate-income population of 46.7%. For comparison, Kenosha County has a low- and moderate-income population of 40.7% (including the City's population) and the State of Wisconsin has a low- and moderate-income population of 44.0%.

**Low- and Moderate-Income Population in 2012  
for the City of Kenosha**

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
KENOSHA	000100	2	383	570	67.2
KENOSHA	000100	3	1067	1717	62.1
KENOSHA	000100	4	94	118	79.7
KENOSHA	000300	1	30	30	100
KENOSHA	000300	2	25	37	67.6
KENOSHA	000300	3	186	377	49.3
KENOSHA	000300	4	1351	2232	60.5



KENOSHA	000300	5	525	735	71.4
KENOSHA	000400	1	154	751	20.5
KENOSHA	000400	2	215	472	45.6
KENOSHA	000400	3	211	451	46.8
KENOSHA	000400	4	301	732	41.1
KENOSHA	000400	5	375	1159	32.4
KENOSHA	000500	1	390	888	43.9
KENOSHA	000500	2	371	1000	37.1
KENOSHA	000500	3	295	977	30.2
KENOSHA	000500	4	891	1369	65.1
KENOSHA	000500	5	276	668	41.3
KENOSHA	000600	3	0	0	0
KENOSHA	000600	4	212	427	49.6
KENOSHA	000600	6	0	0	0
KENOSHA	000600	7	568	1998	28.4
KENOSHA	000600	8	1045	2693	38.8
KENOSHA	000700	1	197	495	39.8
KENOSHA	000700	2	334	1188	28.1
KENOSHA	000700	3	907	1471	61.7
KENOSHA	000700	4	652	753	86.6
KENOSHA	000700	5	545	886	61.5
KENOSHA	000800	1	640	810	79
KENOSHA	000800	2	381	621	61.4
KENOSHA	000800	3	678	1146	59.2
KENOSHA	000900	1	776	1156	67.1
KENOSHA	000900	2	471	788	59.8
KENOSHA	000900	3	476	1001	47.6
KENOSHA	000900	4	545	727	75
KENOSHA	000900	5	625	850	73.5
KENOSHA	001000	1	72	96	75
KENOSHA	001000	2	387	578	67
KENOSHA	001000	3	280	395	70.9
KENOSHA	001000	4	417	506	82.4
KENOSHA	001100	1	607	827	73.4
KENOSHA	001100	2	939	1280	73.4
KENOSHA	001100	3	1100	1442	76.3
KENOSHA	001200	1	770	961	80.1
KENOSHA	001200	2	585	1381	42.4
KENOSHA	001200	3	581	1032	56.3
KENOSHA	001200	4	402	861	46.7
KENOSHA	001300	1	349	830	42
KENOSHA	001300	2	355	755	47





KENOSHA	001300	3	412	772	53.4
KENOSHA	001300	4	757	1461	51.8
KENOSHA	001400	1	386	1007	38.3
KENOSHA	001400	2	157	548	28.6
KENOSHA	001400	3	218	963	22.6
KENOSHA	001400	4	465	1564	29.7
KENOSHA	001400	5	424	1045	40.6
KENOSHA	001400	6	689	1819	37.9
KENOSHA	001500	1	395	792	49.9
KENOSHA	001500	2	421	918	45.9
KENOSHA	001500	3	308	713	43.2
KENOSHA	001500	4	205	523	39.2
KENOSHA	001500	5	426	868	49.1
KENOSHA	001600	1	670	972	68.9
KENOSHA	001600	2	793	1289	61.5
KENOSHA	001600	3	549	930	59
KENOSHA	001700	1	376	608	61.8
KENOSHA	001700	2	177	488	36.3
KENOSHA	001700	3	251	881	28.5
KENOSHA	001700	4	323	850	38
KENOSHA	001800	1	682	998	68.3
KENOSHA	001800	2	530	1008	52.6
KENOSHA	001800	3	136	297	45.8
KENOSHA	001900	1	145	959	15.1
KENOSHA	001900	2	265	739	35.9
KENOSHA	001900	3	268	680	39.4
KENOSHA	002000	1	0	0	0
KENOSHA	002000	3	0	0	0
KENOSHA	002100	1	396	1211	32.7
KENOSHA	002100	2	379	891	42.5
KENOSHA	002100	3	1808	2930	61.7
KENOSHA	002200	1	280	1053	26.6
KENOSHA	002200	2	502	1216	41.3
KENOSHA	002200	3	380	1343	28.3
KENOSHA	002300	1	336	980	34.3
KENOSHA	002300	2	189	780	24.2
KENOSHA	002300	3	329	1395	23.6
KENOSHA	002300	4	244	672	36.3
KENOSHA	002300	5	508	1292	39.3
KENOSHA	002400	1	263	796	33
KENOSHA	002400	2	480	1238	38.8
KENOSHA	002400	3	368	1141	32.3

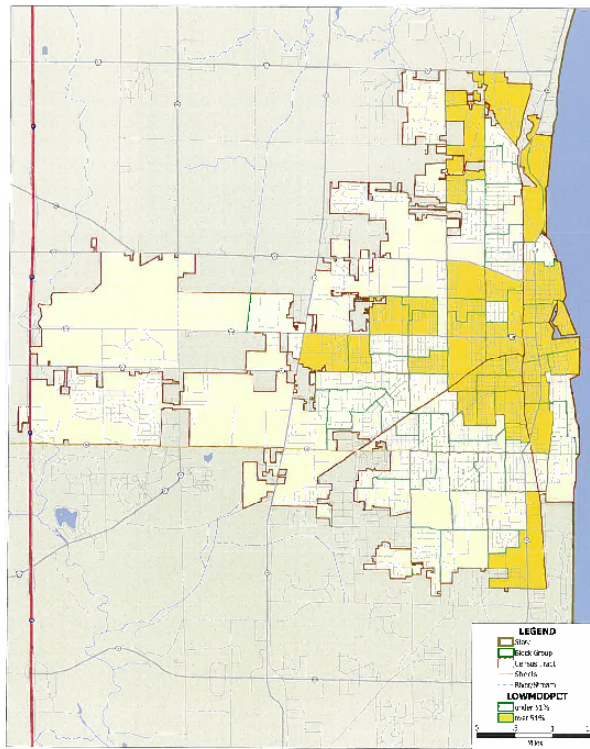


KENOSHA	002500	1	275	1470	18.7
KENOSHA	002600	4	706	3347	21.1
KENOSHA	002600	5	23	49	46.9
KENOSHA	002700	1	0	0	0

Source: US Department of Housing and Urban Development (*HUD data uses 2000 US Census data*)

Below is the map of the low- and moderate-income population in the City of Kenosha. A full sized version of this map for the City is located in Part VI, Appendix B.

**Low- and Moderate-Income Population by Block Group**  
Kenosha, Wisconsin



The percentage of all families living in poverty experienced an increase from 7.0% in 2000 to 7.7% in 2010, which represent an increase of 254 families in poverty. Similarly, all subject groups saw an increase from 2000 and 2010 in poverty status. Female-headed households, particularly with children under the age of 5, are the most likely to be living in poverty. The City’s poverty statistics for are highlighted in the chart below.



### City of Kenosha Poverty Status

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL	
All families	7.7%
With related children under 18 years	13.2%
With related children under 5 years only	15.9%
Married couple families	3.1%
With related children under 18 years	4.5%
With related children under 5 years only	4.3%
Families with female householder, no husband present	28.9%
With related children under 18 years	37.1%
With related children under 5 years only	47.8%
All people	11.6%
Under 18 years	15.8%
Related children under 18 years	15.3%
Related children under 5 years	19.0%
Related children 5 to 17 years	13.9%
18 years and over	10.3%
18 to 64 years	10.8%
65 years and over	7.9%
People in families	8.7%
Unrelated individuals 15 years and over	23.4%

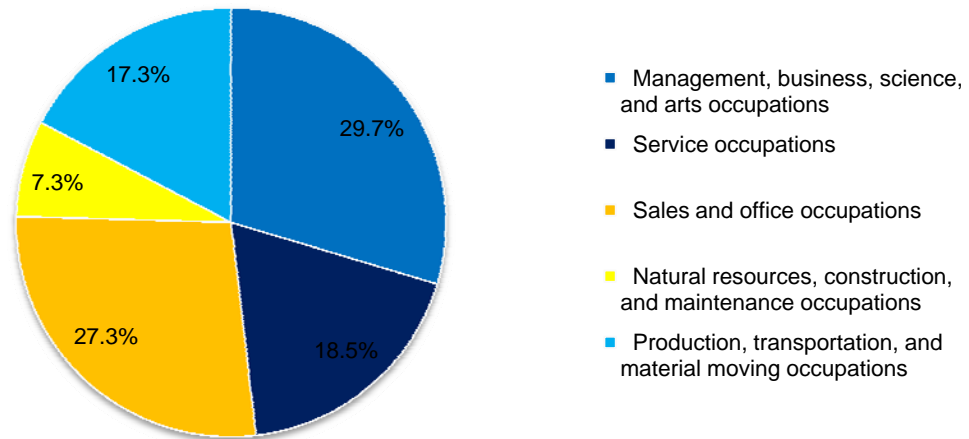
Source: 2006-2010 American Community Survey

#### D. Employment:

In 2000, 67.2% of the City’s residents 16 years of age and over were considered a part of the labor force. The 2006-2010 American Community Survey estimates that approximately 66.8% of the population is currently in the labor force. The following charts illustrate the classes of workers and the occupations. Almost a third of all workers in Kenosha are employed by management, business, science, and arts occupations. The majority of workers in the City of Kenosha are private wage and salary workers.

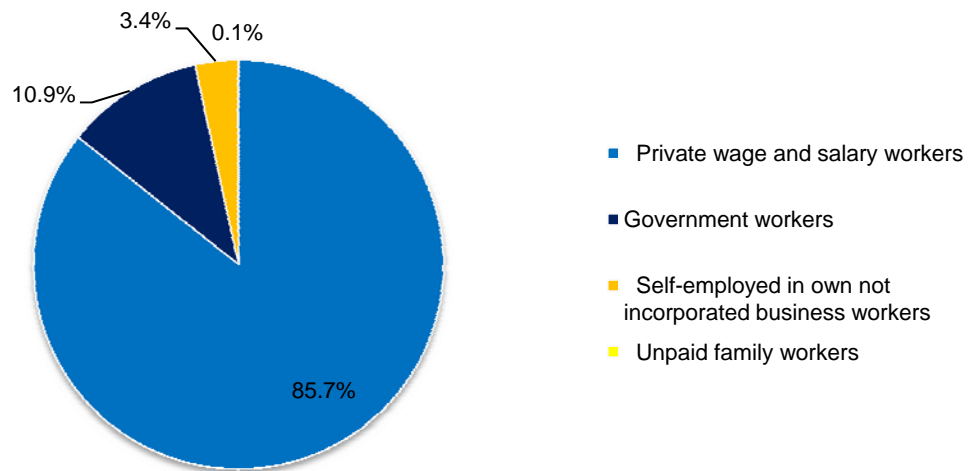


### Occupations in the City of Kenosha



Source: 2006-2010 American Community Survey

### Worker Class in the City of Kenosha

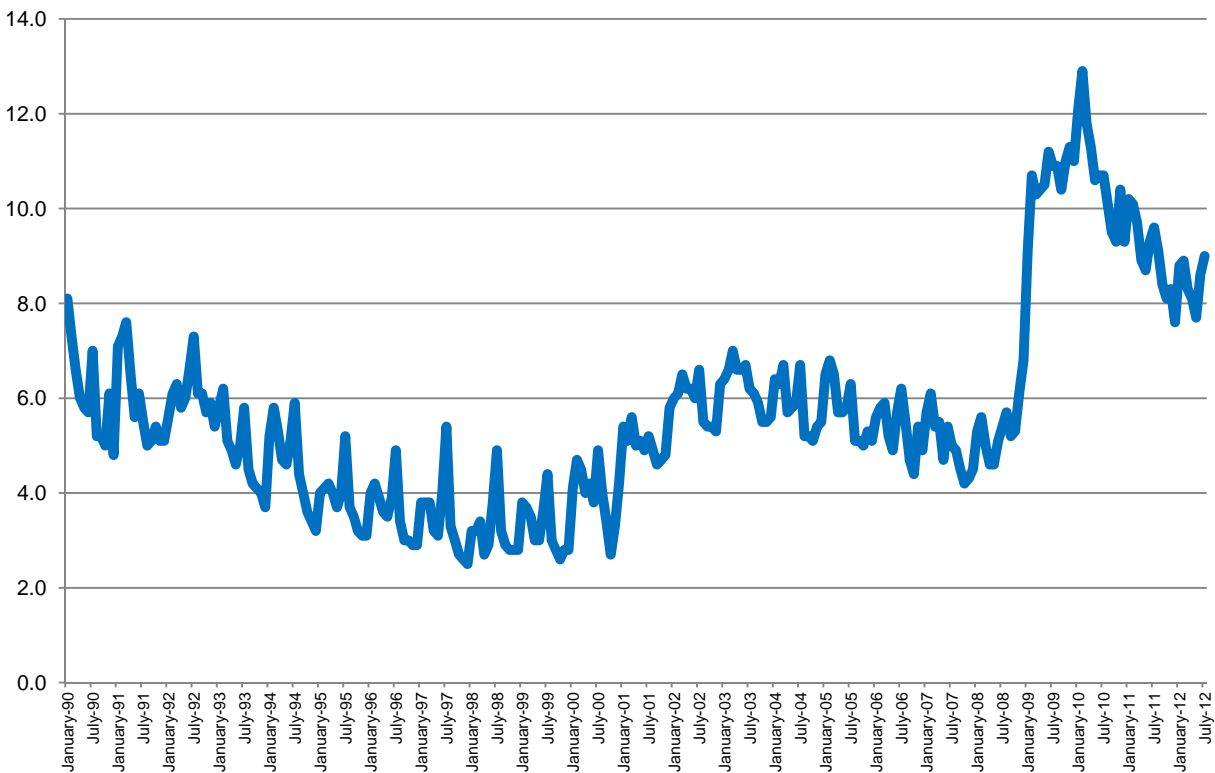


Source: 2006-2010 American Community Survey

The following chart illustrates the trends of the unemployment rate for Kenosha County from January 1990 through July 2012 as reported by the U.S. Department of Labor: Bureau of Labor Statistics ([www.bls.gov](http://www.bls.gov)).



### Kenosha County Unemployment Rate



Source: U.S. Department of Labor: Bureau of Labor Statistics

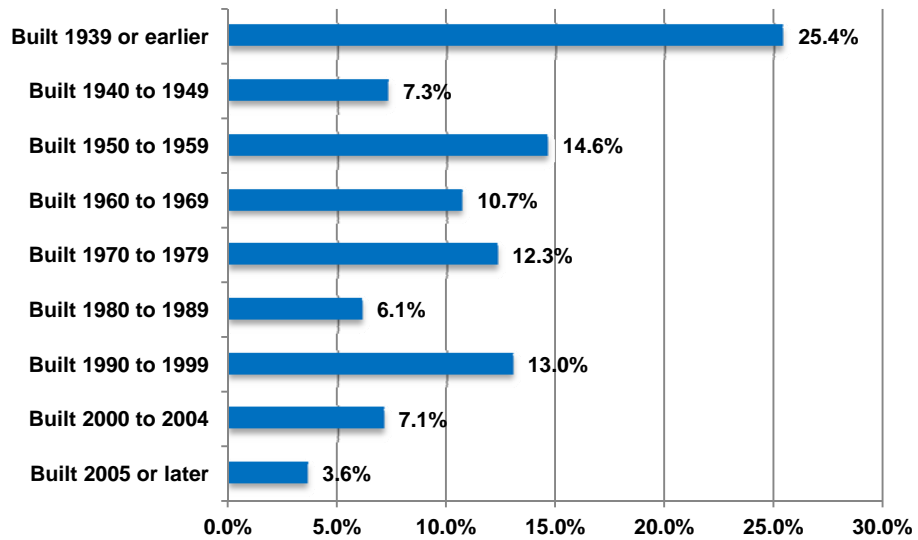
The unemployment rate in Kenosha County saw a slight overall decrease from 2002 through 2007, but began to increase in 2008 and has yet to return to the previously lower unemployment rates that the County used to enjoy. In July 2012, Kenosha County had an unemployment rate of 9.0%, compared to an unemployment rate of 7.3% for the State of Wisconsin.

### E. Housing Profile:

Almost half (47.3%) of the City of Kenosha’s housing stock was built prior to 1960 and on average the City’s housing stock is older than the national percentage of 30% of the housing stock built prior to 1960 across the United States. The following chart illustrates the year that housing structures were built in the City of Kenosha based on the 2006-2010 American Community Survey.



### Year Structure Built in the City of Kenosha



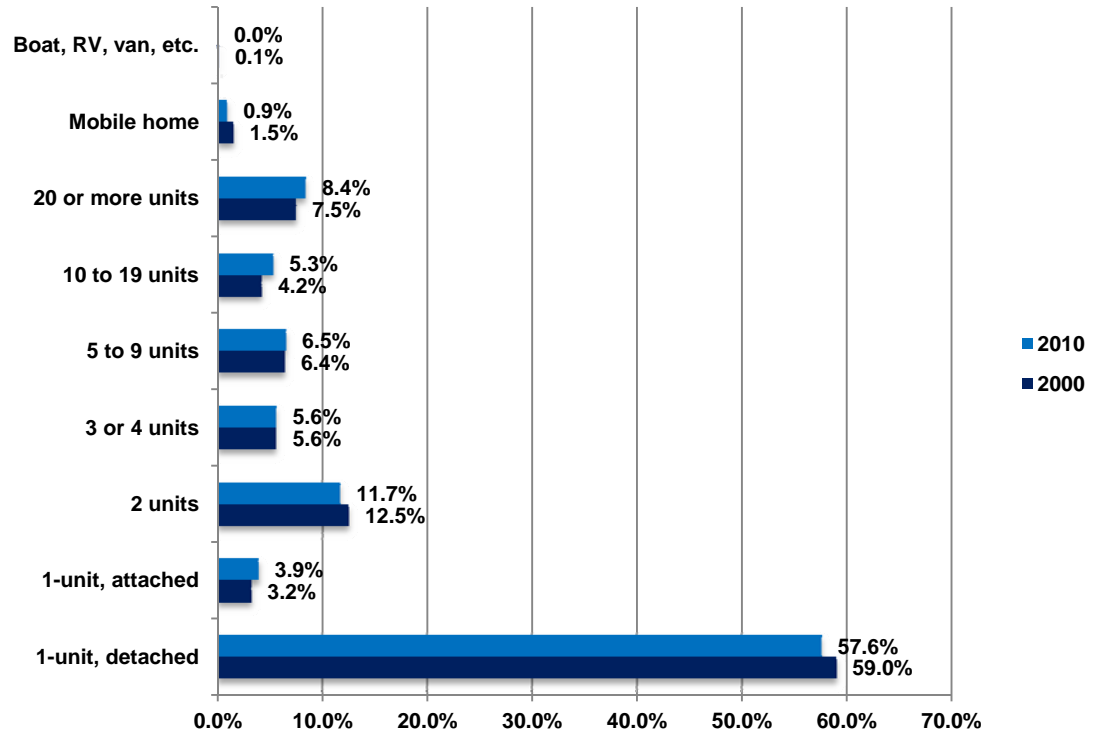
Source: 2006-2010 American Community Survey

According to the Department of Community Development and Inspections, there were twenty (20) new residential building permits issued in the City of Kenosha from December 2010 to May 2012. All of the new residential building permits were for single-family homes. An additional 1,543 permits were issued by the Department of Community Development and Inspections during the same time frame. The number of permits requested for alterations and additions increased substantially in 2012 as compared to 2010 and 2011.

The following chart outlines the composition of the housing stock in the City of Kenosha at the time of 2000 US Census and the 2006-2010 American Community Survey.



### Housing Stock in the City of Kenosha



Source: 2000 US Census & 2006-2010 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Kenosha between 2000 and 2010, but single-unit detached houses remain the most common and two-unit structures the second most common type of housing. The median value of owner-occupied homes in the City of Kenosha in 2000 was \$108,000 compared to \$120,900 for Kenosha County and \$112,200 for the State of Wisconsin. The 2006-2010 American Community Survey estimates that the median value of owner-occupied homes in the City of Kenosha has increased to approximately \$163,300 (a 51.2% increase), as compared to \$182,400 (a 50.9% increase) in Kenosha County, and \$169,000 (a 50.6% increase) in the State of Wisconsin.

The table below outlines the number of new units for which building permits were filed annually in the Chicago-Naperville-Joliet, IL-IN-WI CBSA from 2003 until 2011. The Chicago-Naperville-Joliet, IL-IN-WI CBSA has noted an overall decrease in the total number of new units constructed since 2003. Permits were level from 2003 to 2006 and substantially declined over the 2006 to 2009 time period. From 2009 to 2011, building permits levels have flattened out but are still only a small percentage (less than 20%) of the building permits issued in the early





2000's. Since 2003, the height of new unit construction, building permits issued have decreased by 85%.

**Units Authorized by Building Permits – Chicago-Naperville-Joliet, IL-IN-WI CBSA**

Year	Single Family	Multi Family	5+ Units	Total
2003	35,750	14,204	11,234	49,954
2004	35,810	11731	8,724	47,541
2005	37,470	16438	12,607	53,908
2006	28,632	18090	15,277	46,722
2007	18,095	15838	14,009	33,933
2008	7,637	8421	7,611	16,058
2009	4,383	1,714	1,445	6,097
2010	4,244	3,023	2,747	7,267
2011	4,145	3,448	3159	7,593

Source: [socds.huduser.org/permits/summary.odt](http://socds.huduser.org/permits/summary.odt)

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for the City of Kenosha are illustrated in the chart below and are based on the 2006-2010 American Community Survey.

**Estimate of Units with Lead-Based Paint**

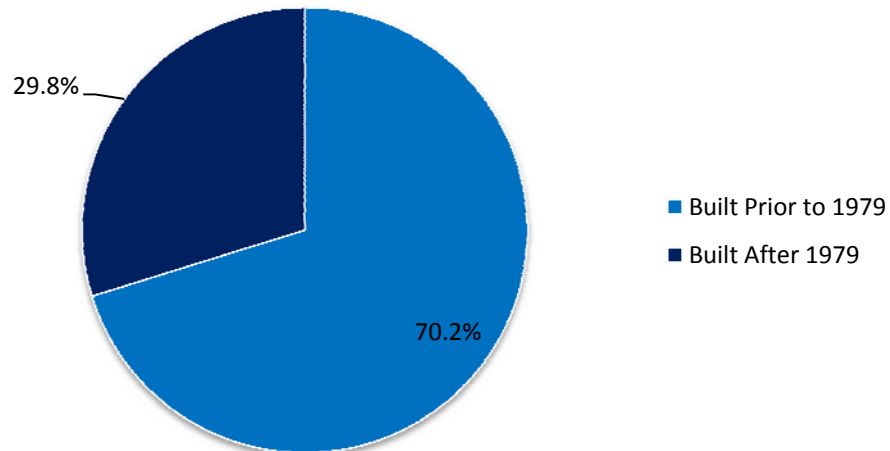
Year Unit Built	Number of Units	Est. % of Units with LBP	Est. No. of Units with LBP
Pre-1939	10,204	90%	9,184
1940-59	8,802	80%	7,042
1960-79	9,243	62%	5,731
<b>Total</b>	<b>28,249</b>	<b>Est. Total is 78%</b>	<b>21,956</b>

Source: 2006-2010 American Community Survey



The pie chart below illustrates the number of housing units built prior to 1979 that could possibly have lead based paint.

**Number of Residential Units**



Source: 2006-2010 American Community Survey

The City of Kenosha utilizes the lead-based paint abatement procedures, in accordance with the Residential Lead-Based Paint Hazard Reduction Act (Title X) and the new regulations adopted in 1999.

## **F. Financing:**

### **Owner Costs**

The median monthly owner costs for households with a mortgage in the City of Kenosha for 2000 was \$1,040. The 2006-2010 American Community Survey estimates that the median monthly owner costs, including a mortgage, increased to \$1,501. Monthly owner costs for households with a mortgage increased by 44.3% while median household income during the same time period only increased by 12.3%. The following table illustrates mortgage status and selected monthly owner costs according to the 2000 US Census and the 2006-2010 American Community Survey. Approximately a quarter (26.5%) of all owner-occupied houses in 2010 did not have a mortgage. Between the 2000 count and the 2006-2010 estimates, there is an overall trend of increasing monthly owner costs.



### Mortgage Status and Selected Monthly Owner Costs in the City of Kenosha

Monthly Owner Cost	2000 US Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	13,106	70.0%	16,106	73.50%
Less than \$300	6	0.1%	10	0.1%
\$300 to \$499	400	2.1%	103	0.6%
\$500 to \$699	1,228	6.6%	417	2.6%
\$700 to \$999	4,401	23.5%	1,443	9.0%
\$1,000 to \$1,499	5,066	27.1%	6,074	37.7%
\$1,500 to \$1,999	1,545	8.3%	4,749	29.5%
\$2,000 or more	460	2.5%	3,310	20.6%
Median	\$1,040	-	\$1,501	-
Houses without a mortgage	5,607	30.0%	5,797	26.50%
Median	\$356	-	\$528	-

Source: 2000 US Census and 2006-2010 American Community Survey

Along with rising monthly owner costs, monthly housing costs for 23.74% of all owner-occupied households with a mortgage exceeded 30% of their monthly income in 2000, indicating that for almost a quarter of housing units with a mortgage in the City of Kenosha, their housing can be considered not affordable. The 2006-2010 American Community Survey estimates that the portion of housing units with a mortgage whose housing costs exceeds 30% of their monthly income increased to 41.26% of all housing units with a mortgage. The following table illustrates housing



costs for owner-households according to the 2000 US Census and the 2006-2010 American Community Survey.

**Selected Monthly Owner Costs as a Percentage of Household Income  
in the City of Kenosha**

Owner Costs as a % of Household Income	2000 US Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	13,106	-	16,066	-
Less than 20 percent	6,007	45.83%	4,511	28.08%
20 to 24.9 percent	2,431	18.55%	2,697	16.79%
25 to 29.9 percent	1,529	11.67%	2,230	13.88%
30 to 34.9 percent	1,061	8.10%	1,905	11.86%
35 percent or more	2,050	15.64%	4,723	29.40%
Not computed	28	0.21%	40	0.25%
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	5,607	-	5,774	-
Less than 20 percent	4,164	74.26%	3,584	62.07%
20 to 24.9 percent	516	9.20%	652	11.29%
25 to 29.9 percent	280	4.99%	316	5.47%
30 to 34.9 percent	161	2.87%	323	5.59%
35 percent or more	437	7.79%	899	15.57%
Not computed	49	0.87%	23	0.40%

Source: 2000 US Census, 2006-2010 American Community Survey

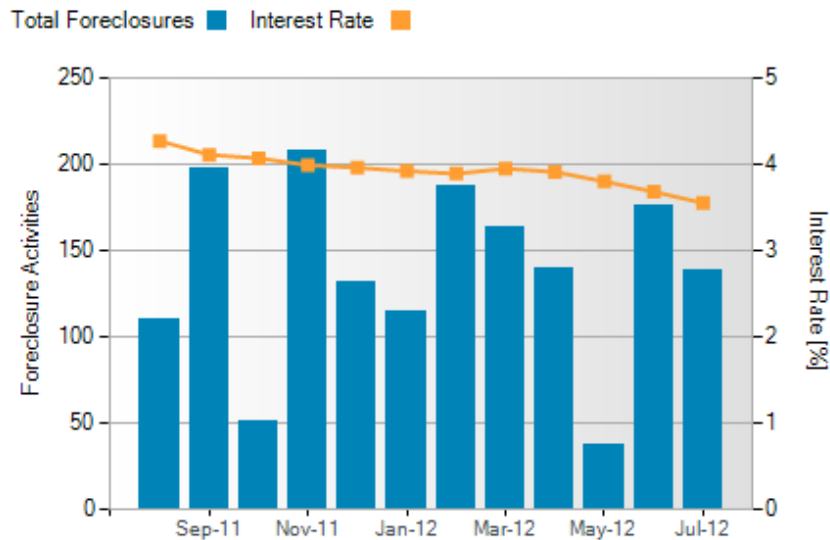
**Foreclosures**

According to RealtyTrac, the City of Kenosha had 1,014 homes in foreclosure as of the end of July 2012 and a foreclosure rate of 1 in every 335 housing units received a foreclosure filing in July 2012. Kenosha



County had 1,517 homes in foreclosure as of the end of July 2012 and a foreclosure rate of 1 in every 339 housing units received a foreclosure filing in July 2012. The state of Wisconsin had 35,707 homes in foreclosure as of the end of July 2012 and a foreclosure rate of 1 in every 701 housing units received a foreclosure filing in July 2012. The following chart illustrates the monthly foreclosure filings in the City of Kenosha from April 2011 to March 2012.

### Number of Foreclosures in the City of Kenosha



Source: [www.realtytrac.com](http://www.realtytrac.com)

The number of foreclosures for the City of Kenosha was at its highest in November 2011 with 208 foreclosures. Overall, Kenosha has seen a fluctuation in the number of foreclosure filings each month.

### Renter Costs

The median monthly rent in 2000 was \$571 and this has increased to \$759 according to the 2006-2010 American Community Survey. The number of units whose rents are below \$750 have decreased while the number of units whose rents are above \$750 have increased significantly. The following table illustrates rental rates within the City at the time of the 2000 US Census and the 2006-2010 American Community Survey.



### Gross Monthly Rent in the City of Kenosha

Rental Rates	2000 US Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	709	5.4%	255	1.7%
\$200 to \$299	688	5.3%	470	3.1%
\$300 to \$499	2,864	22.0%	1,308	8.7%
\$500 to \$749	6,085	46.7%	4,950	32.9%
\$750 to \$999	1,946	14.9%	4,163	27.7%
\$1,000 to \$1,499	329	2.5%	2,754	18.3%
\$1,500 or more	8	0.1%	437	2.9%
No cash rent	414	3.2%	704	4.7%
Median	\$571	-	\$759	-

Source: 2000 US Census Data and 2006-2010 American Community Survey

The table below outlines monthly rent as a percentage of household income at the 2000 US Census and the 2006-2010 American Community Survey. In 2000, the monthly housing costs for 35.8% of all renter-occupied households exceeded 30% of monthly income, indicating a high percentage of renters for whom housing is not considered affordable. The Census Bureau estimates that the percentage of households for which rent exceeds 30% of their income has grown to an estimated 46.9%, almost half of all rental households. The following table illustrates the housing cost for renter-occupied households in 2000 and at the time of the 2006-2010 American Community Survey. The drastic increase in rental households whose rental costs exceed thirty percent of their monthly income indicates the need for more affordable rental options in the City.



### Gross Rent as a Percentage of Household Income in the City of Kenosha

Rental Cost as a % of Income	2000 US Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	2,505	19.20%	1,596	10.61%
15 to 19 percent	2,123	16.30%	1,844	12.26%
20 to 24 percent	1,778	13.60%	1,702	11.32%
25 to 29 percent	1,389	10.60%	1,865	12.40%
30 to 34 percent	1,078	8.30%	1,172	7.79%
35 percent or more	3,588	27.50%	5,878	39.08%
Not computed	582	4.50%	984	6.54%

Source: 2000 US Census Data and 2006-2010 American Community Survey

The table above shows that an additional 2,290 households, an increase of 63.8% in ten years, are spending 35% or more of their income on rent based on the 2006-2010 American Community Survey.

The 2012 Fair Market Rents for the Kenosha County, WI HUD Metro FMR Area are shown in the table below.

#### Final FY 2012 Fair Market Rents (FMRs) by Unit Bedrooms in the Kenosha County, WI HUD Metro FMR Area

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2012 FMR	\$658	\$685	\$850	\$1,169	\$1,345

Source: [www.hud.gov](http://www.hud.gov)





## G. Household Types:

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data in Part VII, Appendix C, the following statistics were found based on Low/Mod Income (LMI) housing types:

- Total number of renter households with incomes less than 30% of median family income is 2,945.
  - 29.6% are elderly (1 & 2 persons), 873 households
  - 30.7% are small families (2 to 4 persons), 905 households
  - 7.2% are large families (5 or more persons), 212 households
  - 32.4% are other renter households, 955 households
- Total number of renter households with incomes greater than 30% but less than 50% of median family income is 2,649.
  - 22.2% are elderly (1 & 2 persons), 587 households
  - 34.5% are small families (2 to 4 persons), 914 households
  - 12.6% are large families (5 or more persons), 334 households
  - 30.7% are other renter households, 814 households
- Total number of renter households with incomes greater than 50% but less than 80% of median family income is 3,256.
  - 15.9% are elderly (1 & 2 persons), 519 households
  - 39.9% are small families (2 to 4 persons), 1,300 households
  - 8.6% are large families (5 or more persons), 280 households
  - 35.5% are other renter households, 1,157 households
- Total number of owner households with incomes less than 30% of median family income is 1,137.
  - 58.0% are elderly (1 & 2 persons), 659 households
  - 22.8% are small families (2 to 4 persons), 259 households
  - 4.8% are large families (5 or more persons), 55 households
  - 14.4% are other owner households, 164 households
- Total number of owner households with incomes greater than 30% but less than 50% of median family income is 2,001.
  - 58.1% are elderly (1 & 2 persons), 1,163 households
  - 24.7% are small families (2 to 4 persons), 495 households



- 9.2% are large families (5 or more persons), 184 households
- 7.9% are other owner households, 159 households
- Total number of owner households with incomes greater than 50% but less than 80% of median family income is 3,724.
  - 40.9% are elderly (1 & 2 persons), 1,524 households
  - 34.4% are small families (2 to 4 persons), 1,282 households
  - 9.6% are large families (5 or more persons), 359 households
  - 15.0% are other owner households, 559 households

### **Analysis**

Small families comprise a large portion of both owner and renter households, while elderly households make up the greatest portion of owner-occupied households. The elderly and the small families appear to have the greatest need of financial support for housing in the City of Kenosha.

## **H. Cost Overburden:**

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data found in Part VI, Appendix C the following statistics were identified for Low/Mod Income (LMI) households that are cost overburdened:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 69.8%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
  - 47.9% of elderly (1 & 2 persons), 418 households
  - 82.9% of small families (2 to 4 persons), 750 households
  - 76.9% of large families (5 or more persons), 163 households
  - 75.9% of other renter households, 725 households
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 56.1%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
  - 32.6% of elderly (1 & 2 persons), 285 households



- 65.7% of small families (2 to 4 persons), 595 households
- 60.4% of large families (5 or more persons), 128 households
- 67.5% of other renter households, 645 households
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 62.9%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
  - 55.2% of elderly (1 & 2 persons), 324 households
  - 69.4% of small families (2 to 4 persons), 634 households
  - 59.6% of large families (5 or more persons), 199 households
  - 62.7% of other renter households, 510 households
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 12.4%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
  - 12.8% of elderly (1 & 2 persons), 75 households
  - 14.8% of small families (2 to 4 persons), 125 households
  - 1.2% of large families (5 or more persons), 4 households
  - 14.1% of other renter households, 115 households
- Total percentage of all renter households with incomes greater than 50% but less than 80% of median family income that are cost overburdened by greater than 30% is 18.9%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
  - 35.6% of elderly (1 & 2 persons), 185 households
  - 14.6% of small families (2 to 4 persons), 190 households
  - 8.9% of large families (5 or more persons), 25 households
  - 18.5% of other renter households, 214 households
- Total percentage of all renter households with incomes greater than 50% but less than 80% of median family income that are cost overburdened by greater than 50% is 0.6%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.



- 0.0% of elderly (1 & 2 persons), 0 households
- 1.2% of small families (2 to 4 persons), 16 households
- 0.0% of large families (5 or more persons), 0 households
- 0.3% of other renter households, 3 households
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 82.8%. Below is the percentage of owner households in each household type category that are cost overburdened in this income category.
  - 77.4% of elderly (1 & 2 persons), 510 households
  - 90.3% of small families (2 to 4 persons), 234 households
  - 85.5% of large families (5 or more persons), 47 households
  - 91.5% of other owner households, 150 households
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 56.1%. Below is the percentage of owner households in each household type category that are cost overburdened.
  - 37.9% of elderly (1 & 2 persons), 250 households
  - 90.3% of small families (2 to 4 persons), 234 households
  - 70.9 of large families (5 or more persons), 39 households
  - 70.1% of other renter households, 115 households
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 46.9%. Below is the percentage of owner households in each household type category that are cost overburdened.
  - 31.3% of elderly (1 & 2 persons), 364 households
  - 62.6% of small families (2 to 4 persons), 310 households
  - 75.5% of large families (5 or more persons), 139 households
  - 78.6% of other owner households, 125 households
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are



cost overburdened by greater than 50% of income is 23.9%. Below is the percentage of owner households in each household type category that are cost overburdened.

- 13.2% of elderly (1 & 2 persons), 154 households
  - 37.4% of small families (2 to 4 persons), 185 households
  - 29.3% of large families (5 or more persons), 54 households
  - 53.5% of other owner households, 85 households
- Total percentage of all owner households with incomes greater than 50% but less than or equal to 80% of median family income that are cost overburdened by greater than 30% is 36.0%. Below is the percentage of owner households in each household type category that are cost overburdened.
    - 17.0% of elderly (1 & 2 persons), 259 households
    - 48.7% of small families (2 to 4 persons), 624 households
    - 41.5% of large families (5 or more persons), 149 households
    - 55.3% of other owner households, 309 households
  - Total percentage of all owner households with incomes greater than 50% but less than or equal to 80% of median family income that are cost overburdened by greater than 50% of income is 8.5%. Below is the percentage of owner households in each household type category that are cost overburdened.
    - 4.9% of elderly (1 & 2 persons), 75 households
    - 10.1% of small families (2 to 4 persons), 129 households
    - 3.9% of large families (5 or more persons), 14 households
    - 17.7% of other owner households, 99 households

### **Analysis**

The majority (69.8%) of rental households with income less than 30% of median family income are cost overburdened by more than 30% of their income. This indicates a need for financial assistance for low-income rental units. In this same income category, 56.1% of renters are cost overburdened by more than 50%.

The majority (62.9%) of rental households with incomes greater than 30% but less than or equal to 50% of median family income are cost overburdened by more than 30% of their income. This indicates a need for financial assistance for low-income rental units. In this same income category, only 12.4% of renters are cost overburdened by more than 50%.



Similarly, over three quarters (82.8%) of homeowners with a household income that is less than 30% of median family income are cost overburdened by more than 30% of their income. This indicates a need for financial assistance for low-income owner-occupied units. In this same income category, 56.1% of homeowners are cost overburdened by more than 50%.

Almost half (46.9%) of homeowners with a household with incomes greater than 30% but less than or equal to 50% of median family income are cost overburdened by more than 30% of their income. This indicates a need for financial assistance for low-income owner-occupied units. In this same income category, only 23.9% of homeowners are cost overburdened by more than 50%.

Elderly households and small families, both owners and renters, are the most cost-overburdened households.

## **I. Housing Problems:**

A household having any housing problem is cost burden of more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data found in Part VI, Appendix C, the following statistics were based on Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 70.5%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
  - 47.9% of elderly (1 & 2 persons), 418 households
  - 82.9% of small families (2 to 4 persons), 750 households
  - 85.8% of large families (5 or more persons), 182 households
  - 75.9% of other renter households, 725 households
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 69.1%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
  - 55.9% of elderly (1 & 2 persons), 328 households



- 75.9% of small families (2 to 4 persons), 694 households
- 85.0% of large families (5 or more persons), 284 households
- 64.4% of other renter households, 524 households
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 24.6%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
  - 36.4% of elderly (1 & 2 persons), 189 households
  - 18.1% of small families (2 to 4 persons), 235 households
  - 55.4% of large families (5 or more persons), 155 households
  - 19.2% of other renter households, 222 households
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 82.8%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
  - 77.4% of elderly (1 & 2 persons), 510 households
  - 90.3% of small families (2 to 4 persons), 234 households
  - 85.5% of large families (5 or more persons), 47 households
  - 91.5% of other owner households, 150 households
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 48.1%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
  - 31.6% of elderly (1 & 2 persons), 368 households
  - 62.6% of small families (2 to 4 persons), 310 households
  - 86.4% of large families (5 or more persons), 159 households
  - 78.6% of other owner households, 125 households
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 37.2%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
  - 17.0% of elderly (1 & 2 persons), 259 households





- 49.3% of small families (2 to 4 persons), 632 households
- 51.3% of large families (5 or more persons), 184 households
- 55.3% of other owner households, 309 households

### Analysis

Both renter and owner households with incomes less than 30% of median family income have higher instances of housing problems (70.5% of renters and 82.8% of owners). Renter households earning between 30% and 50% of median family income also have high rates of housing problems (69.1%). Small and large families, as well as “other” households, seem to show the greatest rates of housing problems, but elderly households demonstrate a need for financial support for addressing housing problems, too.

The website [www.dataplace.org](http://www.dataplace.org) provides an overview of data for communities across the country. The following table highlights important data to further illustrate housing problems in the City of Kenosha. Over fifty-three percent (48.1%) of households with income less than 80% of the median income are cost overburdened.

### Housing Hardships in the City of Kenosha

Categories of Housing Hardships (2000)	Percentage
Percentage of Households with income 0-80% of area median with housing cost burden	48.1%
Percentage of Households with income 0-80% of area median with severe housing cost burden	21.9%
Percentage housing units that are overcrowded	3.4%
Percentage housing units without complete kitchen facilities	0.5%
Percentage occupied housing units without complete plumbing facilities	0.4%

Source: [www.dataplace.org](http://www.dataplace.org)

### J. Disabled Households:

The following table includes the 2000 US Census Data that shows the number of disabled individuals in the City of Kenosha. The total population of the City of Kenosha is 96,560 and the disabled population is 11,180 people, or 11.6%. Of the population age 65 and older, 39.1% have a disability.



### Disabled Persons in the City of Kenosha

Subject	City of Kenosha, Wisconsin		
	Total Population	With a Disability	% of Population
Total civilian noninstitutionalized population	96,560	11,180	11.6%
Population under 5 years	7,805	94	1.2%
With a hearing difficulty	-	75	1.0%
With a vision difficulty	-	45	0.6%
Population 5 to 17 years	18,495	1,041	5.6%
With a hearing difficulty	-	92	0.5%
With a vision difficulty	-	33	0.2%
With a cognitive difficulty	-	885	4.8%
With an ambulatory difficulty	-	79	0.4%
With a self-care difficulty	-	128	0.7%
Population 18 to 64 years	59,779	5,950	10.0%
With a hearing difficulty	-	1,115	1.9%
With a vision difficulty	-	733	1.2%
With a cognitive difficulty	-	2,427	4.1%
With an ambulatory difficulty	-	3,072	5.1%
With a self-care difficulty	-	996	1.7%
With an independent living difficulty	-	1,675	2.8%
Population 65 years and over	10,481	4,095	39.1%
With a hearing difficulty	-	1,873	17.9%
With a vision difficulty	-	649	6.2%
With a cognitive difficulty	-	894	8.5%
With an ambulatory difficulty	-	2,779	26.5%
With a self-care difficulty	-	1,067	10.2%
With an independent living difficulty	-	1,809	17.3%
SEX			
Male	46,456	5,126	11.0%
Female	50,104	6,054	12.1%
RACE AND HISPANIC OR LATINO ORIGIN			
One Race	-	-	-
White alone	77,161	9,503	12.3%
Black or African American alone	9,167	826	9.0%
American Indian and Alaska Native alone	-	-	-
Asian alone	2,345	179	7.6%
Native Hawaiian and Other Pacific Islander alone	-	-	-
Some other race alone	4,750	352	7.4%
Two or more races	2,643	274	10.4%
White alone, not Hispanic or Latino	68,226	9,090	13.3%
Hispanic or Latino (of any race)	14,509	750	5.2%

Source: 2008-2010 ACS US Census



In addition to the US Census data, the CHAS Data also provides insight into the number of households with residents who have disability and/or mobility issues. The CHAS Data can be found in Part VI, Appendix C.

The most recent CHAS Data identifies the following prevalence of housing problems for households with mobility and self-care limitations:

- 35.9% of all households report having any housing problem, including 46.1% of renters and 27.0% of homeowners
- 62.7% of all rental households earning less than or equal to 30% MFI report having any housing problem, with the highest reported as “All Other Households” at 72.7%
- 92.2% of all owner households earning less than or equal to 30% MFI report having any housing problem, with the highest reported as “Extra Elderly 1 & 2 Member Households” at 100.0%
- 65.2% of all renter households earning between 30% and 50% MFI report any housing problems, with the highest reported as “Extra Elderly 1 & 2 Member Households” at 71.9%
- 43.4% of all owner households earning between 30% and 50% MFI report any housing problems, with the highest reported as “All Other Households” at 50.0%
- 30.6% of all renter households earning between 50% and 80% MFI report any housing problems, with the highest reported as “Elderly 1 & 2 Member Households” at 36.8%
- 32.0% of all owner households earning between 50% and 80% MFI report any housing problems, with the highest reported as “All Other Households” at 50.7%

Based on the US Census and CHAS data there is a need for accessible and affordable housing for the all income level persons with disabilities, especially for rental housing. Additionally, there is a strong need for accessible and affordable housing for low- and moderate-income level persons with disabilities.



### III. Review/Update to Original Plan

The current “City of Kenosha Analysis of Impediments Study and Fair Housing Study” was previously prepared in October 2005. The Impediments to Fair Housing Choice identified in that report are reviewed twice each year, first in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Report (CAPER).

The following impediments and actions to address those impediments were identified in the previous Analysis of Impediments to Fair Housing Choice:

#### Impediments Found

1. Creating an awareness of fair housing laws is essential to the termination of housing discrimination. When property owners know about the laws and continue practicing discriminatory activities, legal recourses must be considered. When renters and home purchasers are knowledgeable of fair housing laws, they can help enforce such laws.
2. Home Mortgage Disclosure Act (HMDA) data indicates that low income persons are denied financing for home purchase or renovation at a significantly greater rate than the general populace.

#### Actions to Address Impediments

1. Consider developing an outreach system to communicate with all landlords to assure that they are knowledgeable of fair housing laws.
2. Identify means of furthering fair housing.
3. Consider ways of increasing the number of low-income households who seek homeownership and to identify ways to improve their success in securing mortgage financing, including referrals to financial counseling for applicants who have been denied financing.

The following paragraphs restate the actions taken to address the identified impediments from FY 2006 to FY 2011 within the Annual Action Plan:

*The Department of Neighborhood Services and Inspections is responsible for receiving all housing discrimination complaints per Section 22.01 of the Code of General Ordinances of the City of Kenosha.*

*The City of Kenosha's Analysis of Impediments to Fair Housing was completed and submitted to HUD for review and approval in March, 2006.*



*The Kenosha Housing Authority gives presentations to both landlord groups in Kenosha regarding their programs and fair housing issues. KHA staffs attend landlord meetings where questions are asked regarding fair housing, as well as answer calls from landlords asking fair housing questions.*



## **IV. Impediments to Fair Housing 2012**

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Kenosha was undertaken.

### **A. Fair Housing Complaints:**

#### **1. City of Kenosha Commission on Human Relations:**

According to the 2012 General Ordinances, the Commission on Human Relations, is a community relations-social development commission created pursuant to the authority of §66.433 of the Wisconsin Statutes.

The purpose of the Commission is to study, analyze and recommend solutions for the major social, economic, and cultural problems which affect people residing or working within the City of Kenosha, including, without restriction, because of enumerations, problems of the family, youth, education, the aging, juvenile delinquency, health and zoning standards, and discrimination in housing, employment and public accommodations on the basis of sex, race, religion, color, handicap, national origin, marital status, lawful source of income, age or ancestry.

The Commission has the duty and power to investigate and research any complaints alleging discrimination because of race, color, sex, handicap, religion, marital status, lawful source of income, age, ancestry, or national origin. The Commission will act as an advisory, conciliatory, and investigating agency on all matters threatening the general welfare by reason of discrimination. If all such attempts at conciliation or persuasion fail, the Commission shall notify the City Attorney of its findings. If probable cause is found, the City Attorney shall then issue a complaint if, in his/her judgment, an action of discrimination is sustainable in court. Additionally, the Commission has the responsibility to participate and encourage activities and events that promote human relations.

The Commission consists of citizens residing in the City of Kenosha, including representatives of the clergy and minority groups. The Commission shall consist of seven (7) members, each appointed to a three year term.

The Commission on Human Relations has not received a fair housing complaint.



## 2. Fair Housing & Equal Opportunity (HUD)

The US Department of Housing and Urban Development’s (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2005 to May 31, 2012 there were a total of 39 fair housing complaints originated in Kenosha County; of those, 37 originated within the City of Kenosha.

### City of Kenosha

The complaints received for the City of Kenosha are disaggregated in the chart below to illustrate the most common basis for complaints. In the City of Kenosha, race was the most common basis for complaints between January 1, 2005 and May 31, 2012; disability was the second most common cause for complaint, followed by familial status and national origin. It is important to note that 8 (or 21.6%) of the complaints had multiple bases.

**Basis for Housing Complaints in the City of Kenosha**

Basis	January 2005 to May 2012	
	Number of Complaints	% of Total
Disability	14	29%
Race	19	39%
Familial Status	7	14%
National Origin	4	8%
Sex	3	6%
Religion	1	2%
Color	0	0%
Retaliation	1	2%
<b>All Complaints Filed</b>	<b>49</b>	<b>100%</b>

Source: US Department of HUD-FHEO, Milwaukee Field Office

Of the 37 complaint cases from the City of Kenosha, 32 cases have been closed. The chart below shows the status for all cases. Twenty four percent (24%) of the complaint cases were closed by “No Cause,” while forty one percent (41%) were closed by “Conciliation/Settlement.”





### Complaint Resolution in the City of Kenosha

Basis	January 2005 to May 2012	
	Number of Complaints	% of Total
Conciliated/Settled	15	41%
No Cause	9	24%
Administrative Closure	8	22%
Open	5	14%
<b>Total Cases</b>	<b>37</b>	<b>100%</b>

Source: US Department of HUD-FHEO, Milwaukee Field Office

The following table “HUD-FHEO Complaints,” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2005 and May 31, 2012 in the City of Kenosha.

### HUD-FHEO Complaints filed in the City of Kenosha

HUD Case Number	HUD Filing Date	Bases	Issues	Case Completion Type
05-05-0772-8	4/18/2005	Disability,	310 - Discriminatory refusal to rent,	No Cause
05-05-1110-8	6/27/2005	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/ Settled
05-05-1218-8	7/7/2005	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
05-05-1239-8	7/12/2005	Race,	312 - Discriminatory refusal to rent and negotiate for rental,	Administrative Closure
05-06-0430-8	1/13/2006	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause
05-06-0402-8	1/4/2006	Race,	310 - Discriminatory refusal to rent,	No Cause
05-06-0645-8	2/22/2006	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
05-06-1472-8	7/7/2006	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
05-06-1922-8	9/19/2006	Disability,	312 - Discriminatory refusal to rent and negotiate for rental,	Administrative Closure
05-06-1939-8	9/22/2006	Race, Disability, Familial Status, Sex,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, etc.),	Conciliated/ Settled
05-07-0142-8	10/31/2006	Race, Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
05-07-0041-8	10/11/2006	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
05-07-0040-8	10/11/2006	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled



05-07-0667-8	3/23/2007	Race, Sex, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, etc.),	Conciliated/ Settled
05-07-1200-8	7/9/2007	Disability, National Origin, Religion,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices,	Conciliated/ Settled
05-07-1619-8	9/26/2007	Race,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/ Settled
05-08-0706-8	3/13/2008	Race, Disability,	330 - False denial or representation of availability, 510 - Failure to make reasonable accommodation,	Administrative Closure
05-08-0692-8	3/12/2008	Race,	353 - Discrimination in the terms/conditions for making loans,	Conciliated/ Settled
05-08-1458-8	7/21/2008	Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental,	No Cause
05-08-1887-8	9/23/2008	Disability,	310 - Discriminatory refusal to rent,	No Cause
05-09-0031-8	10/9/2008	Race,	350 - Discriminatory financing (includes real estate transactions), 410 - Steering,	Conciliated/ Settled
05-09-0835-8	4/3/2009	Race,	351 - Discrimination in the making of loans,	Conciliated/ Settled
05-10-0152-8	10/26/2009	Familial Status,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available, 450 - Discriminatory acts under Section 818 (coercion, etc.),	No Cause
05-10-1317-8	6/30/2010	Race,	381 - Discrimination in terms/conditions/privileges relating to sale,	No Cause
05-10-1504-8	7/29/2010	Race, Disability,	320 - Discriminatory advertising, statements and notices, 380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause
05-11-0391-8	12/20/2010	Disability,	492 - Failure to meet senior housing exemption criteria (62+),	Conciliated/ Settled
05-11-0325-8	12/6/2010	Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices,	Administrative Closure
05-11-0327-8	12/6/2010	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Administrative Closure
05-11-0489-8	1/21/2011	Race,	310 - Discriminatory refusal to rent,	Administrative Closure
05-11-0672-8	3/1/2011	Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental, 320 - Discriminatory advertising, statements and notices,	No Cause
05-11-0786-8	3/28/2011	Disability,	510 - Failure to make reasonable accommodation,	Open
05-11-1186-8	6/28/2011	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 430 - Otherwise deny or make housing available,	Open
05-11-1230-8	7/13/2011	National Origin,	384 - Discrimination in services and facilities relating to rental,	Conciliated/ Settled
05-11-1231-8	7/13/2011	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, etc.),	Conciliated/ Settled
05-11-1461-8	9/7/2011	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Open
05-12-0427-8	1/31/2012	Disability,	353 - Discrimination in the terms/conditions for making loans,	Open



05-12-0529-8	2/28/2012	Disability,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, etc.), 510 - Failure to make reasonable accommodation,	Open
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### National Trends

The US Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis from 2007 to 2010.

### Housing Complaints Nationwide

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,410	43%	4,675	44%	4,458	44%	4,839	48%
Race	3,750	37%	3,669	35%	3,203	31%	3,483	34%
Familial Status	1,441	14%	1,690	16%	2,017	20%	1,560	15%
National Origin	1,299	13%	1,364	13%	1,313	13%	1,177	12%
National Origin - Hispanic or Latino	784	8%	848	8%	837	8%	722	7%
Sex	1,008	10%	1,133	11%	1,075	10%	1,139	11%
Religion	266	3%	339	3%	302	3%	287	3%
Color	173	2%	262	2%	251	2%	219	2%
Retaliation	588	6%	575	5%	654	6%	707	7%
Number of Complaints filed	10,154	-	10,552	-	10,242	-	10,155	-

Much like housing complaints in the City of Kenosha, complaints based on disability, race, familial status, and national origin were consistently the top four most common causes for complaints across the nation. Note that the total percentages for each year do not equal 100% and that the number of complaints each year does not equal the total number of complaints per basis. The reason for this is that most housing complaints reported are based on multiple factors and as such all sources of complaints are recorded.

### 3. Housing and Human Services Agencies

Agencies offering housing and human services within the City were contacted and interviewed in order to obtain their input and gain insight into potential impediments to fair housing in the City of Kenosha. The following agencies were engaged in roundtable discussions, individual meetings, or through surveys:

- Kenosha Branch NAACP



- Kenosha County Prevention Services Network
- Women and Children's Horizon, Inc.
- Habitat for Humanity of Kenosha
- Walkin' In My Shoes, Inc.
- Wisconsin Women's Business Initiative Corporation
- EICA Urban Outreach Center
- Urban League
- Kenosha Realtors Association
- LULAC
- Legal Action

Each of these agencies provided feedback on their perception of housing-related issues in the City of Kenosha. Complete meeting notes can be found in Part VI, Appendix E.

## **B. Public Sector:**

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

### **1. CDBG Program**

The City of Kenosha receives CDBG funds from HUD as an entitlement city under the program. The City allocates its funds to public services, senior services, youth services, disability services, and housing activities. Of the CDBG funds for project activities, 80% directly benefit low- and moderate-income persons and all of the CDBG funds allocated to public services directly benefit low- and moderate-income persons.

The FY 2013 Annual Action Plan identifies \$844,227 in CDBG funds to provide decent, safe and affordable housing, establish and maintain a suitable living environment, and expand economic opportunities for low- and moderate-income individuals. The City of Kenosha anticipates a reduction in the annual CDBG allocation in the coming years as a result of cuts to the federal budget. The following chart outlines FY 2013 CDBG



funded activities. Activities marked in bold specifically serve to reduce barriers to affordable housing in the City.

**FY 2013 CDBG Allocation**

Project	Use	Amount
Kenosha Area Family & Aging Service, Inc.	Volunteer Transportation Service	\$5,000
Walkin' In My Shoes, Inc.	Survival Backpack Street Outreach Program	\$4,626
Kenosha Literacy Council, Inc.	Long Term Literacy	\$6,300
Oasis Youth Center	Site Security	\$2,800
Kenosha Achievement Center	Employment Exploration	\$8,525
Urban League of Racine and Kenosha, Inc.	Reducing Employment Barriers	\$1,600
Urban League of Racine and Kenosha, Inc.	Sickle Cell Awareness, Education, and Testing	\$1,000
Urban League of Racine and Kenosha, Inc.	Facility Improvements	\$5,865
Boys and Girls Club of Kenosha	Gang prevention and diversion	\$23,031
New Songs Ministries	Whole-person Training	\$1,400
<b>Women &amp; Children's Horizons</b>	<b>Legal Advocacy</b>	<b>\$17,327</b>
<b>ELCA Urban Outreach Center</b>	<b>Helping Residents Become Self-Sufficient</b>	<b>\$11,225</b>
Kenosha YMCA	Frank Neighborhood Project	\$23,000
<b>Shalom Center</b>	<b>Emergency Family Shelter</b>	<b>\$23,600</b>
<b>Kenosha Human Development Services</b>	<b>Shelter Facility Improvements</b>	<b>\$38,000</b>
<b>Women &amp; Children's Horizons</b>	<b>Building Repairs</b>	<b>\$45,000</b>
Club Breakaway	Facility Improvements	\$2,800
<b>HOPE Council, Inc.</b>	<b>Hope House Planning Grant</b>	<b>\$6,010</b>
Wisconsin Women's Business Initiative Corp.	Micro-Enterprise Development Continuum	\$92,000
City of Kenosha - Public Works	Street Improvements	\$356,273
<b>City of Kenosha CDBG Program Administration</b>	<b>Program Administration</b>	<b>\$168,845</b>
<b>TOTAL</b>		<b>\$844,227</b>

All activities listed above will occur in low/mod areas of the city which have been identified as high priority areas. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight.

In its FY 2010-2014 Five Year Consolidated Plan, the City of Kenosha identified the following goals to prioritize funding needs during this five year period, as outlined below in the table below.



### Five Year Strategies and Objectives

KENOSHA CDBG & HOME Goals for 2010-2014					
Objective	Unit of Measurement	Suggested % of CDBG Allocation	Est. Avg. Cost/Unit	Target # of Units	Estimated Allocation
<b>GOAL # 1: Improve Kenosha's Housing (28% of funds)</b>					
Make small repairs to existing income-eligible owner-occupied housing to address emergency-type needs	Home made safer	9%	\$5,000	100	\$500,000 (CDBG)
Bring existing owner-occupied housing into code, and accessibility compliance	Home to code or made accessible	-	\$17,500	143	\$1,000,000 (TIF)
Assist income-eligible households into homeownership	Household helped to become homeowner	14%	\$75,000 - \$150,000 (CDBG) \$180,000 (HOME) 17% second mortgage (HOME)	25	\$750,000 (CDBG) \$4,500,000 (HOME)
Develop or improve rental housing for special needs and homeless population	Unit developed and made affordable	5%	\$15,000	18	\$275,000
<b>GOAL # 2: Strengthen Kenosha's Community Delivery Systems and Facilities (22% of funds)</b>					
Increase programming for youth with possible emphasis on gang member reduction or prevention	Youth served	6%	\$150	1833	\$275,000
Reduce incidents of homelessness	People served	5%	\$300	1100	\$330,000
Increase or improve the quality of physical facilities available for services benefiting income-eligible households	Buildings acquired, developed, brought to code, or made accessible	11%	\$50,000	12	\$595,000
<b>GOAL # 3: Improve Kenosha's Economic Opportunities for Lower Income Persons (10% of funds)</b>					
Create or retain full-time permanent jobs at living wages	Jobs for income-eligible persons	5%	\$25,000	11	\$275,000
Improve rate of survival of micro-enterprises	Very small businesses served	5%	\$5,000	55	\$275,000
<b>GOAL # 4: Increase the Viability of Selected Neighborhoods (20% of Funds) [not including activities funded from other objectives that may contribute to geographic targeting strategies such as housing, public services, or economic development]</b>					
Initiate improvement efforts in locally-selected geographical areas	Coordinated neighborhood improvement efforts	20%	\$235,000	3	\$1,125,000
<b>GOAL # 5: Plan and Manage the Overall CDBG Program and Carryout Comprehensive Planning Activities (20% of funds)</b>					
Administer CDBG Program and Undertake Comprehensive Planning activities	Successful management and implementation	20%	\$235,000	n/a	\$1,100.00

## 2. HOME Program

The Department of Community Development and Inspections administers the HOME Program for the City of Kenosha. FY 2013 Annual Action Plan identifies \$341,065 in HOME funds. Additionally, \$280,800 in projected program income will be added to HOME funds for a combined total of



\$621,865 for the HOME Program. These funds will be used to develop new affordable housing or to provide homeownership assistance. The City of Kenosha anticipates a reduction in the annual HOME allocation in the coming years as a result of cuts to the federal budget. The following chart outlines FY 2013 HOME funded activities.

**FY 2013 HOME Allocation**

<b>Activity</b>	<b>HOME Funds</b>	<b>Match Funding (25%)</b>
Administration	\$34,106	-
Eligible Housing Activities	\$255,712	\$63,928
CHDO Set-Aside	\$51,247	\$12,812
<b>Total HOME Funding</b>	<b>\$341,065</b>	<b>\$76,740</b>
Estimated Program Income	\$280,800.00	-
Estimated Program Administration (10%)	\$28,080	-
<b>Total Est. HOME Program Income Funding</b>	<b>\$252,720</b>	<b>-</b>

**3. ESG Funds**

The City of Kenosha does not receive an allocation of Emergency Solutions Grant (ESG) Funds to assist the homeless or to support homeless prevention activities.

**4. Other Funds**

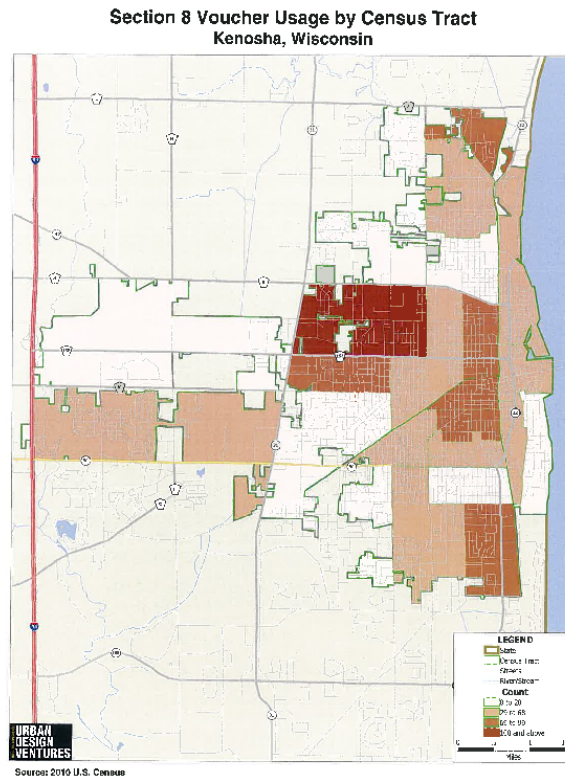
In addition to the CDBG, and HOME funds, the Community Development and Inspections Department expects to receive approximately \$1,300,000 in other federal, state, and local funds to provide decent, safe and affordable housing, establish and maintain a suitable living environment, and expand economic opportunities for low- and moderate-income individuals in the City of Kenosha.

**5. Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits**

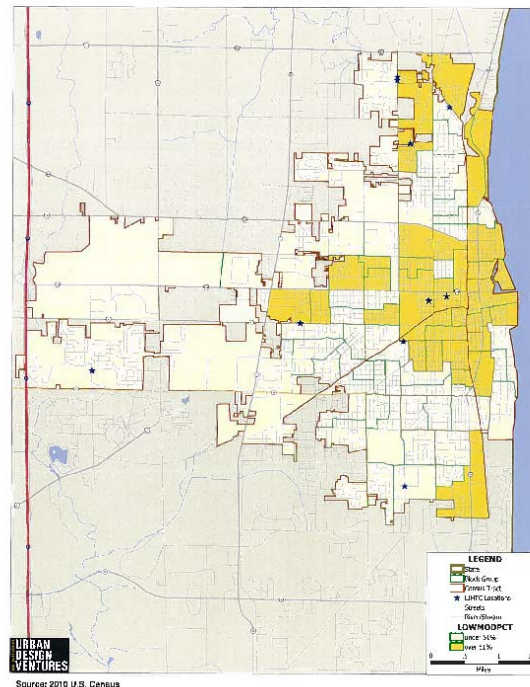
The City of Kenosha has a variety of affordable housing options, including the Federal Section 8 Tenant Program administered by the Kenosha Housing Authority, Low-Income Housing Tax Credits, and Section 202 and Section 811 Assisted Housing developments. Full-sized maps in Part VII, Appendix B illustrate the distribution of Low Income Housing Tax Credit (LIHTC) developments, other HUD assisted housing developments, and



Section 8 Housing Choice Voucher usage across the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure. The maps in Appendix B illustrate the locations of HUD assisted housing, Low-Income Housing Tax Credit developments, and Section 8 Vouchers as compared to income, race, and housing tenure.



LIHTC and Low- and Moderate-Income Population by Block Group  
Kenosha, Wisconsin



### Public Housing –

The Kenosha Housing Authority (KHA) does not own or operate any Public Housing units. Created in 1972 by the City of Kenosha under Section 66.1201 of the Wisconsin Statutes, the City of Kenosha Housing Authority operates housing programs targeted for low-income households, the elderly, and persons with disabilities in the City of Kenosha. The City of Kenosha Housing Authority administers housing assistance programs, promotes homeownership and neighborhood revitalization through home construction and homebuyer assistance, and assists in the development of affordable housing through the issuance of bonds. Housing assistance programs administered by the City of Kenosha Housing Authority include HUD's Housing Choice Voucher Program (Section 8), Welfare-to-Work Housing Choice Voucher, Family Self-Sufficiency Program, and WHEDA's rental assistance program.

The Kenosha Housing Authority has funding to support the administration of 1,181 Section 8 Housing Choice Vouchers and 72 Wisconsin Housing and Economic Development Authority (WHEDA) Vouchers. Within the Section 8 Housing Choice Voucher Program, the KHA operates a Mainstream Program for Persons with Disabilities (100 families and individuals), a Family Self Sufficiency (FSS) Program (70 families), Tenant Protection (4 families), Family Unification Program (67 families), and



Section 8 Housing Choice Voucher Homeownership Program (12 families). As of September 2012, 3,602 applicants were on the Section 8 Voucher waiting list and 1,546 applicants were on the WHEDA waiting list. Currently both waiting lists are closed. The chart below outlines demographics of the waiting lists.

### Section 8 Housing Choice Voucher Waiting Lists

SECTION 8		
	TOTAL	PERCENT
Applicants	3,602	-
Families with Children	2,398	66.6%
Elderly Families	160	4.4%
Families with Disabilities	616	17.1%
One Bedroom	19	-
Two Bedroom	19	-
Three Bedroom	8	-
Four Bedroom	2	-
Five Bedroom	0	-
Unidentified	0	-
Extremely Low Income	2,642	73.4%
Very Low Income	6	0.2%
Low Income	0	0.0%
White	1,384	38.4%
Black/African American	1,804	50.1%
American Indian/Alaska Native	22	0.6%
Asian	11	0.3%
Hawaiian/Pacific Islander	6	0.2%
Hispanic	161	335.4%
Non-Hispanic	8	16.7%
WHEDA		
	TOTAL	PERCENT
Applicants	1,546	-
Families with Children	1,000	64.7%
Elderly Families	33	2.1%
Families with Disabilities	319	20.6%
One Bedroom	486	31.5%
Two Bedroom	692	44.8%
Three Bedroom	317	20.5%
Four Bedroom	49	3.2%
Five Bedroom	0	0.0%



Unidentified	0	0.0%
Extremely Low Income	1,439	93.2%
Very Low Income	76	4.9%
Low Income	2	0.1%
White	389	25.2%
Black/African American	811	52.5%
American Indian/Alaska Native	81	5.2%
Asian	5	0.3%
Hawaiian/Pacific Islander	1	0.1%
Hispanic	161	10.4%
Non-Hispanic	8	0.5%

Part II, Section K includes additional maps highlighting the locations of HUD assisted housing units and the Block Groups where Section 8 Vouchers are most commonly used. Based on these maps, there is a need to promote the deconcentration of housing in areas of high minority and low/mod populations.

Section 8 Voucher Usage, along with HUD Assisted Housing, and Low-Income Housing Tax Credit developments are overall spread throughout the City.

The table below displays data on multi-family and Section 8 assisted housing facilities in the City of Kenosha. Forty percent (38.8%) of the assisted units have contracts set to expire by 2013.

**Multi-family and Section 8 Project Based Assisted Housing Facilities**

Multi-family assisted units with active contracts status	1,089
Percentage of Multi-family assisted units with contracts expiring in 2004	20.6%
Percentage of Multi-family assisted units with contracts expiring in 2005	0.0%
Percentage of Multi-family assisted units with contracts expiring in 2006	8.2%
Percentage of Multi-family assisted units with contracts expiring in 2007	0.7%
Percentage of Multi-family assisted units with contracts expiring in 2008	0.0%
Percentage of Multi-family assisted units with contracts expiring in 2009-2013	38.8%
Percentage of Multi-family assisted units with contracts expiring in 2014 or later	32.1%

Source: [www.dataplace.org](http://www.dataplace.org)

As part of this analysis, the City of Kenosha reviewed several of the Kenosha Housing Authority’s documents and policies to ensure



compliance with the Fair Housing Act, as amended, and the Americans with Disabilities Act. Specifically, the City reviewed the Housing Authority’s Administrative Plan dated October 15 2008 and the HUD Five Year and Annual Plan starting January 2012. The Housing Authority is in compliance and its efforts affirmatively further fair housing.

**Low Income Housing Tax Credit –**

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer’s Federal income tax.

The City of Kenosha is supportive of the use of Low Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low income households. There are eleven (11) LIHTC projects with 525 LIHTC units in the City of Kenosha.

The chart below illustrates which LIHTC projects in the City of Kenosha:

**City of Kenosha LIHTC Projects**

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
WIA1989030	2318 54th Street	2318 54th Street	Kenosha	WI	53140	1	1
WIA1990075	Civic Center II	53rd Street and 19th Ave	Kenosha	WI	53140	151	31
WIA1991235	Winn	2915 63rd Street	Kenosha	WI	53143	3	3
WIA1992295	Windsong Village Apartments	7101 104th Avenue	Kenosha	WI	53142	120	75
WIA1993135	Meadowood Apartments	1387 30th Avenue	Kenosha	WI	53144	56	56
WIA1994100	Meadowood Apartments II	1387 30th Avenue	Kenosha	WI	53144	40	40
WIA1995140	Meadowood III	1403 30th Avenue	Kenosha	WI	53144	40	40
WIA1996065	Glenwood Crossing Apartments	1920 27th Avenue	Kenosha	WI	53140	60	60
WIA2001130	Tanglewood Senior Apartments	3020 87th Place	Kenosha	WI	53142	100	100



WIA2004045	Kenosha Commons	5502 60th Street	Kenosha	WI	53144	48	48
WIA2004100	Northpoint Crossing Apartments	1654 Birch Road	Kenosha	WI	53140	72	71

Source: [www.lihtc.huduser.org](http://www.lihtc.huduser.org)

### HUD Assisted Housing –

HUD funds the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities across the Country. The Section 202 Supportive Housing for the Elderly Program provides financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. There are no HUD Section 202 Supportive Housing for the Elderly developments in the City. Similarly, the Section 811 Supportive Housing for the Disabled provides financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. There are no HUD Section 811 Supportive Housing for the Disabled developments in the City.

## 6. Planning, Zoning, and Building Codes

### City of Kenosha Planning

The City’s Zoning Ordinance was reviewed for conformity to the Fair Housing Act, as amended. The following are suggestions that the City staff should consider:

- Under Section 1.0 INTRODUCTION, § 1.04 Intent, it is recommended that the City add another item:
  - x. Affirmatively further fair housing in the City of Kenosha by: abiding by the provisions of the Fair Housing Act of 1968, as amended; promoting fair housing choice for all residents in the City; assuring the rights of all individuals that are identified as members of a “protected class” by the Federal Government; and prevent discrimination in housing based on a person’s race, color, national origin, religion, sex, familial status and handicap.*
- The City’s Zoning Ordinance appears to have some discriminatory language or requirements that should be revised in order to bring it into compliance with the Fair Housing Act, as amended. Additionally, several definitions should be reviewed by the staff, and consideration should be given to revising them through a text amendment:





*Family: In the current definition, the number of occupants unrelated by blood, marriage, or adoption is four (4) or less.*

Based on recent Fair Housing Law Suits, this definition has been broadened to include 6 or less persons who are handicapped. This would permit a group of six (6) or less, disabled persons to live together as a single family, who do not require supervised care or 24 hour over sight.

The definition of handicapped is taken from the Federal language found in the Fair Housing Act Amendments of 1988 and is appropriate. The words handicapped and disabled are interchangeable and mean the same.

There is a definition included in the document for community living arrangements that states it is the same as §62.237 (i) of the Wisconsin Statutes. The reference should be §62.23 (7) (i), however the definition is found in §50.01 (1g). This should be stricken from the City's Zoning Ordinance since the Wisconsin State Statute has been found to be in violation of the Fair Housing Amendments Act of 1988 by a Federal Court decision in 1998 in a Wisconsin Law Case.

The courts have determined if a community living arrangement has a capacity of eight (8) or fewer persons, and is licensed, operated, or permitted under the authority of the Wisconsin DHS or DCF, the facility is entitled to locate in any residential zone without special permission. If the community living arrangement has a capacity of nine (9) to fifteen (15) persons, the facility is entitled to locate in any residential area, except areas zoned exclusively for single-family or two-family residences, but is entitled to apply for special zoning permission to locate in those zones. Facilities with a capacity of sixteen (16) or more persons may apply for special zoning permission to locate in areas zoned for residential use, and a municipality may grant the special zoning permission at its discretion. The term "special zoning permission" is defined in the statutes as including special exceptions, special permits, conditional uses, zoning variances, conditional permits, and words of similar intent.

- Under Section 4.0, Conditional Use Permits and Development Standards Review, there is a requirement under Table 4.01, Group 1, Residential Conditional Uses: Community living arrangements with a capacity of eight (8) persons in the Rs-1, Rs-2, Rs-3, Rd and Rg-1 Districts have to go before Common Council for a conditional use approval. This is in violation of the Wisconsin State Statutes that



entitles CLA's of eight (8) or less to locate in any residential zone without special permission.

- Under the RM-1 and RM-2 Multiple-Family Residential Districts, elderly housing is not permitted as a "right", even though CLA's for fifteen, or less persons is a permitted use. Elderly housing of up to eight (8) units or less is only permitted in the RM-3 Elderly and Handicapped Housing District. This appears exclusionary, since the title of the district has the word "Elderly" in it, but only buildings containing eight (8) units or less are permitted. The City should recognize that the "elderly" are another "protected class", and as such should be treated equally to all others.

### City of Kenosha Building Codes



The City of Kenosha has adopted the State of Wisconsin's Building Code, which is the *International Building Code* (IBC), 2009 edition. The International Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the Federal laws and regulations governing fair housing, accessibility, etc. Kenosha has adopted as its Accessibility Code, the ADA Standards of the Wisconsin Commercial Building Code, Chapter 62.

Building inspections are administered by the joint City Inspections Department. The Building Codes are enforced through plan review and inspections. Interviews with the Inspections staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

### Accessibility Regulations

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The City of Kenosha appears to be in full compliance with the HUD "visitability" standards.



Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8); known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications dwellings and common use areas to accommodate persons who have a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

## 7. Taxes

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The City’s tax assessments are set by the City and property values are reassessed every two years as well as tax rates. The following are the 2012 property tax rates (per \$100 of assessed value) for residents of the City of Kenosha:

	Unified	Bristol	Paris
Tax Rate	25.76	24.92	26.13
Lottery Credit	99.14	90.34	104.32
1st Dollar Credit	74.91	68.25	78.81



The Unified Tax Rate is a combination of City, County, School, State, and Gateway taxes. The Bristol and Paris Tax Rates are specific to small regions of the City of Kenosha and represent a very small percentage of residents.

The median value of the taxable residential properties within the City of Kenosha is \$163,300 (Source: 2006-2010 American Community Survey). Properties are taxed based on 100% of their assessed value. For 2012 the property tax for the average residence would be \$4,206.61.

## **8. Strategic Plan**

A Comprehensive Plan for the City of Kenosha: 2035 was adopted by the Common Council on April 19, 2010, Ordinance No. 28-10. The City's comprehensive plan addresses the fourteen (14) planning goals set forth in Section 16.965(4)(b) of the Wisconsin Statutes. The planning goals are:

1. Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures.
2. Encouragement of neighborhood designs that support a range of transportation choices.
3. Protection of natural areas, including wetlands, wildlife habitats, lakes, woodlands, open spaces, and groundwater resources.
4. Protection of economically productive areas, including farmland and forests.
5. Encouragement of land uses, densities, and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs.
6. Preservation of cultural, historic, and archaeological sites.
7. Encouragement of coordination and cooperation among nearby units of government.
8. Building of community identity by revitalizing main streets and enforcing design standards.
9. Providing an adequate supply of affordable housing for individuals of all income levels throughout the City.
10. Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.



11. Promoting the expansion or stabilization of the current economic base and the creation of a range of employment opportunities at the state, regional, and local level.

12. Balancing individual property rights with community interests and goals.

13. Planning and development of land uses that create or preserve varied and unique urban and rural communities.

14. Providing an integrated, efficient, and economical transportation system that affords mobility, convenience, and safety and that meets the needs of all citizens, including transit-dependent and disabled citizens.

The multi-jurisdictional plan documented in this report, as well as each local comprehensive plan resulting from the multi-jurisdictional planning process, contains the nine (9) elements required by Section 66.1001(2) of the Statutes. The Housing Element is one (1) of the nine (9) elements of a comprehensive plan required by Section 66.1001 of the Wisconsin Statutes. Section 66.1001(2)(b) of the Statutes requires the housing element to assess the age, structural condition, value, and occupancy characteristics of the existing housing stock in the City of Kenosha. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the City of Kenosha and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs;
- Promote the availability of land for the development or redevelopment of affordable housing;
- Maintain or rehabilitate existing housing stock.
- In addition, the following comprehensive planning goals related to the housing element are set forth in Section 16.965 of the Statutes and must be addressed as part of the planning process:
  - Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures;
  - Encouragement of land uses, densities and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs;
  - Providing an adequate supply of affordable housing for individuals of all income levels throughout each community;
  - Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.

## C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status or national origin.

### 1. Real Estate Practices

The Kenosha Realtors Association, a member of the National Association of Realtors, is the local organization of real estate brokers operating in the City of Kenosha. The Kenosha Association of Realtors has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics is available on the Kenosha Association of Realtors website (<http://www.krainc.com/Default.asp?t=2>) and it obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.

The Kenosha Realtors Association offers continuing education courses on a variety of topics including fair housing, ethics, and professional standards to ensure that its members are up to date on policies, practices, and procedures. The current President and future President of the Kenosha Realtors Association were interviewed for their input of fair housing issues in the City of Kenosha. Complete meeting notes can be found in Part VI, Appendix E.

### 2. Newspaper/Magazine Advertising

Under Federal Law, no advertising with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed for several real estate publications, including *The Kenosha News*, *Homes Plus*, *Your Smart Reader*, *Information Please 2012*, *Bargain Hunter*, and *The Wisconsin Gazette*. About half of the advertisements displayed the Fair Housing logo but not consistently throughout the advertisements.





Additionally, the Fair Housing compliance statement was not clearly and consistently stated in all publications. None of the advertisements contained language that prohibited occupancy by any group.

### 3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at <http://www.ffiec.gov/hmda/> and is included in Part VI, Appendix B of this Analysis of Impediments. The available data indicates discriminatory lending patterns related to the denial rates faced by minority applicants. The following tables provide an analysis of the HMDA data for Kenosha County and the Lake County-Kenosha County, IL-WI Metropolitan Division (MD). Data for Kenosha County is highlighted wherever possible. Specific data for the City of Kenosha is not reported in the HMDA data.

The table below compares the origination of loans for Kenosha County and the Lake County-Kenosha County, IL-WI MD. Lending in Kenosha County comprised a little over seventeen percent (17.9%) of loans originated in the metro area in 2011.

#### HMDA Data Analysis for 2011

	Home Purchase Loans Originated							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's
<b>Kenosha County</b>	461	65,498	643	96,291	3,508	540,634	169	10,531
<b>Metro District</b>	1,948	313,095	3,791	1,023,211	20,309	4,982,808	645	81,010
<b>% of Lending Specific to Kenosha</b>	23.7%	20.9%	17.0%	9.4%	17.3%	10.8%	26.2%	13.0%

The table below shows the conventional loan applications in Kenosha. Almost two thirds (65.0%) of the loan applications in the County were originated, which means a borrower applied for a new loan and a lender processed that application.





### Disposition of Loan Applications

	Kenosha Applications	% of Kenosha Applications	% of Total MSA Applications
Loans Originated	4781	65.0%	17.9%
Approved, Not Accepted	268	3.6%	14.4%
Applications Denied	1360	18.5%	18.5%
Applications Withdrawn	649	8.8%	20.1%
File Closed for Incompleteness	302	4.1%	17.2%

The following table outlines the disposition of conventional loans in the Lake County-Kenosha County, IL-WI MD by income level. Loan applications from very low-income households (less than 50% of median income) have the highest denial rates. Upper-income households have the highest origination rates and number of applications.

### Disposition of Conventional Loans by Income Level

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	713	13.6%	423	59.3%	34	4.8%	170	23.8%	56	7.9%
50-79% of MSA Median	866	16.6%	608	70.2%	40	4.6%	120	13.9%	72	8.3%
80-99% of MSA Median	496	9.5%	361	72.8%	23	4.6%	60	12.1%	40	8.1%
100-119% of MSA Median	457	8.7%	344	75.3%	22	4.8%	48	10.5%	35	7.7%
120% or More of MSA Median	2598	49.7%	1995	76.8%	141	5.4%	222	8.5%	183	7.0%
Income not Available	99	1.9%	60	60.6%	1	1.0%	22	22.2%	9	9.1%
<b>Total</b>	<b>5229</b>	<b>-</b>	<b>3791</b>	<b>-</b>	<b>261</b>	<b>-</b>	<b>642</b>	<b>-</b>	<b>395</b>	<b>-</b>

The tables below show the dispositions of conventional loans disaggregated by minority status and income level for the Lake County-Kenosha County, IL-WI MD. The number of applications for conventional loans submitted by White, Non-Hispanic applicants significantly outnumbers Minority applicants in each income level analyzed. In each income category, the percentage of loans originated by White, Non-





Hispanic households exceeds the percentage of loans originated by Minority households, based on the number of applicants in each minority status category.

**Conventional Loan Disposition Rates by Minority Status,  
Less than 50% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	463	64.9%	290	62.6%	19	4.1%	103	22.2%	35	7.6%	16	3.5%
Minority, Including Hispanic	250	35.1%	133	53.2%	15	6.0%	67	26.8%	21	8.4%	14	5.6%

The number of White, Non-Hispanic very low-income applicants outnumbers the number of minority applicants. Minority applicants have a lower origination rate and a slightly higher denial rate than white applicants.

**Conventional Loan Disposition Rates by Minority Status,  
50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	636	73.4%	472	74.2%	31	4.9%	71	11.2%	46	7.2%	16	2.5%
Minority, Including Hispanic	230	26.6%	136	59.1%	9	3.9%	49	21.3%	26	11.3%	10	4.3%

The number of White, Non-Hispanic low-income applicants outnumbers the number of minority applicants. Minorities have a lower loan origination rate and the denial rates are higher than white applicants.



**Conventional Loan Disposition Rates by Minority Status,  
80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	353	71.2%	263	74.5%	14	4.0%	40	11.3%	28	7.9%	8	2.3%
Minority, Including Hispanic	143	28.8%	98	68.5%	9	6.3%	20	14.0%	12	8.4%	4	2.8%

The number of White, Non-Hispanic middle-income applicants outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a slightly higher denial rate.

**Conventional Loan Disposition Rates by Minority Status,  
100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	323	70.7%	247	76.5%	18	5.6%	30	9.3%	23	7.1%	5	1.5%
Minority, Including Hispanic	134	29.3%	97	72.4%	4	3.0%	18	13.4%	12	9.0%	3	2.2%

The number of White, Non-Hispanic upper-income applicants outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a slightly lower origination rate and a higher denial rate.



### Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	1917	73.8%	1509	78.7%	95	5.0%	139	7.3%	133	6.9%	41	2.1%
Minority, Including Hispanic	681	26.2%	486	71.4%	46	6.8%	83	12.2%	50	7.3%	16	2.3%

The number of White, Non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Minority applicants in this income category experience a relatively high origination rate (above average) and a slightly higher denial rate.

The table below offers a closer look at the denial rates of conventional loans by denial reason and income level. For low-, middle-, upper middle-, upper-, and high-income applicants, the most common denial reasons include debt-to-income ratio, credit history, and collateral. The most common denial reasons for upper- and high-income applicants include collateral and credit application incomplete. Overall, the most common reason for denial is debt to income ratio. Credit history is the second most common reason for the denial of conventional loans in the Lake County-Kenosha County, IL-WI MD.

### Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper-Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	66	31.73%	35	25.36%	18	27.27%	14	23.73%	36	15.38%	13	41.94%	182	24.73%
Employment History	7	3.37%	2	1.45%	2	3.03%	1	1.69%	5	2.14%	0	0.00%	17	2.31%
Credit History	52	25.00%	30	21.74%	11	16.67%	5	8.47%	17	7.26%	5	16.13%	120	16.30%
Collateral	24	11.54%	22	15.94%	12	18.18%	14	23.73%	62	26.50%	2	6.45%	136	18.48%
Insufficient Cash	11	5.29%	10	7.25%	3	4.55%	3	5.08%	10	4.27%	2	6.45%	39	5.30%
Unverifiable Information	8	3.85%	7	5.07%	5	7.58%	3	5.08%	19	8.12%	1	3.23%	43	5.84%
Credit Application Incomplete	18	8.65%	15	10.87%	7	10.61%	9	15.25%	50	21.37%	4	12.90%	103	13.99%



<b>Mortgage Insurance Denied</b>	3	1.44%	3	2.17%	1	1.52%	2	3.39%	3	1.28%	0	0.00%	12	1.63%
<b>Other</b>	19	9.13%	14	10.14%	7	10.61%	8	13.56%	32	13.68%	4	12.90%	84	11.41%
<b>Total Denials/ % of Total</b>	208	100%	138	100%	66	100%	59	100%	234	100%	31	100%	736	100%

In summary, the HMDA Data indicates that low income households have a higher rate of denial than higher income households do. Overall, in Kenosha County, the origination rate of loans is 65%. In the Lake County-Kenosha County, IL-WI MD, the number of white applicants exceeds the number of minority applicants, and the origination and denial rates by race vary by income. The most common reasons for denial are credit history and the debt-to-income ratio.

An additional analysis of loans granted by race in the City of Kenosha, Kenosha County, Wisconsin, and across the country is beneficial to further illustrate the financial trends in the City of Kenosha. The following tables present data gathered from [www.dataplace.org](http://www.dataplace.org). The table below presents loans for the purchase of single-family homes by race and ethnicity. The City of Kenosha has a high proportion of home loans made to minority households relative to the state and the country.

### Home Purchase Loans by Race and Ethnicity

Loans by Race	City of Kenosha	Kenosha County	Wisconsin	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	77.8%	82.8%	89.6%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	4.5%	3.6%	2.8%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	1.2%	1.7%	1.7%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.0%	0.1%	0.2%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	11.4%	7.2%	3.3%	10.8%



Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	5.1%	4.4%	2.3%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	22.2%	17.2%	10.4%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.0%	0.1%	0.1%	0.2%

Source: [www.dataplace.org](http://www.dataplace.org)

The table below highlights home loans made in the City of Kenosha, Kenosha County, Wisconsin, and the United States. The median borrower income in the City of Kenosha is lower than the median income of the county and the state. The City of Kenosha and Wisconsin both have higher percentages of loans made to very low- and low-income households than the national rate.

### Home Purchase Loans by Income

Income (2007)	City of Kenosha	Kenosha County	Wisconsin	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$59,500	\$68,000	\$63,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	0.89	0.95	0.96	1.13
Percentage of owner-occupied home purchase loans to very low-income borrowers	6.5%	5.1%	8.7%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers	34.0%	24.2%	25.4%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers	35.9%	31.5%	29.5%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers	23.6%	39.2%	36.3%	49.3%

Source: [www.dataplace.org](http://www.dataplace.org)



The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in the City of Kenosha in 2005 (the most recent data available) is higher than the rates for the county, state, and nation.

### Loans from Subprime Lenders by Purpose and Loan Type

Type	City of Kenosha	Kenosha County	Wisconsin	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	19.5%	14.9%	10.0%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	23.6%	20.1%	15.5%	20.4%

Source: [www.dataplace.org](http://www.dataplace.org)

There appears to be a disproportionate percentage of denials of loans originated from minorities, as compared to whites. Further in-depth study of the HMDA data is needed to determine if there are any patterns of discrimination in local lending practices in Kenosha County. This is beyond the scope of this analysis of impediments.



## D. Citizen Participation:

An advertisement announcing the public review period was published in the *Kenosha News* on October 15, 2012. No public comments were received. A copy of the ad and an article concerning the Analysis of Impediments to Fair Housing Choice are included at the end of this section.

In order to obtain community input on the impediments to fair housing in the City of Kenosha, the City posted a fair housing survey on its website, [www.kenosha.org/index.html](http://www.kenosha.org/index.html). Additionally, an article was run by the *Kenosha News* on April 25, 2012 announcing the survey for residents of the City.

The City received thirty eight (38) completed electronic surveys, out of 73 surveys started, as of September, 2012. Respondents were asked to consider a list of categories and to identify which were protected classes. The table below shows the percentage of survey participants who identified each category as a protected class. Most survey participants (78.6%) identified disability as a protected class. The second most commonly identified protected class was race (76.2%), followed by color (69.0% each).

**Citizen Identification of Protected Classes**

Category	Percent Selecting Category as Protected Class
Age	57.1%
Color	69.0%
Disability	78.6%
Ethnicity	50.0%
Family Status	42.9%
Gender/Sex	59.5%
Handicap	57.1%
Income	38.1%
National Origin	52.4%
Race	76.2%
Religion	57.1%
Sexual Orientation	40.5%

The survey participants were asked to identify the greatest barriers to fair housing in the City. Respondents strongly agreed that the lack of affordable housing in certain areas (39.5%) was the largest barrier to fair housing in the City of Kenosha. Respondents agreed that the lack of fair housing education (31.6%) and the lack of fair housing organizations in Kenosha (28.9%) were the largest barriers to fair housing in the City. Combined (strongly agree and agree), 68.4% of respondents identified the lack of affordable housing in certain areas as the





largest barrier to fair housing in the City of Kenosha. The table below highlights all of the barriers identified by residents to fair housing.

### Barriers to Fair Housing

Answer Options	Strongly Agree	Agree	Neutral or Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	8	12	13	2	2
Lack of affordable housing in certain areas	15	11	5	6	1
Lack of accessible housing for persons with disabilities	10	9	12	5	1
Lack of accessibility in neighborhoods (i.e. curb cuts)	6	8	14	7	3
Lack of fair housing education	9	12	9	5	3
Lack of fair housing organizations in the City	7	11	10	5	5
State or Local laws and policies that limit housing choice	9	8	12	6	3
Lack of knowledge among residents regarding fair housing	13	8	9	4	3
Lack of knowledge among landlords and property managers regarding fair housing	9	9	13	4	3
Lack of knowledge among real estate agents regarding fair housing	4	7	17	5	3
Lack of knowledge among bankers/lenders regarding fair housing	4	6	20	5	2
Other	4	2	17	2	1

The majority (85.7%) of all respondents could not (64.3%) or was unsure (21.4%) of how to report fair housing violations or concerns. Of those responders that identified an agency or organization to contact the following were the top three identified: the Kenosha Housing Authority (17%), the City of Kenosha (10%), and Alderman (7%).

Over three quarters (78.6%) of all respondents believe that some fair housing violations or concerns are not reported. The reasons for non-reporting vary



between two main categories: a lack of knowledge concerning fair housing rights or how to report a problem (42.3%) and fear of retaliation (34.6%).

Many residents felt that the City should do more to proactively educate the residents on fair housing issues. Over a third of residents (35.9%) identified predatory lending as a problem in the City. These respondents identified check cashing services and subsequent high interest rates associated with these services (44.4%) as the most common form of predatory lending in the City. Additionally, the lack of knowledge over fair housing issues and the lack of affordable housing options were the most common issues identified by residents for the City to address fair housing problems.



# Astrology

by Eugenia Last

MONDAY, OCTOBER 15, 2012

**CELEBRITIES BORN ON THIS DAY:** Vanessa Marcil, 44; Emery Lagasse, 53; Sarah Ferguson, 53; Penny Marshall, 69.

**Happy Birthday:** Prepare to make personal decisions that are long overdue. Look at the bright side of whatever situation you face and embrace change gallantly. The limitations you fear will turn out to be much less daunting than anticipated. Take better care of your health. Use charm and you'll get your way. Your numbers are 5, 12, 22, 26, 31, 33, 45.

**ARIES (March 21-April 19):** Greater acknowledgment is heading in your direction. Flaunt your talents and exercise your rights. It's your beliefs and the way you present what you do best that will lead to future advancement. Simple but effective will lead to victory. 3 stars

**TAURUS (April 20-May 20):** Don't let insecurity take over. Pipe up instead of down. Express your opinions, and welcome challenge or opposition. In the end, your views will be heard and solutions will be found. Compromise is not backing down, it's finding a way forward. 3 stars

**GEMINI (May 21-June 20):** Protection from injury, arguments and overdoing it emotionally, physically or financially will be necessary. Focus on completing what you start and doing the job or task that needs your undivided attention first. Re-evaluate your next move. 3 stars

**CANCER (June 21-July 22):** Take on a creative challenge or get involved in an event that leads to new friendships or a closer bond with your lover. Personal changes will turn out well and set the stage for things to come. Let your imagination lead to new beginnings. 5 stars

**LEO (July 23-Aug. 22):** Don't leave anything to chance, especially if it has to do with your home, family and your future finances. Secure your position and show greater versatility when expressing your thoughts and considering your choices. Use a past connection to advance now. 4 stars

**VIRGO (Aug. 23-Sept. 22):** You'll learn by observing others. Listen to what's offered and choose what interests you the most. Limiting what you take on will allow you to perfect what you do by adding details that result in greater returns. 3 stars

**LIBRA (Sept. 23-Oct. 22):** Emotional matters are exalted and sharing and expressing your true feelings will help you get your point across. Indulge in a little reminiscing and you will spark an old interest that can lead to a new beginning. 3 stars

**SCORPIO (Oct. 23-Nov. 21):** All work and no play will not lead to happiness. Put a little love and excitement into your day and you will prosper in ways that will rejuvenate and accelerate your personal life. Don't limit what you can do because you aren't a participant. 3 stars

**SAGITTARIUS (Nov. 22-Dec. 21):** Minor mishaps can be expected. Slow down, avoid stressful situations and don't overdo it physically. Rely on good friends or a partner who can pick up the slack and give you a timeout. Pampering and regrouping will be your best bet. 4 stars

**CAPRICORN (Dec. 22-Jan. 19):** Put your emotions aside and face whatever situation comes your way. Force will not be the answer, but common sense and practical solutions will be. Erratic behavior is the enemy and must be avoided, whether it's you or someone else who is being impulsive. 2 stars

**AQUARIUS (Jan. 20-Feb. 18):** Keep your thoughts private. Focus on getting ahead by dealing with medical, legal or financial matters swiftly. Discipline will be required and end up being your ticket to success. Work and money will lead to a better lifestyle and home environment. 5 stars

**PISCES (Feb. 19-March 20):** Don't get into an argument. Concentrate on making deals and financial gains. Letting trivial matters lead you astray will be your downfall. A partnership is prominent, and a promise made will lead to an interesting offer you cannot refuse. 3 stars

**Birthday Baby:** You are intuitively intelligent, unique, creative and mysterious. People gravitate to you.

Eugenia's website -- [eugenialast.com](http://eugenialast.com), Eugenia's android app @ <http://bit.ly/exhoro> and join Eugenia on twitter/facebook/linkedin.

"The above astrological forecast should be read for entertainment value only. Such predictions have no reliable basis in scientific fact." Copyright 2010 Universal Press Syndicate

## 1 Legal/Public Notices

**Defendants**  
**NOTICE OF FORECLOSURE SALE**  
 Case No. 11-CV-2410 Branch 1  
 The Honorable David M. Bastianelli  
 PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on May 9, 2012 in the amount of \$147,348.52 the Sheriff will sell the described premises at public auction as follows:  
**TIME:** November 21, 2012 at 10:00 a.m.  
**TERMS:** Pursuant to said judgment, 10% of the successful bid must be paid to the sheriff at the sale in cash, cashier's check or certified funds, payable to the clerk of courts (personal checks cannot and will not be accepted). The balance of the successful bid must be paid to the clerk of courts in cash, cashier's check or certified funds no later than ten days after the court's confirmation of the sale or else the 10% down payment is forfeited to the plaintiff. The property is sold 'as is' and subject to all liens and encumbrances.  
**PLACE:** In the Lower Level at the Kenosha County Courthouse. In the City and County of Kenosha.  
**DESCRIPTION:** Unit 5, Building 2 in Somers Village Centre Condominium Phase 3, being a condominium created under the Condominium Ownership Act of the State of Wisconsin by a "Declaration of Condominium for SOMERS VILLAGE CENTRE CONDOMINIUM", dated September 12, 1996 and recorded in the office of the Register of Deeds for Kenosha County, Wisconsin on September 27, 1996, as Document No. 1036916; together with Amendment, dated January 23, 1998 and recorded in said Register's office on February 2, 1998, as Document No. 1084230; Amendment, dated May 13, 1998 and recorded in said Register's office on May 13, 1998, as Document No. 1096847; Amendment to Declaration of Condominium, dated February 24, 1999 and recorded in said Register's office on February 24, 1999, as Document No. 1134341; Amendment to Declaration of Condominium, dated June 2, 1999 and recorded in said Register's office on June 3, 1999, as document No. 1146873; and any further amendments thereto, and by a Condominium Plat thereof; TOGETHER with the undivided percentage interest in all common elements as specified for such unit in the aforementioned Declaration of Condominium, said land lying and being in the Town of Somers, County of Kenosha and State of Wisconsin.  
**PROPERTY ADDRESS:** 1254 Village Centre Dr Unit 5 Kenosha, WI 53144-7273  
**TAX ID NUMBER:** 80-4-222-161-1025  
**DATED:** September 14, 2012  
 Gray & Associates, L.L.P.  
 Attorneys for Plaintiff  
 16345 West Glendale Drive  
 New Berlin, WI 53151-2841  
 (414) 224-8404  
 Please go to [www.gray-law.com](http://www.gray-law.com) to obtain the bid for this sale

David Beth  
 Kenosha County Sheriff

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt. Publish on October 15, 22, 29, 2012

**STATE OF WISCONSIN**  
**CIRCUIT COURT**  
 KENOSHA COUNTY  
 In the matter of the name change of:  
 Lucille Mary Patterson  
 By: Lucille Mary Patterson  
**NOTICE AND ORDER FOR NAME CHANGE HEARING**  
 Case No. 12-CV-2095

**NOTICE IS GIVEN:**  
 A petition was filed asking to change the name of the person listed above:  
 From: Lucille Mary Patterson  
 To: Mary Lucille Patterson  
 Birth Certificate: Lucille Mary Kupski  
 IT IS ORDERED:  
 This petition will be heard in the Circuit Court of Kenosha County, State of Wisconsin:  
 Judge's Name: Bruce E. Schroeder  
 Place: Kenosha County Courthouse  
 912 56th Street, Room 209  
 Kenosha, WI 53140  
 Date: November 14, 2012  
 Time: 10:15 AM

**BY THE COURT:** /s/  
 Judge Bruce E. Schroeder  
 October 10, 2012  
 Published October 15, 22, 29, 2012

**NOTICE OF SPECIAL TOWN MEETING OF THE ELECTORS TOWN OF WHEATLAND MONDAY, OCTOBER 29, 2012**  
 Notice is hereby given that on MONDAY, OCTOBER 29, 2012, immediately following the completion of the Public Hearing on the proposed budget which begins at 7:00 p.m. at the Town Hall of Wheatland, at 34315 Geneva Rd., New Munster, Wisconsin, a special town meeting of the electors, called by the town board pursuant to sec. 60.12(1)(c) of the Wisconsin Statutes, will be held for the following purposes:  
 1. To approve the total 2013 highway expenditures pursuant to Section 82.03(2) of the Wisconsin Statutes; and  
 2. To adopt the 2012 general tax levy and street light district levies to be paid in 2013 pursuant to Section 60.10(1)(a) of the Wisconsin Statutes.  
 Dated this eleventh day of October, 2012,  
 Sheila M. Siegler, Town Clerk  
 Published Oct. 15, 22, 2012

WNAXLPish as a legal notice in Kenosha News on October 15 and October 22, 2012.

**STATE OF WISCONSIN**  
**CIRCUIT COURT**  
 KENOSHA COUNTY  
 JPMorgan Chase Bank, National Association  
 Plaintiff,  
 vs.  
 The Estate of Paul C. Smetana, Deceased  
 Defendant.

**NOTICE OF FORECLOSURE SALE**  
 Case No. 12-CV-0981 Branch 3  
 The Honorable Bruce E. Schroeder  
 PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on August 15, 2012 in the amount of \$136,906.01 the Sheriff will sell the described premises at public auction as follows:  
**TIME:** November 21, 2012 at 10:00 a.m.  
**TERMS:** Pursuant to said judgment, 10% of the successful bid must be paid to the sheriff at the sale in cash, cashier's check or certified funds, payable to the clerk of courts (personal checks cannot and will not be accepted). The balance of the successful bid must be paid to the clerk of courts in cash, cashier's check or certified funds no later than ten days after the court's confirmation of the sale or else the 10% down payment is forfeited to the plaintiff. The property is sold 'as is' and subject to all liens and encumbrances.  
**PLACE:** In the Lower Level at the Kenosha County Courthouse. In the City and County of Kenosha.  
**DESCRIPTION:** Lot 30 of First Addition to Hillcrest Subdivision, being a part of Lots 30 and 42 of Hillcrest Subdivision, also part of the Southwest fractional 1/4 of Section 20 and part of the Northwest 1/4 of Section 29, Town 1 North, Range 21 East of the Fourth Principal Meridian. Said land being in the Village of Bristol, County of Kenosha, State of Wisconsin.  
**PROPERTY ADDRESS:** 19535 104th St Bristol, WI 53104-9626  
**TAX ID NUMBER:** 37-4-121-203-1258  
**DATED:** September 18, 2012

David Beth  
 Kenosha County Sheriff

Gray & Associates, L.L.P.  
 Attorneys for Plaintiff  
 16345 West Glendale Drive  
 New Berlin, WI 53151-2841  
 (414) 224-8404  
 Please go to [www.gray-law.com](http://www.gray-law.com) to obtain the bid for this sale

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter

7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt. Published October 15, 22, 29, 2012

**PUBLIC NOTICE**  
**2012 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE CITY OF KENOSHA, WI**  
 Notice is hereby given that the City of Kenosha, will place on display the City's Update to its Analysis of Impediments to Fair Housing Choice (A.I.). The A.I. is for the period of FY 2012 through FY 2016. In order to obtain the views of citizens, public agencies, and other interested parties, the City of Kenosha has placed its Updated Analysis of Impediments to Fair Housing Choice on display and online from October 15, 2012 through November 2, 2012 at the City of Kenosha's website <http://www.kenosha.org>. Copies of the A.I. are also at the following location where it may be examined during normal operational hours:  
 Department of Community Development and Inspections  
 625 52nd Street, Room 308  
 Kenosha, WI 53140  
 This document will be available for examination and comment for a period of eighteen (18) days until November 2, 2012, and subsequently presented to the Common Council on November 5, 2012. The Updated Analysis of Impediments will be submitted to the U.S. Department of Housing and Urban Development (HUD) after approval by Common Council. Written or oral comments will be accepted until November 2, 2012, at the City of Kosha, Department of Community Development and Inspections, 625 52nd Street - Room 308, Kenosha, WI 53140; or via phone at 262.653.4030; or email [communitydevelopment@kenosha.org](mailto:communitydevelopment@kenosha.org).  
 Published Oct. 15, 2012

WNAXLP

**STATE OF WISCONSIN**  
**CIRCUIT COURT CIVIL DIVISION**  
 KENOSHA COUNTY  
 SMALL CLAIMS  
 Case No. 2012SC3683  
 Ryan L. Harris  
 6028 23rd Ave Lower  
 Kenosha, WI 53143

**STATE OF WISCONSIN**  
**CIRCUIT COURT CIVIL DIVISION**  
 KENOSHA COUNTY  
 SMALL CLAIMS  
 Case No. 2012SC3875  
 Samuel Maldonado  
 1399 30th Ave Apt 204  
 Kenosha, WI 53144

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## 1 Legal/Public Notices

**Defendants**  
 You are being sued by Wisconsin Electric Power Company in small claims court for Kenosha County, Kenosha County Courthouse, 912 56th Street, Room 300, Kenosha, WI 53140. A hearing will be held at 10:00 AM on November 1, 2012.  
 If you do not appear a judgment may be given to the person suing you. (A copy of the claim has been mailed to you at the above address.)  
 Dated this day October 10, 2012  
 June Light, Agent for Plaintiff  
 Wisconsin Electric Power Company  
 P.O. BOX 1923  
 Milwaukee, Wisconsin 53201-1923  
 414/221-5050

Published: October 15, 2012  
 WNAXLP

**STATE OF WISCONSIN**  
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**STATE OF WISCONSIN**  
**CIRCUIT COURT CIVIL DIVISION**  
 KENOSHA COUNTY  
 SMALL CLAIMS  
 Case No. 2012SC387



# City asks public to comment on fair housing survey

BY MATTHEW OLSON  
molson@kenoshanews.com

The results of a city survey on fair housing are online, and Kenosha residents have a chance to give their feedback.

A detailed analysis of the impediments to fair housing in the city has been posted on the front page of the city's website, [kenosha.org](http://kenosha.org), and are available at the Department of Community Development and Inspections, Room 308 at the City Municipal Building, 625 52nd St.

The analysis includes information from the 2010 census and other recent studies about the city's demographics, housing stock, income levels and housing issues.

The study also outlines the largest obstacles to fair housing in the city, as identified by the city in its research and by local residents in surveys and interviews conducted this spring.

The major impediments to fair housing identified:

- A lack of affordable rental and housing units.
- The need for more education and outreach on fair housing.
- A lack of handicapped-accessible housing.
- Concerns with private lending practices and limits to creating affordable and accessible housing in the city's zoning standards.

Anthony Geliche, a community development specialist for the city, said the analysis is meant to direct the city's efforts in correcting concerns with fair housing standards. Those strategies include supporting the building of affordable housing and increasing tenant and homeowner education.

The federal Department of Housing and Urban Development encourages cities to update their findings every five years. The city's last analysis was in

2007, Geliche said.

## Feedback sought

While these concerns were identified by the public, there is still room for more public feedback. A public comment period on the draft version of the analysis is open from Monday until Nov. 2.

"The document is there for people to review and give any comments they have on its content," Geliche said. "There could be changes we make based on the comments that we receive. Someone may give a counter argument to a point or have additional information about ideas or something that we are missing."

Residents with a comment can contact the Department of Community Development and Inspections at 653-4030. The city will present a final copy, with any changes from public comment, to the City Council in November and present the final version to HUD by Nov. 15.



SUBMITTED PHOTO

## Eagle Scout award

Trinity Lutheran Church Boy Scout Troop 525 member Blake Root, second from right, recently earned his Eagle Scout Award at a ceremony at the Southport Beach House. He is pictured with, from left, Cub Scout Pack 567 Cubmaster John Kiernan, Troop 525 former Scoutmaster Phil Kaye and Troop 525 Scoutmaster Neil Wolf. Root began his scouting career with Stocker School Pack 505 and Nash School Pack 567. For his Eagle project, he built a purple martin birdhouse and bench for the Nash School Learning Garden and taught fourth- and fifth-grade students how to care for the birdhouse.



## Honor Flight payback

Tony Geliche, a city development employee, dons Chicago Bears wear supplied by Mike Worcester of Insty-Prints of Kenosha, in a deal to raise money for the Honor Flight Network, which transports America's veterans to Washington, D.C., to visit memorials. Last year Geliche asked Worcester to donate printing and binding of cookbooks featuring recipes of city employees, with proceeds to benefit Honor Flight. When the first printing sold out, Worcester agreed to contribute more books if Geliche agreed to wear Bears apparel when the football season began. The effort raised several hundred dollars and, under the leadership of Pat DeGrace, the Rotary Club of Kenosha is donating a check of more than \$25,000 to Honor Flight.

SUBMITTED PHOTO



**Nate McKeon**   **Jair Hayes**   **Ryan Casey**   **Avery Scopp**   **Max Ferraro**   **Kristen Kalinka**  
**Mia Santarelli**   **Maddie Rafferty**   **Cassidy Karnes**   **Nicole Stanley**   **Bakari Collins**   **Anna Loef**

## Twelve St. Joseph students named to homecoming court

St. Joseph Catholic Academy held a luau-themed homecoming dance on Sept. 29. Court members were: Nate McKeon, Jair Hayes, Ryan Casey, Avery Scopp, Max

Ferraro, Kristen Kalinka, Mia Santarelli, Maddie Rafferty, Cassidy Karnes and Nicole Stanley. Bakari Collins was crowned king and Anna Loef was crowned queen.

# Gateway announces summer dean's list

The following individuals earned the honor of being included on the Gateway Technical College dean's list for the summer semester. This award is reserved for those students who completed at least six hours of post-secondary course work and achieved a grade point average of 3.75 or higher.

### Bristol

Samantha Lucas, Erika McCullough and Courtney Wollert;

### Burlington

Anne Blecke Moran, Nicole Bolte, Lindsay Capoun, Christine Cooper, Cullen Coy, Thomas Dawson, Misty Donnellan, Shantell Dreher, Julie Dunn, Warren Egan, Nathan Elderbrook, Martin Guerrero, Heather Hefty, Wendy Helbach, Richard Howe, Danielle Jarich, Sarah Jesse, Jennifer Klimala, Robert Krien, Norman Lapalm, Tracy Lazzaro, Elizabeth O'Leary-Sippel, Benjamin Paulson, Brittany Perez, Tracy Perkins, Maria Petrillo, Erica Pitner, Jennifer Sippel, Jennifer Urness, Cheryl VanDerWerff, Sherry Ward, Hannah Weiger and Joseph Wisniewski;

### Kenosha

Shane Bachand, Roman Balderas, Ronald Bean, Azra Bektesi, Tricia Birchard, Lila Bitar, Geraldine Booker-Brown, Rafael Borst, Lauren Brinkman, Brian Bruns, Jesse Calhoun, Richard Campbell, Joseph Charon, Maria Chavez, Zacharia Christensen, Monica Chris-

tian, Alyssa Clarke, Ian Cox, Teodoro Cruz, Catherine Davidson, Nicole Derler, Heidi Dissmore, Wesley Ditzler, Andrea Duberstine, Martin Dumas, Britney Eads, Richard Erwin, Marbella Estrada, Michael Flannery, Ashley Forrest, Eugene Fox, Megan Fulmer, Kelly Garcia, Tom Gimisi, Joshua Goodenough, Kris Gullo, Tamara Guthrie, Iliana Gutierrez, Steven Guttormsen, Diana Haglund, Brenda Hagopian, Chantae Henley, Zaida Hernandez, Deminka Hill, Miles Holvick, Sara Huebscher, Alex Hyatt, Julie Isenberg, Patrice Islas, Cedrika Jackson, Lariona Jackson, Heather Jacobson, Mathew Jelinek, Randolph Joas, Elizabeth Johnson, Rochelle Johnson, Tawana Johnson, Thomas Johnson, De'Preas Jordan, Heather Julius, Eric Knight, Steve Kole, Crystal Krogh, Taylor Kunz, Simeon Lazaris, Sara Lehrke, Holly Levandoski, Anne Marquez, Sergio Martini, Tyrone McDonald, Thomas Meeker, Phillip Menard, Kyle Milas, Robert Millard, Sheika Miner, Kathryn Moncher, Karen Moreno, Yezenia Murguia, Beth Nowikowski, Pedro Nunez, Jacinta Mari Nwosu, Julie O'Brien, Brianna Payne, Rosa Perez Ramos, Kellie Phillips, Mercedes Pilger, Kerry Pilligor, Tanya Prostko, John Puntillo, Karen Reynolds, Christina Rios, Mykel Robinson, Deborah Rodgers, Cliff Road, Mark Rosin, Karyl Ruiz, Jenniffer Sager, Lynda Sain-Hargrove, Susan Salzmann, Casey Sanders, Marcyanne Sawyer, Jamie Scheiber, Julie Schick, Dawn Schoen,

Tony Schulz, Barbara Shilts, Gary Smith, Harold Smith, Julie Spangler, Samantha Stefka, Karen Taylor, Jamie Tegel, Kara Thomsen, Deleen Thornton, Jonathan Towner, Ricardo Vasquez, Charles Vite, Teresa Wade, Kimberly Warzyn, Michael Watson, David Wells, Aaron Whalen, Cynthia Wyatt and Emina Zahirovic-Jusic;

### Paddock Lake

Michelle Miller and Brian Schlichting;

### Pleasant Prairie

Sabrina Adams, Angela Brigham, Shenendoah Doran, Michelle Gerdes, Kathryn Huck, Ashley Jelinek, Eric Koski, Michael Kutzler, Kristine Labelle, Russell Lee, Michelle Martin, Heather Moon, Clifford Price, Michael Summers, Zachary Tomic and Nicole Waddle;

### Salem

Angela Baldocchi, Marcia Fitzgibbon, Gigi Johnson, Jany Koepke, Tanya Muller, Michelle Pozen, Gayle Ver-showske and Deborah Wendt;

### Silver Lake

Matthew Beyer and Casey Bull;

### Trevor

Deanna Burns and Margaret Presley-Bevis;

### Twin Lakes

Ancilla Jonas, Amber Johnson, Ronald Rozell, Jason Schweig, Julie Stolp and Daniel Zittlow.

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## V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Kenosha to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow.

Several of the previously identified impediments are still present in the City of Kenosha, despite the City's best efforts. Below is a list of impediments that are presented as part of Kenosha's 2012 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: CONTINUING NEED FOR AFFORDABLE RENTAL HOUSING UNITS** – The City of Kenosha has the greatest supply of affordable rental housing units in Kenosha County but the cost of rent for apartments has continued to increase to the point that more than half of all households with incomes less than 50% of the median income are cost overburdened.

**Goal:** Promote and encourage the development of affordable rental housing units especially for households whose income is less than 50% of the median income.

The strategies to meet this goal include:

- **1-A:** Continue to support and encourage both private and non-profit housing providers to develop plans for the construction and rehabilitation of additional affordable rental housing options outside of areas of low/mod concentration.
  - **1-B:** Continue to partner with private and non-profit housing developers by providing funds to underwrite the development costs of rental units, both new construction and rehabilitation, as an incentive to create mixed income housing to reduce the rental costs for lower income households to make them affordable.
  - **1-C:** Provide assistance to households that are cost overburdened, particularly those households below 50% of the median family income.
- **Impediment 2: LACK OF AFFORDABLE HOUSING UNITS FOR SALE**  
– The cost to purchase a single family home has increased significantly



outside areas of low/mod income concentration, limiting the choice of housing for lower income households.

**Goal:** Promote and encourage the development of for-sale single family houses for low-income households.

The strategies to meet this goal include:

- **2-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **2-B:** Support down-payment assistance and financing to assist low-income homebuyers to purchase housing outside areas of low/mod concentration.
- **2-C:** Support rehabilitation of existing housing stock to increase the supply of decent, safe, sound, and sanitary housing that is affordable to low-income households.
- **2-D:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households.

- **Impediment 3: AREAS OF CONCENTRATION OF MINORITIES** – There are areas in the central portion of the City where the minority population is more than 50% of the area’s population.

**Goal:** Promote the de-concentration of minorities outside the central portion of the City to reduce minority concentration.

The strategies to meet this goal include:

- **3-A:** Support and promote affordable housing developments and plans outside areas of minority concentration.
- **3-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **3-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

- **Impediment 4: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice.

**Goal:** Improve the public’s knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.



The strategies to meet this goal include:

- **4-A:** The City should promote and sponsor fair housing seminars to provide educational opportunities for all persons (homeowners, renters, and landlords) to learn about their rights under the Fair Housing Act.
  - **4-B:** Continue to publish literature and informational material to pass out concerning fair housing issues and place in prominent locations to be available for distribution throughout the City.
  - **4-C:** Include a link on the City’s website for information on Fair Housing and who to contact in cases of suspected housing discrimination.
  - **4-D:** The City should reactivate its Human Relations Commission by appointing new members and providing support services to develop new policies and procedures.
- **Impediment 5: FAIR HOUSING LOGO AND DISCLAIMER CLAUSE** – The Fair Housing Logo and disclaimer clause are not uniformly used in advertisements of housing publications.

**Goal:** Increase the use of the Fair Housing Logo and disclaimer clause on all housing publications available in the City.

The strategies to meet this goal include:

- **5-A:** Review and monitor the real estate trade publications (such as “Homes Guide,” “Homes Plus,” “Wisconsin Gazette,” “Your Smart Reader,” “Kenosha News Classified,” etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
  - **5-B:** Work with the local Board of Realtors, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.
- **Impediment 6: ACCESSIBLE HOUSING** – There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

**Goal:** Increase the number of accessible housing units that are decent, safe, sound, sanitary, and affordable to lower income households throughout the City.





The strategies to meet this goal include:

- **6-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
  - **6-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.
  - **6-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
  - **6-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow them to remain in their residences.
- **Impediment 7: PUBLIC POLICIES AND REGULATIONS** – The City’s Zoning Ordinance appears to be restrictive in regard to the development of multi-family housing, group living, supportive care housing, and does not contain references to the Federal Fair Housing Act, Section 504, Americans with Disabilities Act, etc.

**Goal:** Revise the City’s Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

The strategies to meet this goal include:

- **7-A:** Review and revise the definition of "Family" in the Ordinance to also permit six (6) or less handicapped persons to live together as a single family housing unit.
  - **7-B:** Review the definition of “Community Living Arrangements” in regard to the Federal Protected Classes.
  - **7-C:** Review and revise Section 4.0, “Conditional Use Permits and Development Standards Review” in reference to the permitted number of persons for “Community Living Arrangements” for the Federal Protected Classes.
  - **7-D:** Review the RM-1 and RM-2 Multi Family Residential Districts in regard to include Elderly Housing to be permitted by right as housing for a protected class.
- **Impediment 8: PRIVATE LENDING PRACTICES** – The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and minority applicants.



**Goal:** Approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the City, regardless of race and location.

The strategies to meet this goal include:

- **8-A:** A higher rate of public financial assistance should be provided to potential home buyers in lower-income neighborhoods to improve the loan to value ratio so private lenders will increase the number of home loan mortgages made in these areas.
- **8-B:** The City should develop a working relationship with the local financial institutions to promote fair lending practices and to improve communications.
- **8-C:** The City should organize with the local Board of Realtors, local financial institutions, and social service agencies a biannual Housing Fair to promote home ownership, develop a housing network, and provide information to residents on mortgage lending practices, fair housing rights, and the availability of housing in the City.



## **VI. Appendix**

The following appendices are included in this section:

- **Appendix A – Demographic Data**
- **Appendix B – Maps**
- **Appendix C – HUD-CHAS Data**
- **Appendix D – Home Mortgage Disclosure Act Data**
- **Appendix E – Meeting Summaries**
- **Appendix F – 2012 Update to the Analysis of Impediments to Fair Housing Choice Resolution**



## **A. Appendix A – Demographic Data**

Attached are the 2000 US Census Data, the 2006-2010 American Community Survey Data, and the 2010 US Census Data reports for the City of Kenosha, Kenosha County, and the State of Wisconsin.

DP-1-Geography-Kenosha city, Wisconsin: Profile of General Population and Housing Characteristics: 2010

2010 Demographic Profile Data

Subject	City of Kenosha		Kenosha County		Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>SEX AND AGE</b>						
Total population	99,218	100.0	166,426	100.0	5,686,986	100.0
Under 5 years	7,523	7.6	10,995	6.6	358,443	6.3
5 to 9 years	7,471	7.5	11,850	7.1	368,617	6.5
10 to 14 years	7,241	7.3	12,310	7.4	375,927	6.6
15 to 19 years	7,729	7.8	13,029	7.8	399,209	7.0
20 to 24 years	7,442	7.5	11,307	6.8	386,552	6.8
25 to 29 years	7,137	7.2	10,377	6.2	372,347	6.5
30 to 34 years	7,173	7.2	10,496	6.3	349,347	6.1
35 to 39 years	6,899	7.0	11,135	6.7	345,328	6.1
40 to 44 years	6,817	6.9	12,072	7.3	380,338	6.7
45 to 49 years	7,273	7.3	13,767	8.3	437,627	7.7
50 to 54 years	6,412	6.5	12,395	7.4	436,126	7.7
55 to 59 years	5,346	5.4	10,248	6.2	385,986	6.8
60 to 64 years	4,010	4.0	7,766	4.7	313,825	5.5
65 to 69 years	2,927	3.0	5,595	3.4	227,029	4.0
70 to 74 years	2,293	2.3	4,145	2.5	173,467	3.1
75 to 79 years	1,855	1.9	3,297	2.0	141,252	2.5
80 to 84 years	1,791	1.8	2,845	1.7	117,061	2.1
85 years and over	1,879	1.9	2,797	1.7	118,505	2.1
Median age (years)	33.5	( X )	36.3	( X )	38.5	( X )
16 years and over	75,567	76.2	128,765	77.4	4,506,907	79.2
18 years and over	72,597	73.2	123,597	74.3	4,347,494	76.4
21 years and over	67,532	68.1	115,653	69.5	4,104,027	72.2
62 years and over	13,000	13.1	23,093	13.9	955,702	16.8
65 years and over	10,745	10.8	18,679	11.2	777,314	13.7
<b>Male population</b>	48,688	49.1	82,444	49.5	2,822,400	49.6
Under 5 years	3,801	3.8	5,583	3.4	183,391	3.2
5 to 9 years	3,797	3.8	6,065	3.6	188,286	3.3
10 to 14 years	3,713	3.7	6,365	3.8	192,232	3.4
15 to 19 years	4,008	4.0	6,773	4.1	204,803	3.6
20 to 24 years	3,685	3.7	5,754	3.5	196,897	3.5
25 to 29 years	3,520	3.5	5,146	3.1	189,349	3.3
30 to 34 years	3,534	3.6	5,192	3.1	178,120	3.1
35 to 39 years	3,456	3.5	5,514	3.3	174,619	3.1
40 to 44 years	3,442	3.5	6,034	3.6	191,738	3.4
45 to 49 years	3,665	3.7	6,905	4.1	218,539	3.8
50 to 54 years	3,171	3.2	6,167	3.7	218,303	3.8
55 to 59 years	2,652	2.7	5,150	3.1	192,952	3.4
60 to 64 years	1,950	2.0	3,855	2.3	155,756	2.7
65 to 69 years	1,302	1.3	2,636	1.6	109,168	1.9
70 to 74 years	1,032	1.0	1,935	1.2	81,067	1.4
75 to 79 years	756	0.8	1,385	0.8	62,181	1.1
80 to 84 years	642	0.6	1,107	0.7	47,549	0.8
85 years and over	562	0.6	878	0.5	37,450	0.7
Median age (years)	32.5	( X )	35.3	( X )	37.3	( X )
16 years and over	36,641	36.9	63,102	37.9	2,218,662	39.0
18 years and over	35,110	35.4	60,400	36.3	2,136,810	37.6
21 years and over	32,533	32.8	56,355	33.9	2,012,681	35.4
62 years and over	5,384	5.4	10,134	6.1	425,579	7.5
65 years and over	4,294	4.3	7,941	4.8	337,415	5.9
<b>Female population</b>	50,530	50.9	83,982	50.5	2,864,586	50.4
Under 5 years	3,722	3.8	5,412	3.3	175,052	3.1
5 to 9 years	3,674	3.7	5,785	3.5	180,331	3.2
10 to 14 years	3,528	3.6	5,945	3.6	183,695	3.2
15 to 19 years	3,721	3.8	6,256	3.8	194,406	3.4
20 to 24 years	3,757	3.8	5,553	3.3	189,655	3.3
25 to 29 years	3,617	3.6	5,231	3.1	182,998	3.2
30 to 34 years	3,639	3.7	5,304	3.2	171,227	3.0
35 to 39 years	3,443	3.5	5,621	3.4	170,709	3.0
40 to 44 years	3,375	3.4	6,038	3.6	188,600	3.3
45 to 49 years	3,608	3.6	6,862	4.1	219,088	3.9
50 to 54 years	3,241	3.3	6,228	3.7	217,823	3.8
55 to 59 years	2,694	2.7	5,098	3.1	193,034	3.4
60 to 64 years	2,060	2.1	3,911	2.3	158,069	2.8
65 to 69 years	1,625	1.6	2,959	1.8	117,861	2.1
70 to 74 years	1,261	1.3	2,210	1.3	92,400	1.6
75 to 79 years	1,099	1.1	1,912	1.1	79,071	1.4
80 to 84 years	1,149	1.2	1,738	1.0	69,512	1.2
85 years and over	1,317	1.3	1,919	1.2	81,055	1.4
Median age (years)	34.5	( X )	37.4	( X )	39.6	( X )
16 years and over	38,926	39.2	65,663	39.5	2,288,245	40.2
18 years and over	37,487	37.8	63,197	38.0	2,210,684	38.9
21 years and over	34,999	35.3	59,298	35.6	2,091,346	36.8
62 years and over	7,616	7.7	12,959	7.8	530,123	9.3
65 years and over	6,451	6.5	10,738	6.5	439,899	7.7
<b>RACE</b>						
Total population	99,218	100.0	166,426	100.0	5,686,986	100.0
One Race	95,466	96.2	161,644	97.1	5,582,669	98.2
White	76,519	77.1	139,416	83.8	4,902,067	86.2
Black or African American	9,876	10.0	11,052	6.6	359,148	6.3
American Indian and Alaska Native	578	0.6	814	0.5	54,526	1.0
Asian	1,671	1.7	2,393	1.4	129,234	2.3
Asian Indian	477	0.5	661	0.4	22,899	0.4
Chinese	213	0.2	317	0.2	17,558	0.3
Filipino	396	0.4	553	0.3	7,930	0.1

Japanese	58	0.1	98	0.1	2,729	0.0
Korean	161	0.2	257	0.2	7,919	0.1
Vietnamese	80	0.1	103	0.1	4,877	0.1
Other Asian [1]	286	0.3	404	0.2	65,322	1.1
Native Hawaiian and Other Pacific	61	0.1	89	0.1	1,827	0.0
Native Hawaiian	17	0.0	24	0.0	547	0.0
Guamanian or Chamorro	28	0.0	42	0.0	387	0.0
Samoa	4	0.0	9	0.0	184	0.0
Other Pacific Islander [2]	12	0.0	14	0.0	709	0.0
Some Other Race	6,761	6.8	7,880	4.7	135,867	2.4
Two or More Races	3,752	3.8	4,782	2.9	104,317	1.8
White: American Indian and Alaska	472	0.5	680	0.4	22,491	0.4
White: Asian [3]	424	0.4	630	0.4	16,578	0.3
White: Black or African American [3]	1,419	1.4	1,689	1.0	32,590	0.6
White: Some Other Race [3]	691	0.7	898	0.5	14,396	0.3
Race alone or in combination with one or						
White	79,810	80.4	143,664	86.3	4,995,836	87.8
Black or African American	11,826	11.9	13,336	8.0	403,527	7.1
American Indian and Alaska Native	1,353	1.4	1,849	1.1	86,228	1.5
Asian	2,324	2.3	3,310	2.0	151,513	2.7
Native Hawaiian and Other Pacific	176	0.2	239	0.1	5,117	0.1
Some Other Race	7,776	7.8	9,160	5.5	156,494	2.8
HISPANIC OR LATINO						
Total population	99,218	100.0	166,426	100.0	5,686,986	100.0
Hispanic or Latino (of any race)	16,130	16.3	19,592	11.8	336,056	5.9
Mexican	12,363	12.5	14,836	8.9	244,248	4.3
Puerto Rican	1,698	1.7	2,164	1.3	46,323	0.8
Cuban	131	0.1	176	0.1	3,696	0.1
Other Hispanic or Latino [5]	1,938	2.0	2,416	1.5	41,789	0.7
Not Hispanic or Latino	83,088	83.7	146,834	88.2	5,350,930	94.1
HISPANIC OR LATINO AND RACE						
Total population	99,218	100.0	166,426	100.0	5,686,986	100.0
Hispanic or Latino	16,130	16.3	19,592	11.8	336,056	5.9
White alone	7,552	7.6	9,524	5.7	163,656	2.9
Black or African American alone	336	0.3	397	0.2	8,250	0.1
American Indian and Alaska Native	246	0.2	301	0.2	6,015	0.1
Asian alone	34	0.0	50	0.0	1,182	0.0
Native Hawaiian and Other Pacific	13	0.0	22	0.0	262	0.0
Some Other Race alone	6,639	6.7	7,703	4.6	131,772	2.3
Two or More Races	1,310	1.3	1,595	1.0	24,919	0.4
Not Hispanic or Latino	83,088	83.7	146,834	88.2	5,350,930	94.1
White alone	68,967	69.5	129,892	78.0	4,738,411	83.3
Black or African American alone	9,540	9.6	10,655	6.4	350,898	6.2
American Indian and Alaska Native	332	0.3	513	0.3	48,511	0.9
Asian alone	1,637	1.6	2,343	1.4	128,052	2.3
Native Hawaiian and Other Pacific	48	0.0	67	0.0	1,565	0.0
Some Other Race alone	122	0.1	177	0.1	4,095	0.1
Two or More Races	2,442	2.5	3,187	1.9	79,398	1.4
RELATIONSHIP						
Total population	99,218	100.0	166,426	100.0	5,686,986	100.0
In households	95,730	96.5	161,825	97.2	5,536,772	97.4
Householder	37,376	37.7	62,650	37.6	2,279,768	40.1
Spouse [6]	16,031	16.2	30,730	18.5	1,131,344	19.9
Child	31,155	31.4	51,340	30.8	1,582,898	27.8
Own child under 18 years	23,952	24.1	38,678	23.2	1,230,626	21.6
Other relatives	5,145	5.2	7,919	4.8	203,151	3.6
Under 18 years	2,090	2.1	3,259	2.0	78,351	1.4
65 years and over	541	0.5	1,070	0.6	29,470	0.5
Nonrelatives	6,023	6.1	9,186	5.5	339,611	6.0
Under 18 years	514	0.5	797	0.5	26,232	0.5
65 years and over	167	0.2	313	0.2	12,607	0.2
Unmarried partner	3,079	3.1	4,823	2.9	166,123	2.9
In group quarters	3,488	3.5	4,601	2.8	150,214	2.6
Institutionalized population	1,620	1.6	1,837	1.1	74,295	1.3
Male	1,073	1.1	1,144	0.7	47,655	0.8
Female	547	0.6	693	0.4	26,640	0.5
Noninstitutionalized population	1,868	1.9	2,764	1.7	75,919	1.3
Male	935	0.9	1,353	0.8	36,580	0.6
Female	933	0.9	1,411	0.8	39,339	0.7
HOUSEHOLDS BY TYPE						
Total households	37,376	100.0	62,650	100.0	2,279,768	100.0
Family households (families) [7]	24,090	64.5	42,243	67.4	1,468,917	64.4
With own children under 18 years	12,577	33.6	20,385	32.5	647,472	28.4
Husband-wife family	16,031	42.9	30,730	49.1	1,131,344	49.6
With own children under 18 years	7,488	20.0	13,479	21.5	443,396	19.4
Male householder, no wife present	2,120	5.7	3,357	5.4	103,625	4.5
With own children under 18 years	1,168	3.1	1,806	2.9	57,788	2.5
Female householder, no husband	5,939	15.9	8,156	13.0	233,948	10.3
With own children under 18 years	3,921	10.5	5,100	8.1	146,288	6.4
Nonfamily households [7]	13,286	35.5	20,407	32.6	810,851	35.6
Householder living alone	10,763	28.8	16,388	26.2	642,507	28.2
Male	4,838	12.9	7,612	12.2	293,079	12.9
65 years and over	939	2.5	1,575	2.5	65,368	2.9
Female	5,925	15.9	8,776	14.0	349,428	15.3
65 years and over	2,690	7.2	4,026	6.4	166,883	7.3
Households with individuals under 18	13,742	36.8	22,280	35.6	697,744	30.6
Households with individuals 65 years and	7,811	20.9	13,481	21.5	547,650	24.0
Average household size	2.56	( X )	2.58	( X )	2.43	( X )
Average family size [7]	3.17	( X )	3.13	( X )	2.99	( X )
HOUSING OCCUPANCY						
Total housing units	40,643	100.0	69,288	100.0	2,624,358	100.0
Occupied housing units	37,376	92.0	62,650	90.4	2,279,768	86.9
Vacant housing units	3,267	8.0	6,638	9.6	344,590	13.1

For rent	1,356	3.3	1,781	2.6	63,268	2.4
Rented, not occupied	69	0.2	93	0.1	3,695	0.1
For sale only	576	1.4	1,027	1.5	34,219	1.3
Sold, not occupied	158	0.4	231	0.3	5,741	0.2
For seasonal, recreational, or occasional	259	0.6	2,263	3.3	193,046	7.4
All other vacants	849	2.1	1,243	1.8	44,621	1.7
Homeowner vacancy rate (percent) [8]	2.5	( X )	2.3	( X )	2.2	( X )
Rental vacancy rate (percent) [9]	8.1	( X )	8.1	( X )	8.0	( X )
HOUSING TENURE						
Occupied housing units	37,376	100.0	62,650	100.0	2,279,768	100.0
Owner-occupied housing units	22,157	59.3	42,581	68.0	1,551,558	68.1
Population in owner-occupied housing	59,288	( X )	113,878	( X )	3,964,396	( X )
Average household size of owner-	2.68	( X )	2.67	( X )	2.56	( X )
Renter-occupied housing units	15,219	40.7	20,069	32.0	728,210	31.9
Population in renter-occupied housing	36,442	( X )	47,947	( X )	1,572,376	( X )
Average household size of renter-	2.39	( X )	2.39	( X )	2.16	( X )

X Not applicable.

[1] Other Asian alone, or two or more Asian categories.

[2] Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

[3] One of the four most commonly reported multiple-race combinations nationwide in Census 2000.

[4] In combination with one or more of the other races listed. The six numbers may add to more than the total population, and the six percentages may add to more than 100 percent because individuals may report more than one race.

[5] This category is composed of people whose origins are from the Dominican Republic, Spain, and Spanish-speaking Central or South American countries. It also includes general origin responses such as "Latino" or "Hispanic."

[6] "Spouse" represents spouse of the householder. It does not reflect all spouses in a household. Responses of "same-sex spouse" were edited during processing to "unmarried partner."

[7] "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households. "Nonfamily households" consist of people living alone and households which do not have any members related to the householder.

[8] The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale." It is computed by dividing the total number of vacant units "for sale only" by the sum of owner-occupied units, vacant units that are "for sale only," and vacant units that have been sold but not yet occupied; and then multiplying by 100.

[9] The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." It is computed by dividing the total number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied; and then multiplying by 100.



**DP02: SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES**  
2006-2010 American Community Survey 5-Year Estimates

Subject	Kenosha city, Wisconsin				Kenosha County, Wisconsin				Wisconsin			
	Estimate	Estimate	Percent	Percent	Estimate	Estimate	Percent	Percent	Estimate	Estimate	Percent	Percent
<b>HOUSEHOLDS BY TYPE</b>												
Total households	36,944	+/-811	36,944	(X)	62,226	+/-873	62,226	(X)	2,274,611	+/-10,182	2,274,611	(X)
Family households (families)	23,998	+/-612	65.0%	+/-1.6	42,208	+/-777	67.8%	+/-1.1	1,479,581	+/-7,595	65.0%	+/-0.2
With own children under 18 years	13,508	+/-562	36.6%	+/-1.6	21,613	+/-691	34.7%	+/-1.2	671,117	+/-5,320	29.5%	+/-0.1
Married-couple family	16,333	+/-528	44.2%	+/-1.6	31,156	+/-793	50.1%	+/-1.3	1,159,740	+/-8,062	51.0%	+/-0.2
With own children under 18 years	8,534	+/-426	23.1%	+/-1.3	14,763	+/-530	23.7%	+/-1.0	469,240	+/-5,527	20.6%	+/-0.2
Male householder, no wife present	1,771	+/-276	4.8%	+/-0.7	3,002	+/-363	4.8%	+/-0.6	94,280	+/-2,283	4.1%	+/-0.1
With own children under 18 years	977	+/-216	2.6%	+/-0.6	1,619	+/-293	2.6%	+/-0.5	53,875	+/-1,656	2.4%	+/-0.1
Female householder, no husband	5,894	+/-485	16.0%	+/-1.3	8,050	+/-597	12.9%	+/-0.9	225,561	+/-2,758	9.9%	+/-0.1
With own children under 18 years	3,997	+/-452	10.8%	+/-1.2	5,231	+/-540	8.4%	+/-0.9	148,002	+/-2,003	6.5%	+/-0.1
Nonfamily households	12,946	+/-753	35.0%	+/-1.6	20,018	+/-811	32.2%	+/-1.1	795,030	+/-5,091	35.0%	+/-0.2
Householder living alone	10,696	+/-700	29.0%	+/-1.6	16,560	+/-797	26.6%	+/-1.1	641,167	+/-4,960	28.2%	+/-0.2
65 years and over	3,500	+/-359	9.5%	+/-0.9	5,263	+/-415	8.5%	+/-0.6	223,482	+/-3,667	9.8%	+/-0.1
Households with one or more people	14,555	+/-555	39.4%	+/-1.6	23,469	+/-706	37.7%	+/-1.2	717,869	+/-5,610	31.6%	+/-0.2
Households with one or more people 65	7,447	+/-470	20.2%	+/-1.0	12,585	+/-621	20.2%	+/-0.8	525,840	+/-3,095	23.1%	+/-0.1
Average household size	2.53	+/-0.04	(X)	(X)	2.55	+/-0.02	(X)	(X)	2.41	+/-0.01	(X)	(X)
Average family size	3.14	+/-0.06	(X)	(X)	3.10	+/-0.04	(X)	(X)	2.96	+/-0.01	(X)	(X)
<b>RELATIONSHIP</b>												
Population in households	93,416	+/-1,246	93,416	(X)	158,499	+/-1,301	158,499	(X)	5,486,726	*****	5,486,726	(X)
Householder	36,944	+/-811	39.5%	+/-0.6	62,226	+/-873	39.3%	+/-0.4	2,274,611	+/-10,182	41.5%	+/-0.2
Spouse	16,329	+/-526	17.5%	+/-0.5	31,102	+/-794	19.6%	+/-0.5	1,158,542	+/-7,856	21.1%	+/-0.1
Child	30,974	+/-781	33.2%	+/-0.8	50,917	+/-816	32.1%	+/-0.5	1,567,586	+/-8,678	28.6%	+/-0.2
Other relatives	4,000	+/-552	4.3%	+/-0.6	6,551	+/-705	4.1%	+/-0.4	180,871	+/-6,499	3.3%	+/-0.1
Nonrelatives	5,169	+/-631	5.5%	+/-0.7	7,703	+/-732	4.9%	+/-0.5	305,116	+/-5,376	5.6%	+/-0.1
Unmarried partner	2,032	+/-308	2.2%	+/-0.3	3,117	+/-346	2.0%	+/-0.2	149,428	+/-2,168	2.7%	+/-0.1
<b>MARITAL STATUS</b>												
Males 15 years and over	36,657	+/-574	36,657	(X)	63,240	+/-102	63,240	(X)	2,233,741	+/-648	2,233,741	(X)
Never married	13,959	+/-873	38.1%	+/-2.0	21,747	+/-885	34.4%	+/-1.4	739,826	+/-6,071	33.1%	+/-0.3
Now married, except separated	17,390	+/-676	47.4%	+/-2.2	33,151	+/-1,003	52.4%	+/-1.6	1,211,514	+/-7,831	54.2%	+/-0.3
Separated	414	+/-141	1.1%	+/-0.4	769	+/-211	1.2%	+/-0.3	21,326	+/-862	1.0%	+/-0.1
Widowed	905	+/-213	2.5%	+/-0.6	1,419	+/-254	2.2%	+/-0.4	53,590	+/-1,177	2.4%	+/-0.1
Divorced	3,989	+/-394	10.9%	+/-1.0	6,154	+/-442	9.7%	+/-0.7	207,485	+/-3,210	9.3%	+/-0.1
Females 15 years and over	39,282	+/-492	39,282	(X)	65,907	+/-84	65,907	(X)	2,304,013	+/-555	2,304,013	(X)
Never married	12,086	+/-522	30.8%	+/-1.2	17,950	+/-494	27.2%	+/-0.7	620,258	+/-4,880	26.9%	+/-0.2
Now married, except separated	17,240	+/-592	43.9%	+/-1.6	32,673	+/-843	49.6%	+/-1.3	1,193,373	+/-6,766	51.8%	+/-0.3
Separated	846	+/-177	2.2%	+/-0.4	1,131	+/-214	1.7%	+/-0.3	29,748	+/-1,147	1.3%	+/-0.1
Widowed	3,643	+/-369	9.3%	+/-0.9	5,768	+/-449	8.8%	+/-0.7	215,644	+/-2,346	9.4%	+/-0.1
Divorced	5,467	+/-431	13.9%	+/-1.0	8,385	+/-536	12.7%	+/-0.8	244,990	+/-3,526	10.6%	+/-0.2
<b>FERTILITY</b>												
Number of women 15 to 50 years old	1,700	+/-315	1,700	(X)	2,340	+/-363	2,340	(X)	76,107	+/-1,566	76,107	(X)
Unmarried women (widowed, divorced, and never married)	626	+/-207	36.8%	+/-9.3	773	+/-217	33.0%	+/-7.1	23,339	+/-957	30.7%	+/-1.2
Per 1,000 unmarried women	44	+/-14	(X)	(X)	36	+/-10	(X)	(X)	33	+/-1	(X)	(X)
Per 1,000 women 15 to 50 years old	65	+/-12	(X)	(X)	55	+/-8	(X)	(X)	55	+/-1	(X)	(X)
Per 1,000 women 15 to 19 years old	23	+/-19	(X)	(X)	21	+/-13	(X)	(X)	22	+/-2	(X)	(X)
Per 1,000 women 20 to 34 years old	121	+/-23	(X)	(X)	113	+/-18	(X)	(X)	107	+/-3	(X)	(X)
Per 1,000 women 35 to 50 years old	24	+/-12	(X)	(X)	20	+/-7	(X)	(X)	22	+/-1	(X)	(X)
<b>GRANDPARENTS</b>												
Number of grandparents living with own	1,302	+/-250	1,302	(X)	2,560	+/-343	2,560	(X)	65,318	+/-1,586	65,318	(X)
Responsible for grandchildren	505	+/-180	38.8%	+/-11.1	992	+/-248	38.8%	+/-7.7	27,730	+/-1,165	42.5%	+/-1.4
Years responsible for grandchildren												
Less than 1 year	61	+/-55	4.7%	+/-4.2	132	+/-89	5.2%	+/-3.3	6,440	+/-577	9.9%	+/-0.8
1 or 2 years	162	+/-103	12.4%	+/-7.8	332	+/-129	13.0%	+/-4.9	7,378	+/-640	11.3%	+/-0.9
3 or 4 years	62	+/-64	4.8%	+/-5.0	181	+/-109	7.1%	+/-4.2	4,689	+/-533	7.2%	+/-0.8
5 or more years	220	+/-152	16.9%	+/-10.5	347	+/-177	13.6%	+/-6.3	9,223	+/-623	14.1%	+/-0.9
Number of grandparents responsible for	505	+/-180	505	(X)	992	+/-248	992	(X)	27,730	+/-1,165	27,730	(X)
Who are female	310	+/-112	61.4%	+/-9.0	613	+/-171	61.8%	+/-8.5	17,945	+/-804	64.7%	+/-1.2
Who are married	369	+/-160	73.1%	+/-14.9	685	+/-208	69.1%	+/-11.5	18,557	+/-1,027	66.9%	+/-2.1
<b>SCHOOL ENROLLMENT</b>												
Population 3 years and over enrolled in	29,420	+/-734	29,420	(X)	47,886	+/-815	47,886	(X)	1,479,601	+/-4,123	1,479,601	(X)
Nursery school, preschool	1,874	+/-282	6.4%	+/-0.9	2,790	+/-342	5.8%	+/-0.7	78,379	+/-1,568	5.3%	+/-0.1
Kindergarten	1,661	+/-264	5.6%	+/-0.9	2,564	+/-321	5.4%	+/-0.7	84,160	+/-1,632	5.7%	+/-0.1
Elementary school (grades 1-8)	11,379	+/-455	38.7%	+/-1.6	19,329	+/-409	40.4%	+/-1.0	590,957	+/-2,105	39.9%	+/-0.2
High school (grades 9-12)	6,146	+/-435	20.9%	+/-1.4	10,612	+/-450	22.2%	+/-1.0	324,992	+/-1,984	22.0%	+/-0.1
College or graduate school	8,360	+/-660	28.4%	+/-1.9	12,591	+/-702	26.3%	+/-1.2	401,113	+/-3,488	27.1%	+/-0.2
<b>EDUCATIONAL ATTAINMENT</b>												
Population 25 years and over	60,862	+/-648	60,862	(X)	105,351	+/-142	105,351	(X)	3,739,243	+/-1,043	3,739,243	(X)
Less than 9th grade	2,547	+/-448	4.2%	+/-0.7	3,768	+/-476	3.6%	+/-0.5	137,061	+/-2,223	3.7%	+/-0.1
9th to 12th grade, no diploma	5,904	+/-507	9.7%	+/-0.9	9,159	+/-536	8.7%	+/-0.5	258,329	+/-3,392	6.9%	+/-0.1
High school graduate (includes	20,750	+/-959	34.1%	+/-1.6	36,180	+/-1,240	34.3%	+/-1.2	1,272,319	+/-6,017	34.0%	+/-0.2
Some college, no degree	13,108	+/-678	21.5%	+/-1.0	22,931	+/-865	21.8%	+/-0.8	771,735	+/-4,443	20.6%	+/-0.1
Associate's degree	5,686	+/-531	9.3%	+/-0.9	9,598	+/-647	9.1%	+/-0.6	335,367	+/-3,671	9.0%	+/-0.1
Bachelor's degree	8,950	+/-630	14.7%	+/-1.0	16,290	+/-841	15.5%	+/-0.8	641,145	+/-5,554	17.1%	+/-0.1
Graduate or professional degree	3,917	+/-404	6.4%	+/-0.7	7,425	+/-498	7.0%	+/-0.5	323,267	+/-3,313	8.6%	+/-0.1
Percent high school graduate or higher	(X)	(X)	86.1%	+/-1.0	(X)	(X)	87.7%	+/-0.6	(X)	(X)	89.4%	+/-0.1
Percent bachelor's degree or higher	(X)	(X)	21.1%	+/-1.2	(X)	(X)	22.5%	+/-1.0	(X)	(X)	25.8%	+/-0.2
<b>VETERAN STATUS</b>												
Civilian population 18 years and over	71,230	+/-541	71,230	(X)	121,068	+/-160	121,068	(X)	4,289,810	+/-689	4,289,810	(X)
Civilian veterans	7,901	+/-1,059	11.1%	+/-1.5	13,826	+/-983	11.4%	+/-0.8	440,265	+/-3,427	10.3%	+/-0.1
<b>DISABILITY STATUS OF THE CIVILIAN</b>												
Total Civilian Noninstitutionalized	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Under 18 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
18 to 64 years	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
65 years and over	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
<b>RESIDENCE 1 YEAR AGO</b>												
Population 1 year and over	96,815	+/-252	96,815	(X)	162,222	+/-287	162,222	(X)	5,570,051	+/-1,201	5,570,051	(X)
Same house	78,856	+/-1,415	81.5%	+/-1.4	137,101	+/-1,691	84.5%	+/-1.0	4,751,202	+/-10,060	85.3%	+/-0.2
Different house in the U.S.	17,661	+/-1,421	18.2%	+/-1.5	24,580	+/-1,657	15.2%	+/-1.0	801,878	+/-10,203	14.4%	+/-0.2
Same county	11,681	+/-1,147	12.1%	+/-1.2	15,883	+/-1,349	9.8%	+/-0.8	516,278	+/-8,891	9.3%	+/-0.2
Different county	5,980	+/-803	6.2%	+/-0.8	8,697	+/-1,003	5.4%	+/-0.6	285,600	+/-4,470	5.1%	+/-0.1
Same state	1,954	+/-370	2.0%	+/-0.4	3,089	+/-476	1.9%	+/-0.3	185,729	+/-3,717	3.3%	+/-0.1

Different state	4,026	+/-688	4.2%	+/-0.7	5,608	+/-846	3.5%	+/-0.5	99,871	+/-2,788	1.8%	+/-0.1
Abroad	298	+/-125	0.3%	+/-0.1	541	+/-163	0.3%	+/-0.1	16,971	+/-1,252	0.3%	+/-0.1
PLACE OF BIRTH												
Total population	98,297	+/-51	98,297	(X)	164,328	*****	164,328	(X)	5,637,947	*****	5,637,947	(X)
Native	90,563	+/-727	92.1%	+/-0.7	154,099	+/-742	93.8%	+/-0.5	5,379,960	+/-3,404	95.4%	+/-0.1
Born in United States	89,589	+/-789	91.1%	+/-0.8	152,649	+/-805	92.9%	+/-0.5	5,341,522	+/-3,521	94.7%	+/-0.1
State of residence	52,813	+/-1,511	53.7%	+/-1.5	82,889	+/-1,784	50.4%	+/-1.1	4,042,291	+/-8,076	71.7%	+/-0.1
Different state	36,776	+/-1,431	37.4%	+/-1.5	69,760	+/-1,832	42.5%	+/-1.1	1,299,231	+/-7,948	23.0%	+/-0.1
Born in Puerto Rico, U.S. Island areas,	974	+/-216	1.0%	+/-0.2	1,450	+/-263	0.9%	+/-0.2	38,438	+/-1,371	0.7%	+/-0.1
Foreign born	7,734	+/-726	7.9%	+/-0.7	10,229	+/-742	6.2%	+/-0.5	257,987	+/-3,405	4.6%	+/-0.1
U.S. CITIZENSHIP STATUS												
Foreign-born population	7,734	+/-726	7.734	(X)	10,229	+/-742	10,229	(X)	257,987	+/-3,405	257,987	(X)
Naturalized U.S. citizen	2,968	+/-447	38.4%	+/-4.8	4,234	+/-531	41.4%	+/-4.4	105,865	+/-2,027	41.0%	+/-0.7
Not a U.S. citizen	4,766	+/-597	61.6%	+/-4.8	5,995	+/-644	58.6%	+/-4.4	152,122	+/-2,963	59.0%	+/-0.7
YEAR OF ENTRY												
Population born outside the United	8,708	+/-785	8,708	(X)	11,679	+/-805	11,679	(X)	296,425	+/-3,522	296,425	(X)
Native	974	+/-216	974	(X)	1,450	+/-263	1,450	(X)	38,438	+/-1,371	38,438	(X)
Entered 2000 or later	124	+/-88	12.7%	+/-8.2	179	+/-99	12.3%	+/-6.2	7,743	+/-891	20.1%	+/-2.0
Entered before 2000	850	+/-196	87.3%	+/-8.2	1,271	+/-241	87.7%	+/-6.2	30,695	+/-1,188	79.9%	+/-2.0
Foreign born	7,734	+/-726	7,734	(X)	10,229	+/-742	10,229	(X)	257,987	+/-3,405	257,987	(X)
Entered 2000 or later	2,101	+/-446	27.2%	+/-4.8	2,791	+/-508	27.3%	+/-4.3	91,427	+/-2,519	35.4%	+/-0.8
Entered before 2000	5,633	+/-584	72.8%	+/-4.8	7,438	+/-637	72.7%	+/-4.3	166,560	+/-2,761	64.6%	+/-0.8
WORLD REGION OF BIRTH OF												
Foreign-born population, excluding	7,734	+/-726	7,734	(X)	10,229	+/-742	10,229	(X)	257,987	+/-3,405	257,987	(X)
Europe	1,356	+/-300	17.5%	+/-3.4	2,493	+/-372	24.4%	+/-3.3	52,100	+/-1,544	20.2%	+/-0.6
Asia	1,288	+/-222	16.7%	+/-2.7	1,620	+/-231	15.8%	+/-2.2	80,272	+/-1,314	31.1%	+/-0.5
Africa	174	+/-102	2.2%	+/-1.3	214	+/-108	2.1%	+/-1.1	8,377	+/-939	3.2%	+/-0.4
Oceania	0	+/-99	0.0%	+/-0.3	11	+/-17	0.1%	+/-0.2	1,162	+/-230	0.5%	+/-0.1
Latin America	4,814	+/-554	62.2%	+/-3.8	5,651	+/-582	55.2%	+/-3.2	108,706	+/-2,206	42.1%	+/-0.6
Northern America	102	+/-96	1.3%	+/-1.2	240	+/-132	2.3%	+/-1.3	7,370	+/-644	2.9%	+/-0.2
LANGUAGE SPOKEN AT HOME												
Population 5 years and over	90,402	+/-346	90,402	(X)	153,277	+/-134	153,277	(X)	5,283,093	+/-337	5,283,093	(X)
English only	77,005	+/-1,001	85.2%	+/-1.0	135,952	+/-818	88.7%	+/-0.5	4,838,913	+/-4,686	91.6%	+/-0.1
Language other than English	13,397	+/-912	14.8%	+/-1.0	17,325	+/-831	11.3%	+/-0.5	444,180	+/-4,619	8.4%	+/-0.1
Speak English less than "very well"	5,271	+/-434	5.8%	+/-0.5	6,470	+/-495	4.2%	+/-0.3	170,455	+/-3,151	3.2%	+/-0.1
Spanish	9,888	+/-819	10.9%	+/-0.9	11,842	+/-707	7.7%	+/-0.5	234,062	+/-2,881	4.4%	+/-0.1
Speak English less than "very well"	4,296	+/-425	4.8%	+/-0.5	4,894	+/-436	3.2%	+/-0.3	104,702	+/-2,431	2.0%	+/-0.1
Other Indo-European languages	2,199	+/-390	2.4%	+/-0.4	3,943	+/-460	2.6%	+/-0.3	116,056	+/-2,748	2.2%	+/-0.1
Speak English less than "very well"	594	+/-177	0.7%	+/-0.2	1,147	+/-255	0.7%	+/-0.2	28,548	+/-1,365	0.5%	+/-0.1
Asian and Pacific Islander languages	961	+/-234	1.1%	+/-0.3	1,144	+/-254	0.7%	+/-0.2	78,245	+/-1,850	1.5%	+/-0.1
Speak English less than "very well"	342	+/-113	0.4%	+/-0.1	390	+/-120	0.3%	+/-0.1	32,866	+/-1,267	0.6%	+/-0.1
Other languages	349	+/-210	0.4%	+/-0.2	396	+/-209	0.3%	+/-0.1	15,817	+/-1,136	0.3%	+/-0.1
Speak English less than "very well"	39	+/-46	0.0%	+/-0.1	39	+/-46	0.0%	+/-0.1	4,339	+/-664	0.1%	+/-0.1
ANCESTRY												
Total population	98,297	+/-51	98,297	(X)	164,328	*****	164,328	(X)	5,637,947	*****	5,637,947	(X)
American	2,375	+/-450	2.4%	+/-0.5	4,618	+/-565	2.8%	+/-0.3	168,101	+/-3,109	3.0%	+/-0.1
Arab	149	+/-95	0.2%	+/-0.1	159	+/-97	0.1%	+/-0.1	10,325	+/-1,065	0.2%	+/-0.1
Czech	849	+/-221	0.9%	+/-0.2	1,987	+/-382	1.2%	+/-0.2	100,554	+/-2,204	1.8%	+/-0.1
Danish	1,951	+/-338	2.0%	+/-0.3	3,297	+/-376	2.0%	+/-0.2	68,154	+/-1,772	1.2%	+/-0.1
Dutch	1,747	+/-340	1.8%	+/-0.3	3,242	+/-473	2.0%	+/-0.3	153,363	+/-3,071	2.7%	+/-0.1
English	6,275	+/-827	6.4%	+/-0.8	12,060	+/-1,035	7.3%	+/-0.6	371,741	+/-3,951	6.6%	+/-0.1
French (except Basque)	3,063	+/-401	3.1%	+/-0.4	5,512	+/-622	3.4%	+/-0.4	214,749	+/-3,559	3.8%	+/-0.1
French Canadian	845	+/-285	0.9%	+/-0.3	1,422	+/-357	0.9%	+/-0.2	61,687	+/-2,002	1.1%	+/-0.1
German	28,280	+/-1,285	28.8%	+/-1.3	55,027	+/-1,480	33.5%	+/-0.9	2,499,733	+/-9,238	44.3%	+/-0.2
Greek	456	+/-217	0.5%	+/-0.2	736	+/-258	0.4%	+/-0.2	19,155	+/-1,184	0.3%	+/-0.1
Hungarian	687	+/-227	0.7%	+/-0.2	1,128	+/-308	0.7%	+/-0.2	26,169	+/-1,260	0.5%	+/-0.1
Irish	11,701	+/-949	11.9%	+/-1.0	21,584	+/-1,184	13.1%	+/-0.7	660,884	+/-6,072	11.7%	+/-0.1
Italian	10,786	+/-1,063	11.0%	+/-1.1	17,178	+/-1,293	10.5%	+/-0.8	201,404	+/-4,140	3.6%	+/-0.1
Lithuanian	885	+/-229	0.9%	+/-0.2	1,426	+/-280	0.9%	+/-0.2	14,584	+/-942	0.3%	+/-0.1
Norwegian	2,895	+/-459	2.9%	+/-0.5	5,929	+/-744	3.6%	+/-0.5	466,309	+/-4,902	8.3%	+/-0.1
Polish	8,503	+/-791	8.7%	+/-0.8	15,704	+/-907	9.6%	+/-0.6	538,208	+/-4,890	9.5%	+/-0.1
Portuguese	17	+/-27	0.0%	+/-0.1	34	+/-38	0.0%	+/-0.1	2,905	+/-444	0.1%	+/-0.1
Russian	675	+/-180	0.7%	+/-0.2	1,344	+/-304	0.8%	+/-0.2	41,891	+/-1,585	0.7%	+/-0.1
Scotch-Irish	945	+/-219	1.0%	+/-0.2	1,350	+/-249	0.8%	+/-0.2	48,166	+/-1,506	0.9%	+/-0.1
Scottish	1,309	+/-315	1.3%	+/-0.3	2,153	+/-428	1.3%	+/-0.3	64,470	+/-1,856	1.1%	+/-0.1
Slovak	568	+/-203	0.6%	+/-0.2	890	+/-251	0.5%	+/-0.2	14,101	+/-909	0.3%	+/-0.1
Subsaharan African	713	+/-239	0.7%	+/-0.2	761	+/-236	0.5%	+/-0.1	25,247	+/-2,056	0.4%	+/-0.1
Swedish	2,719	+/-486	2.8%	+/-0.5	5,126	+/-606	3.1%	+/-0.4	158,306	+/-2,741	2.8%	+/-0.1
Swiss	234	+/-114	0.2%	+/-0.1	558	+/-172	0.3%	+/-0.1	60,339	+/-1,653	1.1%	+/-0.1
Ukrainian	217	+/-110	0.2%	+/-0.1	472	+/-157	0.3%	+/-0.1	9,750	+/-903	0.2%	+/-0.1
Welsh	471	+/-154	0.5%	+/-0.2	775	+/-186	0.5%	+/-0.1	28,171	+/-995	0.5%	+/-0.1
West Indian (excluding Hispanic origin groups)	234	+/-203	0.2%	+/-0.2	250	+/-203	0.2%	+/-0.1	4,731	+/-706	0.1%	+/-0.1

**DP03: SELECTED ECONOMIC CHARACTERISTICS**  
2006-2010 American Community Survey 5-Year Estimates

Subject	Kenosha City	
	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>		
Population 16 years and over	4,458,387	(X)
In labor force	69.0%	+/-0.1
Civilian labor force	68.9%	+/-0.1
Employed	64.4%	+/-0.2
Unemployed	4.6%	+/-0.1
Armed Forces	0.1%	+/-0.1
Not in labor force	31.0%	+/-0.1
Civilian labor force	3,073,910	(X)
Percent Unemployed	6.7%	+/-0.1
Females 16 years and over	2,265,011	(X)
In labor force	64.9%	+/-0.2
Civilian labor force	64.9%	+/-0.2
Employed	61.2%	+/-0.2
Own children under 6 years	415,579	(X)
All parents in family in labor force	72.3%	+/-0.6
Own children 6 to 17 years	870,649	(X)
All parents in family in labor force	78.0%	+/-0.4
<b>COMMUTING TO WORK</b>		
Workers 16 years and over	2,812,812	(X)
Car, truck, or van -- drove alone	79.8%	+/-0.1
Car, truck, or van -- carpooled	9.3%	+/-0.1
Public transportation (excluding taxicab)	1.8%	+/-0.1
Walked	3.4%	+/-0.1
Other means	1.7%	+/-0.1
Worked at home	4.0%	+/-0.1
Mean travel time to work (minutes)	(X)	(X)
<b>OCCUPATION</b>		
Civilian employed population 16 years and over	2,869,310	(X)
Management, business, science, and arts occupations	33.0%	+/-0.2
Service occupations	16.1%	+/-0.1
Sales and office occupations	24.5%	+/-0.1
Natural resources, construction, and maintenance occupations	9.2%	+/-0.1
Production, transportation, and material moving occupations	17.2%	+/-0.1
<b>INDUSTRY</b>		
Civilian employed population 16 years and over	2,869,310	(X)
Agriculture, forestry, fishing and hunting, and mining	2.5%	+/-0.1
Construction	6.0%	+/-0.1
Manufacturing	18.7%	+/-0.1
Wholesale trade	3.0%	+/-0.1
Retail trade	11.5%	+/-0.1
Transportation and warehousing, and utilities	4.5%	+/-0.1
Information	2.0%	+/-0.1
Finance and insurance, and real estate and rental and leasing	6.4%	+/-0.1
Professional, scientific, and management, and administrative and waste	7.6%	+/-0.1
Educational services, and health care and social assistance	22.0%	+/-0.2
Arts, entertainment, and recreation, and accommodation and food services	8.3%	+/-0.1

Other services, except public administration	4.0%	+/-0.1
Public administration	3.5%	+/-0.1
CLASS OF WORKER		
Civilian employed population 16 years and over	2,869,310	(X)
Private wage and salary workers	81.6%	+/-0.1
Government workers	12.4%	+/-0.1
Self-employed in own not incorporated business workers	5.8%	+/-0.1
Unpaid family workers	0.2%	+/-0.1
INCOME AND BENEFITS (IN 2010 INFLATION-ADJUSTED DOLLARS)		
Total households	2,274,611	(X)
Less than \$10,000	6.0%	+/-0.1
\$10,000 to \$14,999	5.4%	+/-0.1
\$15,000 to \$24,999	11.0%	+/-0.1
\$25,000 to \$34,999	11.0%	+/-0.1
\$35,000 to \$49,999	15.0%	+/-0.1
\$50,000 to \$74,999	20.6%	+/-0.1
\$75,000 to \$99,999	13.7%	+/-0.1
\$100,000 to \$149,999	11.6%	+/-0.1
\$150,000 to \$199,999	3.1%	+/-0.1
\$200,000 or more	2.6%	+/-0.1
Median household income (dollars)	(X)	(X)
Mean household income (dollars)	(X)	(X)
With earnings	80.6%	+/-0.1
Mean earnings (dollars)	(X)	(X)
With Social Security	27.4%	+/-0.1
Mean Social Security income (dollars)	(X)	(X)
With retirement income	17.0%	+/-0.1
Mean retirement income (dollars)	(X)	(X)
With Supplemental Security Income	3.3%	+/-0.1
Mean Supplemental Security Income (dollars)	(X)	(X)
With cash public assistance income	1.8%	+/-0.1
Mean cash public assistance income (dollars)	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	7.7%	+/-0.1
Families	1,479,581	(X)
Less than \$10,000	3.5%	+/-0.1
\$10,000 to \$14,999	2.6%	+/-0.1
\$15,000 to \$24,999	7.2%	+/-0.1
\$25,000 to \$34,999	8.8%	+/-0.2
\$35,000 to \$49,999	14.0%	+/-0.2
\$50,000 to \$74,999	23.0%	+/-0.2
\$75,000 to \$99,999	17.6%	+/-0.2
\$100,000 to \$149,999	15.7%	+/-0.1
\$150,000 to \$199,999	4.2%	+/-0.1
\$200,000 or more	3.6%	+/-0.1
Median family income (dollars)	(X)	(X)
Mean family income (dollars)	(X)	(X)
Per capita income (dollars)	(X)	(X)
Nonfamily households	795,030	(X)
Median nonfamily income (dollars)	(X)	(X)
Mean nonfamily income (dollars)	(X)	(X)
Median earnings for workers (dollars)	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	(X)	(X)

Median earnings for female full-time, year-round workers (dollars)	(X)	(X)
<b>HEALTH INSURANCE COVERAGE</b>		
Civilian noninstitutionalized population	(X)	(X)
With health insurance coverage	(X)	(X)
With private health insurance	(X)	(X)
With public coverage	(X)	(X)
No health insurance coverage	(X)	(X)
Civilian noninstitutionalized population under 18 years	(X)	(X)
No health insurance coverage	(X)	(X)
Civilian noninstitutionalized population 18 to 64 years	(X)	(X)
In labor force:	(X)	(X)
Employed:	(X)	(X)
With health insurance coverage	(X)	(X)
With private health insurance	(X)	(X)
With public coverage	(X)	(X)
No health insurance coverage	(X)	(X)
Unemployed:	(X)	(X)
With health insurance coverage	(X)	(X)
With private health insurance	(X)	(X)
With public coverage	(X)	(X)
No health insurance coverage	(X)	(X)
Not in labor force:	(X)	(X)
With health insurance coverage	(X)	(X)
With private health insurance	(X)	(X)
With public coverage	(X)	(X)
No health insurance coverage	(X)	(X)
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>		
All families	7.7%	+/-0.2
With related children under 18 years	13.2%	+/-0.3
With related children under 5 years only	15.9%	+/-0.7
Married couple families	3.1%	+/-0.1
With related children under 18 years	4.5%	+/-0.2
With related children under 5 years only	4.3%	+/-0.5
Families with female householder, no husband present	28.9%	+/-0.6
With related children under 18 years	37.1%	+/-0.7
With related children under 5 years only	47.8%	+/-2.0
All people	11.6%	+/-0.2
Under 18 years	15.8%	+/-0.4
Related children under 18 years	15.3%	+/-0.4
Related children under 5 years	19.0%	+/-0.6
Related children 5 to 17 years	13.9%	+/-0.4
18 years and over	10.3%	+/-0.1
18 to 64 years	10.8%	+/-0.1
65 years and over	7.9%	+/-0.2
People in families	8.7%	+/-0.2
Unrelated individuals 15 years and over	23.4%	+/-0.3

**DP04: SELECTED HOUSING CHARACTERISTICS**  
2006-2010 American Community Survey 5-Year Estimates

Subject	Wisconsin				Kenosha County, Wisconsin				Kenosha city, Wisconsin			
	Estimate	Estimate	Percent	Percent	Estimate	Estimate	Percent	Percent	Estimate	Estimate	Percent	Percent
<b>HOUSING OCCUPANCY</b>												
Total housing units	2,593,073	+/-5,661	2,593,073	(X)	68,650	+/-521	68,650	(X)	40,226	+/-699	40,226	(X)
Occupied housing units	2,274,611	+/-10,182	87.7%	+/-0.2	62,226	+/-873	90.6%	+/-0.9	36,944	+/-811	91.8%	+/-1.1
Vacant housing units	318,462	+/-5,101	12.3%	+/-0.2	6,424	+/-603	9.4%	+/-0.9	3,282	+/-440	8.2%	+/-1.1
Homeowner vacancy rate	1.8	+/-0.1	(X)	(X)	2.3	+/-0.7	(X)	(X)	2.8	+/-0.9	(X)	(X)
Rental vacancy rate	6.3	+/-0.3	(X)	(X)	7.2	+/-1.7	(X)	(X)	7.4	+/-1.8	(X)	(X)
<b>UNITS IN STRUCTURE</b>												
Total housing units	2,593,073	+/-5,661	2,593,073	(X)	68,650	+/-521	68,650	(X)	40,226	+/-699	40,226	(X)
1-unit, detached	1,719,917	+/-8,334	66.3%	+/-0.2	45,221	+/-883	65.9%	+/-1.2	23,171	+/-786	57.6%	+/-1.7
1-unit, attached	112,377	+/-2,111	4.3%	+/-0.1	2,331	+/-323	3.4%	+/-0.5	1,573	+/-261	3.9%	+/-0.6
2 units	183,433	+/-2,633	7.1%	+/-0.1	5,295	+/-444	7.7%	+/-0.6	4,725	+/-419	11.7%	+/-1.0
3 or 4 units	96,897	+/-2,090	3.7%	+/-0.1	2,827	+/-380	4.1%	+/-0.6	2,266	+/-331	5.6%	+/-0.8
5 to 9 units	123,685	+/-2,183	4.8%	+/-0.1	3,286	+/-441	4.8%	+/-0.6	2,610	+/-358	6.5%	+/-0.9
10 to 19 units	86,237	+/-1,802	3.3%	+/-0.1	3,075	+/-354	4.5%	+/-0.5	2,112	+/-326	5.3%	+/-0.8
20 or more units	170,051	+/-2,187	6.6%	+/-0.1	4,371	+/-408	6.4%	+/-0.6	3,393	+/-357	8.4%	+/-0.9
Mobile home	100,057	+/-1,409	3.9%	+/-0.1	2,244	+/-275	3.3%	+/-0.4	376	+/-106	0.9%	+/-0.3
Boat, RV, van, etc.	419	+/-145	0.0%	+/-0.1	0	+/-99	0.0%	+/-0.1	0	+/-99	0.0%	+/-0.1
<b>YEAR STRUCTURE BUILT</b>												
Total housing units	2,593,073	+/-5,661	2,593,073	(X)	68,650	+/-521	68,650	(X)	40,226	+/-699	40,226	(X)
Built 2005 or later	81,879	+/-1,722	3.2%	+/-0.1	2,528	+/-279	3.7%	+/-0.4	1,465	+/-236	3.6%	+/-0.6
Built 2000 to 2004	213,365	+/-2,253	8.2%	+/-0.1	6,552	+/-477	9.5%	+/-0.7	2,858	+/-348	7.1%	+/-0.8
Built 1990 to 1999	364,202	+/-2,780	14.0%	+/-0.1	11,008	+/-617	16.0%	+/-0.9	5,210	+/-427	13.0%	+/-1.0
Built 1980 to 1989	256,066	+/-2,330	9.9%	+/-0.1	4,961	+/-480	7.2%	+/-0.7	2,444	+/-328	6.1%	+/-0.8
Built 1970 to 1979	393,472	+/-3,839	15.2%	+/-0.1	8,831	+/-586	12.9%	+/-0.9	4,933	+/-425	12.3%	+/-1.1
Built 1960 to 1969	262,906	+/-2,602	10.1%	+/-0.1	7,133	+/-586	10.4%	+/-0.8	4,310	+/-443	10.7%	+/-1.1
Built 1950 to 1959	294,315	+/-3,158	11.4%	+/-0.1	9,386	+/-626	13.7%	+/-0.9	5,867	+/-468	14.6%	+/-1.1
Built 1940 to 1949	158,811	+/-2,269	6.1%	+/-0.1	4,724	+/-473	6.9%	+/-0.7	2,935	+/-313	7.3%	+/-0.8
Built 1939 or earlier	568,057	+/-3,765	21.9%	+/-0.2	13,527	+/-579	19.7%	+/-0.8	10,204	+/-462	25.4%	+/-1.1
<b>ROOMS</b>												
Total housing units	2,593,073	+/-5,661	2,593,073	(X)	68,650	+/-521	68,650	(X)	40,226	+/-699	40,226	(X)
1 room	34,993	+/-1,140	1.3%	+/-0.1	693	+/-237	1.0%	+/-0.3	483	+/-196	1.2%	+/-0.5
2 rooms	58,578	+/-1,408	2.3%	+/-0.1	1,608	+/-304	2.3%	+/-0.4	984	+/-239	2.4%	+/-0.6
3 rooms	216,050	+/-2,709	8.3%	+/-0.1	5,047	+/-567	7.4%	+/-0.8	3,651	+/-452	9.1%	+/-1.1
4 rooms	437,724	+/-3,685	16.9%	+/-0.2	12,359	+/-696	18.0%	+/-1.0	7,961	+/-546	19.8%	+/-1.3
5 rooms	554,239	+/-4,031	21.4%	+/-0.2	17,208	+/-767	25.1%	+/-1.1	11,235	+/-546	27.9%	+/-1.4
6 rooms	476,619	+/-3,872	18.4%	+/-0.1	13,145	+/-713	19.1%	+/-1.0	7,084	+/-467	17.6%	+/-1.1
7 rooms	332,825	+/-3,424	12.8%	+/-0.1	8,822	+/-533	12.9%	+/-0.8	4,461	+/-451	11.1%	+/-1.1
8 rooms	223,620	+/-2,744	8.6%	+/-0.1	4,405	+/-375	6.4%	+/-0.5	1,971	+/-239	4.9%	+/-0.6
9 rooms or more	258,425	+/-2,482	10.0%	+/-0.1	5,363	+/-457	7.8%	+/-0.7	2,396	+/-304	6.0%	+/-0.7
Median rooms	5.5	+/-0.1	(X)	(X)	5.3	+/-0.2	(X)	(X)	5.1	+/-0.1	(X)	(X)
<b>BEDROOMS</b>												
Total housing units	2,593,073	+/-5,661	2,593,073	(X)	68,650	+/-521	68,650	(X)	40,226	+/-699	40,226	(X)
No bedroom	39,192	+/-1,165	1.5%	+/-0.1	917	+/-279	1.3%	+/-0.4	644	+/-214	1.6%	+/-0.5
1 bedroom	255,370	+/-2,687	9.8%	+/-0.1	6,896	+/-526	10.0%	+/-0.7	4,771	+/-430	11.9%	+/-1.0
2 bedrooms	752,411	+/-3,413	29.0%	+/-0.1	19,868	+/-760	28.9%	+/-1.1	12,970	+/-649	32.2%	+/-1.5
3 bedrooms	1,078,038	+/-5,978	41.6%	+/-0.2	29,279	+/-765	42.6%	+/-1.1	16,246	+/-608	40.4%	+/-1.5
4 bedrooms	378,860	+/-3,365	14.6%	+/-0.1	9,584	+/-504	14.0%	+/-0.7	4,585	+/-367	11.4%	+/-0.9
5 or more bedrooms	89,202	+/-1,336	3.4%	+/-0.1	2,106	+/-299	3.1%	+/-0.4	1,010	+/-237	2.5%	+/-0.6
<b>HOUSING TENURE</b>												
Occupied housing units	2,274,611	+/-10,182	2,274,611	(X)	62,226	+/-873	62,226	(X)	36,944	+/-811	36,944	(X)
Owner-occupied	1,580,608	+/-10,409	69.5%	+/-0.2	42,294	+/-817	68.0%	+/-1.1	21,903	+/-648	59.3%	+/-1.5
Renter-occupied	694,003	+/-3,561	30.5%	+/-0.2	19,932	+/-813	32.0%	+/-1.1	15,041	+/-681	40.7%	+/-1.5
Average household size of owner-	2.55	+/-0.01	(X)	(X)	2.67	+/-0.04	(X)	(X)	2.68	+/-0.05	(X)	(X)
Average household size of renter-	2.11	+/-0.02	(X)	(X)	2.29	+/-0.07	(X)	(X)	2.30	+/-0.07	(X)	(X)
<b>YEAR HOUSEHOLDER MOVED INTO</b>												
Occupied housing units	2,274,611	+/-10,182	2,274,611	(X)	62,226	+/-873	62,226	(X)	36,944	+/-811	36,944	(X)
Moved in 2005 or later	741,284	+/-4,219	32.6%	+/-0.2	21,515	+/-739	34.6%	+/-1.1	14,605	+/-624	39.5%	+/-1.5
Moved in 2000 to 2004	521,531	+/-4,807	22.9%	+/-0.2	15,424	+/-682	24.8%	+/-1.0	8,682	+/-592	23.5%	+/-1.5
Moved in 1990 to 1999	497,266	+/-4,278	21.9%	+/-0.1	12,851	+/-611	20.7%	+/-1.0	6,577	+/-537	17.8%	+/-1.5
Moved in 1980 to 1989	218,036	+/-2,983	9.6%	+/-0.1	5,165	+/-391	8.3%	+/-0.6	2,698	+/-285	7.3%	+/-0.8
Moved in 1970 to 1979	156,507	+/-1,658	6.9%	+/-0.1	3,534	+/-291	5.7%	+/-0.5	1,897	+/-211	5.1%	+/-0.6
Moved in 1969 or earlier	139,987	+/-1,814	6.2%	+/-0.1	3,737	+/-400	6.0%	+/-0.6	2,485	+/-304	6.7%	+/-0.8
<b>VEHICLES AVAILABLE</b>												
Occupied housing units	2,274,611	+/-10,182	2,274,611	(X)	62,226	+/-873	62,226	(X)	36,944	+/-811	36,944	(X)
No vehicles available	151,697	+/-2,137	6.7%	+/-0.1	3,589	+/-451	5.8%	+/-0.7	2,940	+/-420	8.0%	+/-1.1
1 vehicle available	722,879	+/-4,342	31.8%	+/-0.2	20,478	+/-997	32.9%	+/-1.4	14,333	+/-809	38.8%	+/-1.9
2 vehicles available	924,039	+/-6,645	40.6%	+/-0.2	25,408	+/-889	40.8%	+/-1.4	14,025	+/-738	38.0%	+/-1.9
3 or more vehicles available	475,996	+/-4,235	20.9%	+/-0.1	12,751	+/-652	20.5%	+/-1.1	5,646	+/-445	15.3%	+/-1.2
<b>HOUSE HEATING FUEL</b>												
Occupied housing units	2,274,611	+/-10,182	2,274,611	(X)	62,226	+/-873	62,226	(X)	36,944	+/-811	36,944	(X)
Utility gas	1,502,737	+/-6,211	66.1%	+/-0.1	52,267	+/-881	84.0%	+/-0.9	30,503	+/-695	82.6%	+/-1.2
Bottled, tank, or LP gas	250,667	+/-2,839	11.0%	+/-0.1	1,294	+/-179	2.1%	+/-0.3	517	+/-149	1.4%	+/-0.4
Electricity	296,502	+/-2,901	13.0%	+/-0.1	6,786	+/-445	10.9%	+/-0.7	4,933	+/-412	13.4%	+/-1.0
Fuel oil, kerosene, etc.	99,169	+/-1,405	4.4%	+/-0.1	776	+/-169	1.2%	+/-0.3	374	+/-109	1.0%	+/-0.3
Coal or coke	317	+/-75	0.0%	+/-0.1	9	+/-14	0.0%	+/-0.1	0	+/-99	0.0%	+/-0.1
Wood	97,309	+/-1,393	4.3%	+/-0.1	559	+/-163	0.9%	+/-0.3	148	+/-111	0.4%	+/-0.3
Solar energy	341	+/-64	0.0%	+/-0.1	0	+/-99	0.0%	+/-0.1	0	+/-99	0.0%	+/-0.1
Other fuel	20,079	+/-843	0.9%	+/-0.1	286	+/-90	0.5%	+/-0.1	269	+/-89	0.7%	+/-0.2
No fuel used	7,490	+/-566	0.3%	+/-0.1	249	+/-100	0.4%	+/-0.2	200	+/-76	0.5%	+/-0.2
<b>SELECTED CHARACTERISTICS</b>												
Occupied housing units	2,274,611	+/-10,182	2,274,611	(X)	62,226	+/-873	62,226	(X)	36,944	+/-811	36,944	(X)
Lacking complete plumbing facilities	10,359	+/-718	0.5%	+/-0.1	340	+/-139	0.5%	+/-0.2	226	+/-128	0.6%	+/-0.3
Lacking complete kitchen facilities	15,959	+/-815	0.7%	+/-0.1	351	+/-156	0.8%	+/-0.3	267	+/-143	0.7%	+/-0.4
No telephone service available	63,187	+/-1,588	2.8%	+/-0.1	1,742	+/-317	2.8%	+/-0.5	1,246	+/-280	3.4%	+/-0.8
<b>OCCUPANTS PER ROOM</b>												
Occupied housing units	2,274,611	+/-10,182	2,274,611	(X)	62,226	+/-873	62,226	(X)	36,944	+/-811	36,944	(X)
1.00 or less	2,238,934	+/-10,399	98.4%	+/-0.1	61,079	+/-931	98.2%	+/-0.4	36,139	+/-856	97.8%	+/-0.6
1.01 to 1.50	28,188	+/-1,190	1.2%	+/-0.1	892	+/-222	1.4%	+/-0.4	593	+/-186	1.6%	+/-0.5
1.51 or more	7,489	+/-587	0.3%	+/-0.1	255	+/-147	0.4%	+/-0.2	212	+/-140	0.6%	+/-0.4
<b>VALUE</b>												
Owner-occupied units	1,580,608	+/-10,409	1,580,608	(X)	42,294	+/-817	42,294	(X)	21,903	+/-648	21,903	(X)
Less than \$50,000	74,890	+/-1,530	4.7%	+/-0.1	1,633	+/-188	3.9%	+/-0.5	535	+/-141	2.4%	+/-0.6
\$50,000 to \$99,999	210,950	+/-2,742	13.3%	+/-0.1	1,936	+/-306	4.6%	+/-0.7	1,289	+/-215	5.9%	+/-1.0
\$100,000 to \$149,999	352,973	+/-3,364	22.3%	+/-0.2	9,095	+/-532	21.5%	+/-1.1	6,723	+/-474	30.7%	+/-1.8
\$150,000 to \$199,999	345,355	+/-3,471	21.8%	+/-0.2	11,615	+/-643	27.5%	+/-1.5	6,949	+/-495	31.7%	+/-2.3

Median (dollars)	169,000	+/-312	(X)	(X)	182,400	+/-2,729	(X)	(X)	163,300	+/-1,965	(X)	(X)
<b>MORTGAGE STATUS</b>												
Owner-occupied units	1,580,608	+/-10,409	1,580,608	(X)	42,294	+/-817	42,294	(X)	21,903	+/-648	21,903	(X)
Housing units with a mortgage	1,082,016	+/-7,576	68.5%	+/-0.2	31,217	+/-717	73.8%	+/-1.3	16,106	+/-533	73.5%	+/-1.6
Housing units without a mortgage	498,592	+/-4,035	31.5%	+/-0.2	11,077	+/-648	26.2%	+/-1.3	5,797	+/-426	26.5%	+/-1.6
<b>SELECTED MONTHLY OWNER COSTS</b>												
Housing units with a mortgage	1,082,016	+/-7,576	1,082,016	(X)	31,217	+/-717	31,217	(X)	16,106	+/-533	16,106	(X)
Less than \$300	1,655	+/-201	0.2%	+/-0.1	10	+/-16	0.0%	+/-0.1	10	+/-16	0.1%	+/-0.1
\$300 to \$499	13,794	+/-668	1.3%	+/-0.1	235	+/-76	0.8%	+/-0.2	103	+/-64	0.6%	+/-0.4
\$500 to \$699	45,224	+/-1,115	4.2%	+/-0.1	711	+/-166	2.3%	+/-0.5	417	+/-136	2.6%	+/-0.8
\$700 to \$999	157,405	+/-2,512	14.5%	+/-0.2	2,609	+/-309	8.4%	+/-1.0	1,443	+/-235	9.0%	+/-1.4
\$1,000 to \$1,499	373,333	+/-3,549	34.5%	+/-0.3	9,982	+/-540	32.0%	+/-1.6	6,074	+/-370	37.7%	+/-2.1
\$1,500 to \$1,999	266,160	+/-3,133	24.6%	+/-0.2	9,413	+/-495	30.2%	+/-1.5	4,749	+/-396	29.5%	+/-2.2
\$2,000 or more	224,445	+/-2,568	20.7%	+/-0.2	8,257	+/-488	26.5%	+/-1.3	3,310	+/-311	20.6%	+/-1.8
Median (dollars)	1,433	+/-4	(X)	(X)	1,598	+/-20	(X)	(X)	1,501	+/-29	(X)	(X)
Housing units without a mortgage	498,592	+/-4,035	498,592	(X)	11,077	+/-648	11,077	(X)	5,797	+/-426	5,797	(X)
Less than \$100	1,875	+/-240	0.4%	+/-0.1	17	+/-29	0.2%	+/-0.3	0	+/-99	0.0%	+/-0.4
\$100 to \$199	11,740	+/-471	2.4%	+/-0.1	150	+/-64	1.4%	+/-0.6	70	+/-46	1.2%	+/-0.8
\$200 to \$299	38,685	+/-932	7.8%	+/-0.2	311	+/-108	2.8%	+/-1.0	119	+/-65	2.1%	+/-1.1
\$300 to \$399	85,904	+/-1,377	17.2%	+/-0.2	1,184	+/-191	10.7%	+/-1.7	700	+/-152	12.1%	+/-2.5
\$400 or more	360,388	+/-3,142	72.3%	+/-0.3	9,415	+/-620	85.0%	+/-2.1	4,908	+/-400	84.7%	+/-2.9
Median (dollars)	500	+/-3	(X)	(X)	550	+/-9	(X)	(X)	528	+/-11	(X)	(X)
<b>SELECTED MONTHLY OWNER COSTS</b>												
Housing units with a mortgage	1,079,315	+/-7,528	1,079,315	(X)	31,171	+/-717	31,171	(X)	16,066	+/-528	16,066	(X)
Less than 20.0 percent	362,907	+/-3,586	33.6%	+/-0.2	9,482	+/-459	30.4%	+/-1.5	4,511	+/-399	28.1%	+/-2.3
20.0 to 24.9 percent	197,876	+/-2,888	18.3%	+/-0.2	5,382	+/-400	17.3%	+/-1.2	2,697	+/-279	16.8%	+/-1.7
25.0 to 29.9 percent	152,244	+/-2,098	14.1%	+/-0.2	4,270	+/-365	13.7%	+/-1.1	2,230	+/-287	13.9%	+/-1.8
30.0 to 34.9 percent	101,712	+/-1,897	9.4%	+/-0.2	3,360	+/-332	10.8%	+/-1.0	1,905	+/-274	11.9%	+/-1.6
35.0 percent or more	264,576	+/-2,916	24.5%	+/-0.2	8,677	+/-602	27.8%	+/-1.6	4,723	+/-437	29.4%	+/-2.4
Not computed	2,701	+/-310	(X)	(X)	46	+/-39	(X)	(X)	40	+/-37	(X)	(X)
Housing unit without a mortgage	495,333	+/-3,987	495,333	(X)	11,042	+/-649	11,042	(X)	5,774	+/-425	5,774	(X)
Less than 10.0 percent	161,636	+/-2,036	32.6%	+/-0.3	3,079	+/-315	27.9%	+/-2.3	1,502	+/-217	26.0%	+/-3.2
10.0 to 14.9 percent	109,264	+/-1,641	22.1%	+/-0.3	2,369	+/-305	21.5%	+/-2.2	1,327	+/-224	23.0%	+/-3.2
15.0 to 19.9 percent	67,803	+/-1,384	13.7%	+/-0.3	1,379	+/-196	12.5%	+/-1.6	755	+/-144	13.1%	+/-2.4
20.0 to 24.9 percent	44,554	+/-997	9.0%	+/-0.2	1,089	+/-180	9.9%	+/-1.5	652	+/-148	11.3%	+/-2.4
25.0 to 29.9 percent	29,935	+/-989	6.0%	+/-0.2	732	+/-154	6.6%	+/-1.4	316	+/-101	5.5%	+/-1.7
30.0 to 34.9 percent	19,584	+/-668	4.0%	+/-0.1	596	+/-128	5.4%	+/-1.1	323	+/-111	5.6%	+/-1.9
35.0 percent or more	62,557	+/-1,471	12.6%	+/-0.3	1,798	+/-240	16.3%	+/-2.0	899	+/-166	15.6%	+/-2.8
Not computed	3,259	+/-333	(X)	(X)	35	+/-34	(X)	(X)	23	+/-27	(X)	(X)
<b>GROSS RENT</b>												
Occupied units paying rent	662,063	+/-3,534	662,063	(X)	18,936	+/-802	18,936	(X)	14,337	+/-677	14,337	(X)
Less than \$200	10,460	+/-725	1.6%	+/-0.1	282	+/-127	1.5%	+/-0.7	255	+/-118	1.8%	+/-0.8
\$200 to \$299	27,154	+/-1,188	4.1%	+/-0.2	519	+/-140	2.7%	+/-0.7	470	+/-136	3.3%	+/-1.0
\$300 to \$499	86,283	+/-1,775	13.0%	+/-0.3	1,574	+/-278	8.3%	+/-1.4	1,308	+/-288	9.1%	+/-1.8
\$500 to \$749	246,372	+/-2,983	37.2%	+/-0.4	6,121	+/-519	32.3%	+/-2.4	4,950	+/-483	34.5%	+/-2.9
\$750 to \$999	180,898	+/-2,800	27.3%	+/-0.4	5,547	+/-516	29.3%	+/-2.5	4,163	+/-491	29.0%	+/-3.2
\$1,000 to \$1,499	92,254	+/-2,157	13.9%	+/-0.3	4,026	+/-405	21.3%	+/-2.0	2,754	+/-349	19.2%	+/-2.3
\$1,500 or more	18,642	+/-860	2.8%	+/-0.1	867	+/-242	4.6%	+/-1.2	437	+/-169	3.0%	+/-1.2
Median (dollars)	713	+/-3	(X)	(X)	787	+/-17	(X)	(X)	759	+/-20	(X)	(X)
No rent paid	31,940	+/-1,058	(X)	(X)	996	+/-224	(X)	(X)	704	+/-207	(X)	(X)
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)</b>												
Occupied units paying rent (excluding	653,077	+/-3,396	653,077	(X)	18,652	+/-789	18,652	(X)	14,057	+/-667	14,057	(X)
Less than 15.0 percent	86,608	+/-1,730	13.3%	+/-0.3	2,307	+/-348	12.4%	+/-1.8	1,596	+/-288	11.4%	+/-2.0
15.0 to 19.9 percent	93,024	+/-1,908	14.2%	+/-0.3	2,421	+/-371	13.0%	+/-1.8	1,844	+/-323	13.1%	+/-2.2
20.0 to 24.9 percent	88,656	+/-2,044	13.6%	+/-0.3	2,372	+/-377	12.7%	+/-1.9	1,702	+/-310	12.1%	+/-2.1
25.0 to 29.9 percent	77,853	+/-1,947	11.9%	+/-0.3	2,427	+/-397	13.0%	+/-2.1	1,865	+/-360	13.3%	+/-2.6
30.0 to 34.9 percent	56,857	+/-1,508	8.7%	+/-0.2	1,676	+/-296	9.0%	+/-1.5	1,172	+/-253	8.3%	+/-1.8
35.0 percent or more	250,079	+/-3,110	38.3%	+/-0.4	7,449	+/-576	39.9%	+/-2.8	5,878	+/-510	41.8%	+/-3.0
Not computed	40,926	+/-1,335	(X)	(X)	1,280	+/-255	(X)	(X)	984	+/-238	(X)	(X)



**B25009: TENURE BY HOUSEHOLD SIZE - Universe: Occupied housing units**

2006-2010 American Community Survey 5-Year Estimates

	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Total:	2,274,611	+/-10,182	62,226	+/-873	36,944	+/-811
Owner occupied:	1,580,608	+/-10,409	42,294	+/-817	21,903	+/-648
1-person household	333,195	+/-3,738	8,658	+/-502	4,871	+/-415
2-person household	630,656	+/-3,997	14,740	+/-673	6,907	+/-496
3-person household	239,960	+/-3,462	6,873	+/-465	3,731	+/-414
4-person household	235,218	+/-3,777	7,635	+/-517	4,143	+/-388
5-person household	96,006	+/-1,832	3,013	+/-358	1,527	+/-281
6-person household	30,040	+/-887	1,002	+/-202	536	+/-154
7-or-more person household	15,533	+/-648	373	+/-116	188	+/-82
Renter occupied:	694,003	+/-3,561	19,932	+/-813	15,041	+/-681
1-person household	307,972	+/-2,985	7,902	+/-581	5,825	+/-516
2-person household	188,147	+/-2,717	4,438	+/-416	3,353	+/-377
3-person household	94,150	+/-1,819	3,703	+/-491	2,843	+/-436
4-person household	57,761	+/-1,403	2,157	+/-343	1,776	+/-297
5-person household	27,811	+/-1,088	1,270	+/-224	978	+/-216
6-person household	11,611	+/-744	328	+/-128	178	+/-91
7-or-more person household	6,551	+/-466	134	+/-87	88	+/-73

QT-H2-Geography-Wisconsin: Tenure, Household Size, and Age of Householder: 2010

2010 Census Summary File 1

Subject	City of Kenosha		Kenosha County		Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>TENURE</b>						
Occupied housing units	37,376	100.0	62,650	100.0	2,279,768	100.0
Owned with a mortgage or loan	16,595	44.4	31,742	50.7	1,082,099	47.5
Owned free and clear	5,562	14.9	10,839	17.3	469,459	20.6
Renter occupied	15,219	40.7	20,069	32.0	728,210	31.9
<b>TENURE BY HOUSEHOLD SIZE</b>						
Owner-occupied housing units	22,157	100.0	42,581	100.0	1,551,558	100.0
1-person household	4,982	22.5	8,891	20.9	325,993	21.0
2-person household	7,233	32.6	14,891	35.0	623,027	40.2
3-person household	3,908	17.6	7,348	17.3	241,709	15.6
4-person household	3,546	16.0	6,746	15.8	220,084	14.2
5-person household	1,581	7.1	3,048	7.2	91,979	5.9
6-person household	564	2.5	1,054	2.5	31,002	2.0
7-or-more-person household	343	1.5	603	1.4	17,764	1.1
Renter-occupied housing units	15,219	100.0	20,069	100.0	728,210	100.0
1-person household	5,781	38.0	7,497	37.4	316,514	43.5
2-person household	3,743	24.6	5,077	25.3	194,223	26.7
3-person household	2,352	15.5	3,136	15.6	97,827	13.4
4-person household	1,777	11.7	2,342	11.7	64,448	8.9
5-person household	874	5.7	1,171	5.8	32,408	4.5
6-person household	423	2.8	516	2.6	13,502	1.9
7-or-more-person household	269	1.8	330	1.6	9,288	1.3
<b>TENURE BY AGE OF HOUSEHOLDER</b>						
Owner-occupied housing units	22,157	100.0	42,581	100.0	1,551,558	100.0
15 to 24 years	254	1.1	419	1.0	15,856	1.0
25 to 34 years	2,803	12.7	4,449	10.4	165,756	10.7
35 to 44 years	4,598	20.8	8,480	19.9	272,677	17.6
45 to 54 years	5,305	23.9	11,191	26.3	379,009	24.4
55 to 64 years	4,120	18.6	8,609	20.2	337,031	21.7
65 years and over	5,077	22.9	9,433	22.2	381,229	24.6
65 to 74 years	2,485	11.2	5,002	11.7	205,183	13.2
75 to 84 years	1,782	8.0	3,182	7.5	131,370	8.5
85 years and over	810	3.7	1,249	2.9	44,676	2.9
Renter-occupied housing units	15,219	100.0	20,069	100.0	728,210	100.0
15 to 24 years	1,785	11.7	2,209	11.0	101,973	14.0
25 to 34 years	4,064	26.7	5,162	25.7	184,606	25.4
35 to 44 years	2,953	19.4	3,952	19.7	119,829	16.5
45 to 54 years	2,684	17.6	3,724	18.6	114,188	15.7
55 to 64 years	1,650	10.8	2,247	11.2	79,933	11.0
65 years and over	2,083	13.7	2,775	13.8	127,681	17.5
65 to 74 years	896	5.9	1,212	6.0	46,077	6.3
75 to 84 years	704	4.6	924	4.6	45,613	6.3
85 years and over	483	3.2	639	3.2	35,991	4.9

X Not applicable.

**B25014: TENURE BY OCCUPANTS PER ROOM - Universe: Occupied housing units**

2006-2010 American Community Survey 5-Year Estimates

	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Total:	2,274,611	+/-10,182	62,226	+/-873	36,944	+/-811
Owner occupied:	1,580,608	+/-10,409	42,294	+/-817	21,903	+/-648
0.50 or less occupants per room	1,215,081	+/-8,149	30,083	+/-888	15,141	+/-691
0.51 to 1.00 occupants per room	350,595	+/-3,602	11,680	+/-536	6,449	+/-442
1.01 to 1.50 occupants per room	12,673	+/-664	510	+/-160	313	+/-128
1.51 to 2.00 occupants per room	1,893	+/-236	14	+/-15	0	+/-99
2.01 or more occupants per room	366	+/-117	7	+/-13	0	+/-99
Renter occupied:	694,003	+/-3,561	19,932	+/-813	15,041	+/-681
0.50 or less occupants per room	471,965	+/-3,733	12,423	+/-647	9,164	+/-567
0.51 to 1.00 occupants per room	201,293	+/-2,838	6,893	+/-628	5,385	+/-502
1.01 to 1.50 occupants per room	15,515	+/-920	382	+/-136	280	+/-121
1.51 to 2.00 occupants per room	4,167	+/-467	207	+/-139	185	+/-136
2.01 or more occupants per room	1,063	+/-257	27	+/-34	27	+/-34



**B25087: MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS - Universe: Owner-occupied housing units**

2006-2010 American Community Survey 5-Year Estimates

	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Total:	1,580,608	+/-10,409	42,294	+/-817	21,903	+/-648
Housing units with a mortgage:	1,082,016	+/-7,576	31,217	+/-717	16,106	+/-533
Less than \$200	159	+/-58	10	+/-16	10	+/-16
\$200 to \$299	1,496	+/-196	0	+/-99	0	+/-99
\$300 to \$399	4,254	+/-345	50	+/-40	14	+/-23
\$400 to \$499	9,540	+/-544	185	+/-74	89	+/-59
\$500 to \$599	17,417	+/-679	336	+/-92	177	+/-71
\$600 to \$699	27,807	+/-939	375	+/-145	240	+/-114
\$700 to \$799	41,108	+/-1,160	553	+/-143	291	+/-107
\$800 to \$899	53,049	+/-1,156	918	+/-189	452	+/-123
\$900 to \$999	63,248	+/-1,460	1,138	+/-223	700	+/-178
\$1,000 to \$1,249	185,387	+/-2,331	4,239	+/-467	2,548	+/-353
\$1,250 to \$1,499	187,946	+/-2,550	5,743	+/-461	3,526	+/-311
\$1,500 to \$1,999	266,160	+/-3,133	9,413	+/-495	4,749	+/-396
\$2,000 to \$2,499	122,873	+/-2,107	4,703	+/-449	2,103	+/-264
\$2,500 to \$2,999	51,094	+/-1,237	1,989	+/-263	729	+/-160
\$3,000 or more	50,478	+/-1,199	1,565	+/-204	478	+/-163
Housing units without a mortgage:	498,592	+/-4,035	11,077	+/-648	5,797	+/-426
Less than \$100	1,875	+/-240	17	+/-29	0	+/-99
\$100 to \$149	3,918	+/-290	23	+/-27	0	+/-99
\$150 to \$199	7,822	+/-389	127	+/-64	70	+/-46
\$200 to \$249	14,303	+/-610	178	+/-83	61	+/-46
\$250 to \$299	24,382	+/-754	133	+/-54	58	+/-35
\$300 to \$349	37,608	+/-919	404	+/-118	306	+/-101
\$350 to \$399	48,296	+/-981	780	+/-166	394	+/-121
\$400 to \$499	111,529	+/-1,702	2,538	+/-285	1,560	+/-203
\$500 to \$599	95,143	+/-1,618	2,691	+/-305	1,582	+/-211
\$600 to \$699	62,252	+/-1,314	1,624	+/-232	859	+/-148
\$700 or more	91,464	+/-1,266	2,562	+/-287	907	+/-140

**B25088: MEDIAN SELECTED MONTHLY OWNER COSTS (DOLLARS) BY MORTGAGE STATUS - Universe:  
Owner-occupied housing units**

2006-2010 American Community Survey 5-Year Estimates

	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Median selected monthly owner costs						
Total:	1,121	+/-4	1,357	+/-27	1,299	+/-29
Housing units with a mortgage (dollars)	1,433	+/-4	1,598	+/-20	1,501	+/-29
Housing units without a mortgage	500	+/-3	550	+/-9	528	+/-11

	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Total population		Total population		Total population	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Median selected monthly owner costs as						
Total:	21.8	+/-0.1	23.7	+/-0.4	24.2	+/-0.7
Housing units with a mortgage	24.5	+/-0.1	25.8	+/-0.6	26.8	+/-0.9
Housing units without a mortgage	13.9	+/-0.2	15.3	+/-1.0	15.4	+/-1.2

QT-H1-Geography-Kenosha city, Wisconsin: General Housing Characteristics: 2010

2010 Census Summary File 1

Subject	Number	Percent
<b>OCCUPANCY STATUS</b>		
Total housing units	40,643	100.0
Occupied housing units	37,376	92.0
Vacant housing units	3,267	8.0
<b>TENURE</b>		
Occupied housing units	37,376	100.0
Owner occupied	22,157	59.3
Owned with a mortgage or loan	16,595	44.4
Owned free and clear	5,562	14.9
Renter occupied	15,219	40.7
<b>VACANCY STATUS</b>		
Vacant housing units	3,267	100.0
For rent	1,356	41.5
Rented, not occupied	69	2.1
For sale only	576	17.6
Sold, not occupied	158	4.8
For seasonal, recreational, or occasional use	259	7.9
For migratory workers	0	0.0
Other vacant	849	26.0
<b>TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER</b>		
Occupied housing units	37,376	100.0
Owner-occupied housing units	22,157	59.3
Not Hispanic or Latino householder	20,479	54.8
White alone householder	19,151	51.2
Black or African American alone	744	2.0
American Indian and Alaska Native alone	61	0.2
Asian alone householder	314	0.8
Native Hawaiian and Other Pacific Islander	13	0.0
Some Other Race alone householder	16	0.0
Two or More Races householder	180	0.5
Hispanic or Latino householder	1,678	4.5
White alone householder	943	2.5
Black or African American alone	15	0.0
American Indian and Alaska Native alone	24	0.1
Asian alone householder	4	0.0
Native Hawaiian and Other Pacific Islander	1	0.0
Some Other Race alone householder	642	1.7
Two or More Races householder	49	0.1
Renter-occupied housing units	15,219	40.7
Not Hispanic or Latino householder	12,892	34.5
White alone householder	9,903	26.5
Black or African American alone	2,404	6.4
American Indian and Alaska Native alone	71	0.2
Asian alone householder	194	0.5
Native Hawaiian and Other Pacific Islander	5	0.0
Some Other Race alone householder	20	0.1
Two or More Races householder	295	0.8
Hispanic or Latino householder	2,327	6.2
White alone householder	963	2.6
Black or African American alone	56	0.1
American Indian and Alaska Native alone	45	0.1
Asian alone householder	5	0.0
Native Hawaiian and Other Pacific Islander	2	0.0
Some Other Race alone householder	1,114	3.0
Two or More Races householder	142	0.4

X Not applicable.



**DP-1: Profile of General Demographic Characteristics: 2000**

Census 2000 Summary File 1 (SF 1) 100-Percent Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
Total population	5,363,675	100.0	149,577	100.0	90,352	100.0
<b>SEX AND AGE</b>						
Male	2,649,041	49.4	74,149	49.6	44,422	49.2
Female	2,714,634	50.6	75,428	50.4	45,930	50.8
Under 5 years	342,340	6.4	10,367	6.9	6,800	7.5
5 to 9 years	379,484	7.1	11,640	7.8	7,164	7.9
10 to 14 years	403,074	7.5	11,826	7.9	6,876	7.6
15 to 19 years	407,195	7.6	11,106	7.4	6,497	7.2
20 to 24 years	357,292	6.7	9,568	6.4	6,423	7.1
25 to 34 years	706,168	13.2	20,815	13.9	13,541	15.0
35 to 44 years	875,522	16.3	26,061	17.4	14,884	16.5
45 to 54 years	732,306	13.7	19,257	12.9	10,624	11.8
55 to 59 years	252,742	4.7	6,649	4.4	3,651	4.0
60 to 64 years	204,999	3.8	5,119	3.4	2,886	3.2
65 to 74 years	355,307	6.6	8,791	5.9	5,358	5.9
75 to 84 years	251,621	4.7	6,209	4.2	4,132	4.6
85 years and over	95,625	1.8	2,169	1.5	1,516	1.7
Median age (years)	36.0	(X)	34.8	(X)	33.6	(X)
18 years and over	3,994,919	74.5	109,075	72.9	65,754	72.8
Male	1,947,336	36.3	53,227	35.6	31,722	35.1
Female	2,047,583	38.2	55,848	37.3	34,032	37.7
21 years and over	3,751,033	69.9	102,430	68.5	61,594	68.2
62 years and over	822,236	15.3	20,092	13.4	12,653	14.0
65 years and over	702,553	13.1	17,169	11.5	11,006	12.2
Male	291,510	5.4	6,876	4.6	4,255	4.7
Female	411,043	7.7	10,293	6.9	6,751	7.5
<b>RACE</b>						
One race	5,296,780	98.8	146,719	98.1	88,206	97.6
White	4,769,857	88.9	132,193	88.4	75,566	83.6
Black or African American	304,460	5.7	7,600	5.1	6,943	7.7
American Indian and Alaska	47,228	0.9	564	0.4	398	0.4
Asian	88,763	1.7	1,381	0.9	893	1.0
Asian Indian	12,665	0.2	368	0.2	252	0.3
Chinese	11,184	0.2	146	0.1	88	0.1
Filipino	5,158	0.1	354	0.2	241	0.3
Japanese	2,868	0.1	102	0.1	65	0.1
Korean	6,800	0.1	205	0.1	136	0.2
Vietnamese	3,891	0.1	44	0.0	22	0.0
Other Asian [1]	46,197	0.9	162	0.1	89	0.1
Native Hawaiian and Other	1,630	0.0	57	0.0	40	0.0
Native Hawaiian	458	0.0	9	0.0	7	0.0
Guamanian or Chamorro	332	0.0	12	0.0	9	0.0
Samoan	333	0.0	25	0.0	16	0.0
Other Pacific Islander [2]	507	0.0	11	0.0	8	0.0
Some other race	84,842	1.6	4,924	3.3	4,366	4.8
Two or more races	66,895	1.2	2,858	1.9	2,146	2.4
Race alone or in combination						
White	4,827,514	90.0	134,737	90.1	77,457	85.7
Black or African American	326,506	6.1	8,629	5.8	7,804	8.6
American Indian and Alaska	69,386	1.3	1,314	0.9	890	1.0
Asian	102,768	1.9	1,802	1.2	1,172	1.3
Native Hawaiian and Other	4,310	0.1	128	0.1	84	0.1
Some other race	104,662	2.0	5,990	4.0	5,191	5.7
<b>HISPANIC OR LATINO AND</b>						

Total population	5,363,675	100.0	149,577	100.0	90,352	100.0
Hispanic or Latino (of any race)	192,921	3.6	10,757	7.2	9,003	10.0
Mexican	126,719	2.4	7,305	4.9	6,149	6.8
Puerto Rican	30,267	0.6	1,162	0.8	930	1.0
Cuban	2,491	0.0	96	0.1	61	0.1
Other Hispanic or Latino	33,444	0.6	2,194	1.5	1,863	2.1
Not Hispanic or Latino	5,170,754	96.4	138,820	92.8	81,349	90.0
White alone	4,681,630	87.3	127,287	85.1	71,686	79.3
RELATIONSHIP						
Total population	5,363,675	100.0	149,577	100.0	90,352	100.0
In households	5,207,717	97.1	145,553	97.3	87,372	96.7
Householder	2,084,544	38.9	56,057	37.5	34,411	38.1
Spouse	1,108,597	20.7	29,561	19.8	16,214	17.9
Child	1,577,549	29.4	46,537	31.1	27,907	30.9
Own child under 18 years	1,273,539	23.7	36,966	24.7	22,220	24.6
Other relatives	158,295	3.0	5,901	3.9	3,991	4.4
Under 18 years	61,165	1.1	2,442	1.6	1,705	1.9
Nonrelatives	278,732	5.2	7,497	5.0	4,849	5.4
Unmarried partner	117,967	2.2	3,536	2.4	2,323	2.6
In group quarters	155,958	2.9	4,024	2.7	2,980	3.3
Institutionalized population	79,073	1.5	1,612	1.1	1,457	1.6
Noninstitutionalized	76,885	1.4	2,412	1.6	1,523	1.7
HOUSEHOLDS BY TYPE						
Total households	2,084,544	100.0	56,057	100.0	34,411	100.0
Family households (families)	1,386,815	66.5	38,451	68.6	22,546	65.5
With own children under 18	665,239	31.9	19,534	34.8	11,739	34.1
Married-couple family	1,108,597	53.2	29,561	52.7	16,214	47.1
With own children under 18	493,530	23.7	14,031	25.0	7,735	22.5
Female householder, no	200,300	9.6	6,468	11.5	4,775	13.9
With own children under 18	128,952	6.2	4,165	7.4	3,141	9.1
Nonfamily households	697,729	33.5	17,606	31.4	11,865	34.5
Householder living alone	557,875	26.8	14,269	25.5	9,772	28.4
Householder 65 years and	207,206	9.9	5,083	9.1	3,556	10.3
Households with individuals	706,399	33.9	21,094	37.6	12,752	37.1
Households with individuals 65	479,787	23.0	12,034	21.5	7,734	22.5
Average household size	2.50	(X)	2.60	(X)	2.54	(X)
Average family size	3.05	(X)	3.13	(X)	3.13	(X)
HOUSING OCCUPANCY						
Total housing units	2,321,144	100.0	59,989	100.0	36,004	100.0
Occupied housing units	2,084,544	89.8	56,057	93.4	34,411	95.6
Vacant housing units	236,600	10.2	3,932	6.6	1,593	4.4
For seasonal, recreational, or	142,313	6.1	1,651	2.8	93	0.3
Homeowner vacancy rate	1.2	(X)	1.2	(X)	1.3	(X)
Rental vacancy rate (percent)	5.6	(X)	5.1	(X)	4.9	(X)
HOUSING TENURE						
Occupied housing units	2,084,544	100.0	56,057	100.0	34,411	100.0
Owner-occupied housing units	1,426,361	68.4	38,716	69.1	21,388	62.2
Renter-occupied housing units	658,183	31.6	17,341	30.9	13,023	37.8
Average household size of	2.66	(X)	2.74	(X)	2.69	(X)
Average household size of	2.15	(X)	2.29	(X)	2.29	(X)

(X) Not applicable.

[1] Other Asian alone, or two or more Asian categories.

**DP-2: Profile of Selected Social Characteristics: 2000**

Census 2000 Summary File 3 (SF 3) - Sample Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>SCHOOL ENROLLMENT</b>						
Population 3 years and over enrolled in	1,463,038	100.0	42,684	100.0	25,742	100.0
Nursery school, preschool	85,045	5.8	2,559	6.0	1,635	6.4
Kindergarten	81,072	5.5	2,402	5.6	1,567	6.1
Elementary school (grades 1-8)	639,162	43.7	19,493	45.7	11,663	45.3
High school (grades 9-12)	329,222	22.5	8,599	20.1	4,896	19.0
College or graduate school	328,537	22.5	9,631	22.6	5,981	23.2
<b>EDUCATIONAL ATTAINMENT</b>						
Population 25 years and over	3,475,878	100.0	95,038	100.0	56,840	100.0
Less than 9th grade	186,125	5.4	4,370	4.6	3,092	5.4
9th to 12th grade, no diploma	332,292	9.6	11,275	11.9	7,226	12.7
High school graduate (includes	1,201,813	34.6	31,711	33.4	18,603	32.7
Some college, no degree	715,664	20.6	22,286	23.4	13,111	23.1
Associate degree	260,711	7.5	7,150	7.5	4,447	7.8
Bachelor's degree	530,268	15.3	12,290	12.9	6,748	11.9
Graduate or professional degree	249,005	7.2	5,956	6.3	3,613	6.4
Percent high school graduate or higher	85.1	(X)	83.5	(X)	81.8	(X)
Percent bachelor's degree or higher	22.4	(X)	19.2	(X)	18.2	(X)
<b>MARITAL STATUS</b>						
Population 15 years and over	4,239,561	100.0	115,811	100.0	69,675	100.0
Never married	1,153,197	27.2	30,252	26.1	19,685	28.3
Now married, except separated	2,383,565	56.2	64,298	55.5	35,850	51.5
Separated	49,955	1.2	1,946	1.7	1,402	2.0
Widowed	269,611	6.4	7,268	6.3	4,827	6.9
Female	220,044	5.2	5,865	5.1	3,919	5.6
Divorced	383,233	9.0	12,047	10.4	7,911	11.4
Female	209,478	4.9	6,813	5.9	4,716	6.8
<b>GRANDPARENTS AS CAREGIVERS</b>						
Grandparent living in household with one	55,983	100.0	2,024	100.0	1,228	100.0
Grandparent responsible for	23,687	42.3	944	46.6	614	50.0
<b>VETERAN STATUS</b>						
Civilian population 18 years and over	3,993,440	100.0	108,984	100.0	65,918	100.0
Civilian veterans	514,213	12.9	14,453	13.3	8,586	13.0
<b>DISABILITY STATUS OF THE CIVILIAN</b>						
Population 5 to 20 years	1,258,268	100.0	36,560	100.0	21,833	100.0
With a disability	98,981	7.9	3,052	8.3	2,021	9.3
Population 21 to 64 years	3,018,794	100.0	84,519	100.0	50,108	100.0
With a disability	449,699	14.9	14,352	17.0	9,368	18.7
Percent employed	61.7	(X)	58.2	(X)	55.1	(X)
No disability	2,569,095	85.1	70,167	83.0	40,740	81.3
Percent employed	83.1	(X)	81.4	(X)	81.4	(X)
Population 65 years and over	662,813	100.0	16,426	100.0	10,380	100.0
With a disability	242,237	36.5	6,291	38.3	4,087	39.4
<b>RESIDENCE IN 1995</b>						
Population 5 years and over	5,022,073	100.0	139,358	100.0	83,881	100.0
Same house in 1995	2,836,232	56.5	77,627	55.7	43,969	52.4
Different house in the U.S. in 1995	2,121,312	42.2	59,940	43.0	38,546	46.0
Same county	1,233,211	24.6	33,547	24.1	23,195	27.7
Different county	888,101	17.7	26,393	18.9	15,351	18.3
Same state	549,993	11.0	7,308	5.2	4,364	5.2
Different state	338,108	6.7	19,085	13.7	10,987	13.1
Elsewhere in 1995	64,529	1.3	1,791	1.3	1,366	1.6
<b>NATIVITY AND PLACE OF BIRTH</b>						
Total population	5,363,675	100.0	149,577	100.0	90,668	100.0
Native	5,169,924	96.4	142,433	95.2	85,343	94.1
Born in United States	5,137,296	95.8	141,247	94.4	84,542	93.2
State of residence	3,939,488	73.4	82,623	55.2	54,460	60.1

Different state	1,197,808	22.3	58,624	39.2	30,082	33.2
Born outside United States	32,628	0.6	1,186	0.8	801	0.9
Foreign born	193,751	3.6	7,144	4.8	5,325	5.9
Entered 1990 to March 2000	90,728	1.7	2,571	1.7	2,194	2.4
Naturalized citizen	76,223	1.4	3,486	2.3	2,322	2.6
Not a citizen	117,528	2.2	3,658	2.4	3,003	3.3
<b>REGION OF BIRTH OF FOREIGN BORN</b>						
Total (excluding born at sea)	193,744	100.0	7,144	100.0	5,325	100.0
Europe	52,213	26.9	2,767	38.7	1,692	31.8
Asia	62,762	32.4	1,210	16.9	805	15.1
Africa	4,812	2.5	73	1.0	54	1.0
Oceania	1,046	0.5	39	0.5	11	0.2
Latin America	65,683	33.9	2,903	40.6	2,686	50.4
Northern America	7,228	3.7	152	2.1	77	1.4
<b>LANGUAGE SPOKEN AT HOME</b>						
Population 5 years and over	5,022,073	100.0	139,358	100.0	83,881	100.0
English only	4,653,361	92.7	125,839	90.3	73,885	88.1
Language other than English	368,712	7.3	13,519	9.7	9,996	11.9
Speak English less than 'very well'	148,910	3.0	4,690	3.4	3,711	4.4
Spanish	168,778	3.4	7,435	5.3	6,090	7.3
Speak English less than "very well"	76,697	1.5	2,843	2.0	2,492	3.0
Other Indo-European languages	124,719	2.5	4,871	3.5	3,078	3.7
Speak English less than "very well"	36,736	0.7	1,417	1.0	916	1.1
Asian and Pacific Island languages	61,447	1.2	812	0.6	506	0.6
Speak English less than "very well"	31,942	0.6	286	0.2	184	0.2
<b>ANCESTRY (single or multiple)</b>						
Total population	5,363,675	100.0	149,577	100.0	90,668	100.0
Total ancestries reported	6,477,169	120.8	186,832	124.9	111,574	123.1
Arab	8,935	0.2	381	0.3	341	0.4
Czech[1]	110,801	2.1	2,198	1.5	1,007	1.1
Danish	72,160	1.3	3,607	2.4	2,189	2.4
Dutch	149,777	2.8	3,189	2.1	1,924	2.1
English	347,854	6.5	11,489	7.7	6,518	7.2
French (except Basque)[1]	206,139	3.8	6,272	4.2	3,830	4.2
French Canadian[1]	64,302	1.2	1,306	0.9	666	0.7
German	2,289,585	42.7	51,915	34.7	28,533	31.5
Greek	15,449	0.3	688	0.5	401	0.4
Hungarian	23,945	0.4	853	0.6	442	0.5
Irish[1]	583,062	10.9	19,300	12.9	10,431	11.5
Italian	172,567	3.2	16,102	10.8	10,790	11.9
Lithuanian	13,379	0.2	1,581	1.1	890	1.0
Norwegian	454,831	8.5	6,277	4.2	3,787	4.2
Polish	497,726	9.3	14,214	9.5	7,663	8.5
Portuguese	2,250	0.0	115	0.1	92	0.1
Russian	32,823	0.6	878	0.6	569	0.6
Scotch-Irish	39,368	0.7	1,482	1.0	763	0.8
Scottish	55,679	1.0	1,893	1.3	1,145	1.3
Slovak	14,513	0.3	1,101	0.7	612	0.7
Subsaharan African	13,640	0.3	548	0.4	517	0.6
Swedish	149,977	2.8	4,971	3.3	2,677	3.0
Swiss	59,090	1.1	699	0.5	317	0.3
Ukrainian	8,032	0.1	313	0.2	140	0.2
United States or American	189,283	3.5	5,721	3.8	3,142	3.5
Welsh	28,184	0.5	959	0.6	539	0.6
West Indian (excluding Hispanic	3,147	0.1	117	0.1	109	0.1
Other ancestries	870,671	16.2	28,663	19.2	21,540	23.8

(X) Not applicable.

[1] The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian.

French Canadian includes Acadian/Cajun. Irish includes Celtic.

**DP-3: Profile of Selected Economic Characteristics: 2000**

Census 2000 Summary File 3 (SF 3) - Sample Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>EMPLOYMENT STATUS</b>						
Population 16 years and over	4,157,030	100.0	113,533	100.0	68,467	100.0
In labor force	2,872,104	69.1	77,980	68.7	46,025	67.2
Civilian labor force	2,869,236	69.0	77,709	68.4	45,875	67.0
Employed	2,734,925	65.8	73,236	64.5	43,023	62.8
Unemployed	134,311	3.2	4,473	3.9	2,852	4.2
Percent of civilian labor force	4.7	(X)	5.8	(X)	6.2	(X)
Armed Forces	2,868	0.1	271	0.2	150	0.2
Not in labor force	1,284,926	30.9	35,553	31.3	22,442	32.8
Females 16 years and over	2,127,011	100.0	58,225	100.0	35,528	100.0
In labor force	1,363,825	64.1	36,474	62.6	21,875	61.6
Civilian labor force	1,363,383	64.1	36,443	62.6	21,860	61.5
Employed	1,306,432	61.4	34,687	59.6	20,786	58.5
Own children under 6 years	399,076	100.0	11,825	100.0	7,777	100.0
All parents in family in labor force	273,021	68.4	7,982	67.5	5,414	69.6
<b>COMMUTING TO WORK</b>						
Workers 16 years and over	2,690,704	100.0	72,053	100.0	42,293	100.0
Car, truck, or van -- drove alone	2,138,832	79.5	59,661	82.8	34,219	80.9
Car, truck, or van -- carpooled	267,471	9.9	7,711	10.7	5,008	11.8
Public transportation (including taxicab)	53,340	2.0	879	1.2	650	1.5
Walked	100,301	3.7	1,528	2.1	1,204	2.8
Other means	25,365	0.9	583	0.8	437	1.0
Worked at home	105,395	3.9	1,691	2.3	775	1.8
Mean travel time to work (minutes)	20.8	(X)	25.3	(X)	23.2	(X)
Employed civilian population 16 years and over	2,734,925	100.0	73,236	100.0	43,023	100.0
<b>OCCUPATION</b>						
Management, professional, and related	857,205	31.3	21,060	28.8	12,223	28.4
Service occupations	383,619	14.0	10,541	14.4	6,844	15.9
Sales and office occupations	690,360	25.2	19,797	27.0	11,502	26.7
Farming, fishing, and forestry	25,725	0.9	142	0.2	55	0.1
Construction, extraction, and	237,086	8.7	7,109	9.7	3,235	7.5
Production, transportation, and material	540,930	19.8	14,587	19.9	9,164	21.3
<b>INDUSTRY</b>						
Agriculture, forestry, fishing and	75,418	2.8	481	0.7	82	0.2
Construction	161,625	5.9	4,895	6.7	2,104	4.9
Manufacturing	606,845	22.2	19,111	26.1	11,187	26.0
Wholesale trade	87,979	3.2	2,978	4.1	1,605	3.7
Retail trade	317,881	11.6	8,545	11.7	4,963	11.5
Transportation and warehousing, and	123,657	4.5	3,245	4.4	1,843	4.3
Information	60,142	2.2	1,276	1.7	682	1.6
Finance, insurance, real estate, and	168,060	6.1	3,419	4.7	2,084	4.8
Professional, scientific, management,	179,503	6.6	4,632	6.3	2,807	6.5
Educational, health and social services	548,111	20.0	13,536	18.5	8,762	20.4
Arts, entertainment, recreation,	198,528	7.3	5,721	7.8	3,735	8.7
Other services (except public	111,028	4.1	2,805	3.8	1,586	3.7
Public administration	96,148	3.5	2,592	3.5	1,583	3.7
<b>CLASS OF WORKER</b>						
Private wage and salary workers	2,217,490	81.1	62,235	85.0	36,945	85.9
Government workers	340,792	12.5	8,132	11.1	4,799	11.2
Self-employed workers in own not	167,248	6.1	2,743	3.7	1,239	2.9
Unpaid family workers	9,395	0.3	126	0.2	40	0.1
<b>INCOME IN 1999</b>						
Households	2,086,304	100.0	56,093	100.0	34,503	100.0
Less than \$10,000	148,964	7.1	3,554	6.3	2,619	7.6
\$10,000 to \$14,999	121,366	5.8	2,926	5.2	2,137	6.2
\$15,000 to \$24,999	264,897	12.7	6,896	12.3	4,960	14.4

\$25,000 to \$34,999	276,033	13.2	6,957	12.4	4,494	13.0
\$35,000 to \$49,999	377,749	18.1	9,300	16.6	5,976	17.3
\$50,000 to \$74,999	474,299	22.7	12,959	23.1	7,723	22.4
\$75,000 to \$99,999	226,374	10.9	7,445	13.3	3,837	11.1
\$100,000 to \$149,999	133,719	6.4	4,632	8.3	2,142	6.2
\$150,000 to \$199,999	30,598	1.5	746	1.3	331	1.0
\$200,000 or more	32,305	1.5	678	1.2	284	0.8
Median household income (dollars)	43,791	(X)	46,970	(X)	41,902	(X)
With earnings	1,706,803	81.8	46,148	82.3	27,849	80.7
Mean earnings (dollars)	53,084	(X)	55,601	(X)	50,249	(X)
With Social Security income	550,044	26.4	14,151	25.2	9,059	26.3
Mean Social Security income (dollars)	11,811	(X)	12,041	(X)	11,813	(X)
With Supplemental Security Income	71,359	3.4	2,249	4.0	1,697	4.9
Mean Supplemental Security Income	6,330	(X)	6,396	(X)	6,181	(X)
With public assistance income	35,695	1.7	950	1.7	764	2.2
Mean public assistance income	2,533	(X)	2,912	(X)	2,511	(X)
With retirement income	327,570	15.7	9,740	17.4	6,316	18.3
Mean retirement income (dollars)	15,759	(X)	18,031	(X)	17,958	(X)
Families	1,395,037	100.0	38,671	100.0	22,754	100.0
Less than \$10,000	49,392	3.5	1,319	3.4	1,003	4.4
\$10,000 to \$14,999	42,055	3.0	1,051	2.7	749	3.3
\$15,000 to \$24,999	127,576	9.1	3,554	9.2	2,538	11.2
\$25,000 to \$34,999	161,209	11.6	4,270	11.0	2,771	12.2
\$35,000 to \$49,999	260,429	18.7	6,293	16.3	4,028	17.7
\$50,000 to \$74,999	384,735	27.6	10,274	26.6	5,952	26.2
\$75,000 to \$99,999	196,614	14.1	6,622	17.1	3,344	14.7
\$100,000 to \$149,999	118,408	8.5	4,096	10.6	1,882	8.3
\$150,000 to \$199,999	27,061	1.9	635	1.6	263	1.2
\$200,000 or more	27,558	2.0	557	1.4	224	1.0
Median family income (dollars)	52,911	(X)	56,525	(X)	51,016	(X)
Per capita income (dollars)	21,271	(X)	21,207	(X)	19,578	(X)
Median earnings (dollars):						
Male full-time, year-round workers	37,062	(X)	40,929	(X)	38,217	(X)
Female full-time, year-round workers	25,865	(X)	27,371	(X)	26,678	(X)
POVERTY STATUS IN 1999 (below						
Families	78,188	(X)	2,094	(X)	1,594	(X)
Percent below poverty level	(X)	5.6	(X)	5.4	(X)	7.0
With related children under 18 years	61,837	(X)	1,682	(X)	1,335	(X)
Percent below poverty level	(X)	8.8	(X)	8.0	(X)	10.5
With related children under 5 years	32,367	(X)	769	(X)	633	(X)
Percent below poverty level	(X)	12.2	(X)	9.4	(X)	11.8
Families with female householder, no	41,608	(X)	1,179	(X)	1,021	(X)
Percent below poverty level	(X)	21.7	(X)	19.3	(X)	22.0
With related children under 18 years	38,464	(X)	1,106	(X)	959	(X)
Percent below poverty level	(X)	28.4	(X)	25.6	(X)	28.6
With related children under 5 years	20,118	(X)	494	(X)	448	(X)
Percent below poverty level	(X)	42.5	(X)	33.0	(X)	34.8
Individuals	451,538	(X)	10,915	(X)	8,328	(X)
Percent below poverty level	(X)	8.7	(X)	7.5	(X)	9.5
18 years and over	301,372	(X)	6,995	(X)	5,116	(X)
Percent below poverty level	(X)	7.8	(X)	6.6	(X)	8.0
65 years and over	49,245	(X)	1,043	(X)	757	(X)
Percent below poverty level	(X)	7.4	(X)	6.3	(X)	7.3
Related children under 18 years	143,963	(X)	3,702	(X)	3,086	(X)
Percent below poverty level	(X)	10.8	(X)	9.4	(X)	12.9
Related children 5 to 17 years	100,127	(X)	2,713	(X)	2,243	(X)
Percent below poverty level	(X)	10.0	(X)	9.2	(X)	13.0
Unrelated individuals 15 years and over	181,580	(X)	3,950	(X)	2,868	(X)
Percent below poverty level	(X)	19.0	(X)	16.3	(X)	17.5

(X) Not applicable.



**DP-4: Profile of Selected Housing Characteristics: 2000**

Census 2000 Summary File 3 (SF 3) - Sample Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
Total housing units	2,321,144	100.0	59,989	100.0	36,162	100.0
<b>UNITS IN STRUCTURE</b>						
1-unit, detached	1,531,612	66.0	39,987	66.7	21,325	59.0
1-unit, attached	77,795	3.4	1,521	2.5	1,165	3.2
2 units	190,889	8.2	5,048	8.4	4,529	12.5
3 or 4 units	91,047	3.9	2,440	4.1	2,040	5.6
5 to 9 units	106,680	4.6	2,867	4.8	2,322	6.4
10 to 19 units	75,456	3.3	2,337	3.9	1,504	4.2
20 or more units	143,497	6.2	3,703	6.2	2,715	7.5
Mobile home	101,465	4.4	2,061	3.4	537	1.5
Boat, RV, van, etc.	2,703	0.1	25	0.0	25	0.1
<b>YEAR STRUCTURE BUILT</b>						
1999 to March 2000	50,735	2.2	1,160	1.9	503	1.4
1995 to 1998	170,219	7.3	4,483	7.5	2,103	5.8
1990 to 1994	168,838	7.3	5,473	9.1	2,486	6.9
1980 to 1989	249,789	10.8	5,346	8.9	3,020	8.4
1970 to 1979	391,349	16.9	8,807	14.7	4,748	13.1
1960 to 1969	276,188	11.9	7,982	13.3	5,082	14.1
1940 to 1959	470,862	20.3	13,754	22.9	8,442	23.3
1939 or earlier	543,164	23.4	12,984	21.6	9,778	27.0
<b>ROOMS</b>						
1 room	33,295	1.4	519	0.9	288	0.8
2 rooms	74,934	3.2	1,729	2.9	1,393	3.9
3 rooms	185,861	8.0	4,717	7.9	3,467	9.6
4 rooms	385,742	16.6	11,223	18.7	7,167	19.8
5 rooms	525,730	22.6	16,318	27.2	10,621	29.4
6 rooms	444,756	19.2	11,121	18.5	6,258	17.3
7 rooms	299,561	12.9	6,930	11.6	3,517	9.7
8 rooms	195,817	8.4	4,088	6.8	1,921	5.3
9 or more rooms	175,448	7.6	3,344	5.6	1,530	4.2
Median (rooms)	5.4	(X)	5.2	(X)	5.0	(X)
Occupied Housing Units	2,084,544	100.0	56,057	100.0	34,546	100.0
<b>YEAR HOUSEHOLDER MOVED INTO</b>						
1999 to March 2000	382,909	18.4	9,997	17.8	6,897	20.0
1995 to 1998	579,516	27.8	15,893	28.4	9,859	28.5
1990 to 1994	347,228	16.7	10,002	17.8	5,477	15.9
1980 to 1989	323,813	15.5	8,470	15.1	4,814	13.9
1970 to 1979	222,015	10.7	5,625	10.0	3,254	9.4
1969 or earlier	229,063	11.0	6,070	10.8	4,245	12.3
<b>VEHICLES AVAILABLE</b>						
None	163,969	7.9	3,824	6.8	3,057	8.8
1	678,059	32.5	19,235	34.3	13,449	38.9
2	865,437	41.5	23,116	41.2	13,283	38.5
3 or more	377,079	18.1	9,882	17.6	4,757	13.8
<b>HOUSE HEATING FUEL</b>						
Utility gas	1,384,230	66.4	46,946	83.7	28,561	82.7
Bottled, tank, or LP gas	228,408	11.0	933	1.7	232	0.7
Electricity	236,755	11.4	6,067	10.8	4,410	12.8
Fuel oil, kerosene, etc.	158,499	7.6	1,467	2.6	868	2.5
Coal or coke	330	0.0	0	0.0	0	0.0
Wood	56,862	2.7	95	0.2	21	0.1
Solar energy	409	0.0	2	0.0	0	0.0
Other fuel	13,430	0.6	378	0.7	298	0.9
No fuel used	5,621	0.3	169	0.3	156	0.5
<b>SELECTED CHARACTERISTICS</b>						
Lacking complete plumbing facilities	10,648	0.5	145	0.3	125	0.4
Lacking complete kitchen facilities	12,580	0.6	224	0.4	171	0.5

No telephone service	34,208	1.6	1,151	2.1	872	2.5
<b>OCCUPANTS PER ROOM</b>						
Occupied housing units	2,084,544	100.0	56,057	100.0	34,546	100.0
1.00 or less	2,034,471	97.6	54,409	97.1	33,357	96.6
1.01 to 1.50	33,053	1.6	1,161	2.1	849	2.5
1.51 or more	17,020	0.8	487	0.9	340	1.0
Specified owner-occupied units	1,122,467	100.0	33,057	100.0	18,713	100.0
<b>VALUE</b>						
Less than \$50,000	73,450	6.5	485	1.5	327	1.7
\$50,000 to \$99,999	396,893	35.4	10,050	30.4	7,461	39.9
\$100,000 to \$149,999	343,993	30.6	12,560	38.0	7,747	41.4
\$150,000 to \$199,999	173,519	15.5	6,180	18.7	2,368	12.7
\$200,000 to \$299,999	95,163	8.5	2,959	9.0	729	3.9
\$300,000 to \$499,999	30,507	2.7	696	2.1	55	0.3
\$500,000 to \$999,999	7,353	0.7	108	0.3	26	0.1
\$1,000,000 or more	1,589	0.1	19	0.1	0	0.0
Median (dollars)	112,200	(X)	120,900	(X)	108,000	(X)
<b>MORTGAGE STATUS AND SELECTED</b>						
With a mortgage	770,996	68.7	24,105	72.9	13,106	70.0
Less than \$300	2,433	0.2	23	0.1	6	0.0
\$300 to \$499	37,000	3.3	624	1.9	400	2.1
\$500 to \$699	105,092	9.4	1,872	5.7	1,228	6.6
\$700 to \$999	225,805	20.1	6,902	20.9	4,401	23.5
\$1,000 to \$1,499	260,821	23.2	9,650	29.2	5,066	27.1
\$1,500 to \$1,999	92,913	8.3	3,525	10.7	1,545	8.3
\$2,000 or more	46,932	4.2	1,509	4.6	460	2.5
Median (dollars)	1,024	(X)	1,113	(X)	1,040	(X)
Not mortgaged	351,471	31.3	8,952	27.1	5,607	30.0
Median (dollars)	333	(X)	366	(X)	356	(X)
<b>SELECTED MONTHLY OWNER</b>						
Less than 15 percent	413,452	36.8	10,703	32.4	6,325	33.8
15 to 19 percent	220,825	19.7	6,640	20.1	3,846	20.6
20 to 24 percent	173,620	15.5	5,479	16.6	2,947	15.7
25 to 29 percent	109,833	9.8	3,270	9.9	1,809	9.7
30 to 34 percent	64,892	5.8	2,165	6.5	1,222	6.5
35 percent or more	135,075	12.0	4,640	14.0	2,487	13.3
Not computed	4,770	0.4	160	0.5	77	0.4
Specified renter-occupied units	641,672	100.0	17,141	100.0	13,043	100.0
<b>GROSS RENT</b>						
Less than \$200	30,696	4.8	752	4.4	709	5.4
\$200 to \$299	36,842	5.7	759	4.4	688	5.3
\$300 to \$499	189,366	29.5	3,487	20.3	2,864	22.0
\$500 to \$749	254,439	39.7	7,811	45.6	6,085	46.7
\$750 to \$999	78,955	12.3	3,022	17.6	1,946	14.9
\$1,000 to \$1,499	22,527	3.5	676	3.9	329	2.5
\$1,500 or more	4,881	0.8	40	0.2	8	0.1
No cash rent	23,966	3.7	594	3.5	414	3.2
Median (dollars)	540	(X)	589	(X)	571	(X)
<b>GROSS RENT AS A PERCENTAGE OF</b>						
Less than 15 percent	135,380	21.1	3,374	19.7	2,505	19.2
15 to 19 percent	106,965	16.7	2,752	16.1	2,123	16.3
20 to 24 percent	90,934	14.2	2,380	13.9	1,778	13.6
25 to 29 percent	67,926	10.6	1,824	10.6	1,389	10.6
30 to 34 percent	44,573	6.9	1,376	8.0	1,078	8.3
35 percent or more	162,669	25.4	4,622	27.0	3,588	27.5
Not computed	33,225	5.2	813	4.7	582	4.5

(X) Not applicable.

**QT-H2: Tenure, Household Size, and Age of Householder: 2000**

Census 2000 Summary File 1 (SF 1) 100-Percent Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>TENURE</b>						
Occupied housing units	2,084,544	100.0	56,057	100.0	34,411	100.0
Owner-occupied housing units	1,426,361	68.4	38,716	69.1	21,388	62.2
Renter-occupied housing units	658,183	31.6	17,341	30.9	13,023	37.8
<b>TENURE BY HOUSEHOLD SIZE</b>						
Owner-occupied housing units	1,426,361	100.0	38,716	100.0	21,388	100.0
1-person household	275,241	19.3	7,399	19.1	4,441	20.8
2-person household	539,350	37.8	13,262	34.3	7,224	33.8
3-person household	233,067	16.3	6,819	17.6	3,743	17.5
4-person household	232,771	16.3	6,853	17.7	3,665	17.1
5-person household	99,746	7.0	2,980	7.7	1,557	7.3
6-person household	30,779	2.2	955	2.5	503	2.4
7-or-more-person household	15,407	1.1	448	1.2	255	1.2
Renter-occupied housing units	658,183	100.0	17,341	100.0	13,023	100.0
1-person household	282,634	42.9	6,870	39.6	5,331	40.9
2-person household	182,102	27.7	4,616	26.6	3,294	25.3
3-person household	87,494	13.3	2,532	14.6	1,887	14.5
4-person household	57,945	8.8	1,792	10.3	1,303	10.0
5-person household	28,175	4.3	910	5.2	697	5.4
6-person household	11,491	1.7	347	2.0	268	2.1
7-or-more-person household	8,342	1.3	274	1.6	243	1.9
<b>TENURE BY AGE OF HOUSEHOLDER</b>						
Owner-occupied housing units	1,426,361	100.0	38,716	100.0	21,388	100.0
15 to 24 years	16,241	1.1	474	1.2	302	1.4
25 to 34 years	173,070	12.1	5,200	13.4	3,180	14.9
35 to 44 years	344,208	24.1	10,131	26.2	5,350	25.0
45 to 54 years	333,743	23.4	8,665	22.4	4,445	20.8
55 to 64 years	222,594	15.6	5,863	15.1	3,055	14.3
65 years and over	336,505	23.6	8,383	21.7	5,056	23.6
65 to 74 years	182,127	12.8	4,474	11.6	2,566	12.0
75 to 84 years	122,576	8.6	3,113	8.0	1,950	9.1
85 years and over	31,802	2.2	796	2.1	540	2.5
Renter-occupied housing units	658,183	100.0	17,341	100.0	13,023	100.0
15 to 24 years	104,852	15.9	2,269	13.1	1,772	13.6
25 to 34 years	176,905	26.9	4,842	27.9	3,560	27.3
35 to 44 years	132,938	20.2	4,086	23.6	2,952	22.7
45 to 54 years	85,616	13.0	2,421	14.0	1,799	13.8
55 to 64 years	45,886	7.0	1,158	6.7	862	6.6
65 years and over	111,986	17.0	2,565	14.8	2,078	16.0
65 to 74 years	40,892	6.2	1,024	5.9	842	6.5
75 to 84 years	47,613	7.2	1,059	6.1	862	6.6
85 years and over	23,481	3.6	482	2.8	374	2.9

(X) Not applicable.

**H020: TENURE BY OCCUPANTS PER ROOM [13] - Universe: Occupied housing units**

Census 2000 Summary File 3 (SF 3) - Sample Data

	Wisconsin	Kenosha County, Wisconsin	Kenosha city, Wisconsin
Total:	2,084,544	56,057	34,546
Owner occupied:	1,426,660	38,733	21,488
0.50 or less occupants per room	1,065,250	26,777	14,685
0.51 to 1.00 occupants per room	342,226	11,253	6,418
1.01 to 1.50 occupants per room	14,828	577	309
1.51 to 2.00 occupants per room	3,351	113	66
2.01 or more occupants per room	1,005	13	10
Renter occupied:	657,884	17,324	13,058
0.50 or less occupants per room	431,193	10,630	7,929
0.51 to 1.00 occupants per room	195,802	5,749	4,325
1.01 to 1.50 occupants per room	18,225	584	540
1.51 to 2.00 occupants per room	9,111	229	156
2.01 or more occupants per room	3,553	132	108

**PCT026: SEX BY AGE BY TYPES OF DISABILITY FOR THE CIVILIAN NONINSTITUTIONALIZED  
POPULATION 5 YEARS AND OVER [101] - Universe: Civilian noninstitutionalized population 5 years and  
over**

Census 2000 Summary File 3 (SF 3) - Sample Data

	Wisconsin	Kenosha County, Wisconsin	Kenosha city, Wisconsin
Total:	4,939,875	137,505	82,321
Male:	2,426,845	67,622	40,026
5 to 15 years:	442,951	13,359	8,014
With one type of disability:	28,203	917	558
Sensory disability	2,085	55	55
Physical disability	1,177	37	27
Mental disability	24,555	816	476
Self-care disability	386	9	0
With two or more types of disability:	6,330	185	105
Includes self-care disability	4,408	79	26
Does not include self-care disability	1,922	106	79
No disability	408,418	12,257	7,351
16 to 20 years:	199,803	5,407	3,215
With one type of disability:	16,939	492	307
Sensory disability	989	22	22
Physical disability	769	0	0
Mental disability	6,878	214	127
Self-care disability	87	0	0
Go-outside-home disability	1,578	46	25
Employment disability	6,638	210	133
With two or more types of disability:	8,299	251	185
Includes self-care disability	1,279	47	39
Does not include self-care disability:	7,020	204	146
Go-outside home and employment	3,082	86	63
Other combination	3,938	118	83
No disability	174,565	4,664	2,723
21 to 64 years:	1,503,527	42,041	24,658
With one type of disability:	131,199	3,949	2,450
Sensory disability	19,951	427	225
Physical disability	25,651	746	459
Mental disability	12,754	406	276
Self-care disability	350	11	11
Go-outside-home disability	5,734	156	103
Employment disability	66,759	2,203	1,376
With two or more types of disability:	104,178	3,230	2,058
Includes self-care disability	19,913	695	505
Does not include self-care disability:	84,265	2,535	1,553
Go-outside home and employment	30,027	935	531
Other combination	54,238	1,600	1,022
No disability	1,268,150	34,862	20,150
65 years and over:	280,564	6,815	4,139
With one type of disability:	56,293	1,414	894
Sensory disability	14,829	346	177
Physical disability	25,242	597	411
Mental disability	2,741	95	66
Self-care disability	336	12	12
Go-outside-home disability	13,145	364	228
With two or more types of disability:	43,960	1,117	726
Includes self-care disability	17,173	527	366
Does not include self-care disability:	26,787	590	360
No disability	180,311	4,284	2,519
Female:	2,513,030	69,883	42,295

5 to 15 years:	420,877	12,466	7,400
With one type of disability:	14,737	376	258
Sensory disability	1,850	50	42
Physical disability	1,148	42	42
Mental disability	11,361	280	170
Self-care disability	378	4	4
With two or more types of disability:	3,922	150	137
Includes self-care disability	2,588	100	91
Does not include self-care disability	1,334	50	46
No disability	402,218	11,940	7,005
16 to 20 years:	194,637	5,328	3,204
With one type of disability:	14,026	468	352
Sensory disability	1,095	22	0
Physical disability	1,111	41	32
Mental disability	3,739	112	91
Self-care disability	65	2	2
Go-outside-home disability	1,737	65	59
Employment disability	6,279	226	168
With two or more types of disability:	6,525	213	119
Includes self-care disability	1,070	33	10
Does not include self-care disability:	5,455	180	109
Go-outside home and employment	2,872	87	43
Other combination	2,583	93	66
No disability	174,086	4,647	2,733
21 to 64 years:	1,515,267	42,478	25,450
With one type of disability:	115,507	3,801	2,427
Sensory disability	11,789	359	205
Physical disability	29,174	1,071	639
Mental disability	10,830	270	176
Self-care disability	576	4	4
Go-outside-home disability	7,777	305	209
Employment disability	55,361	1,792	1,194
With two or more types of disability:	98,815	3,372	2,433
Includes self-care disability	22,961	958	760
Does not include self-care disability:	75,854	2,414	1,673
Go-outside home and employment	23,750	713	492
Other combination	52,104	1,701	1,181
No disability	1,300,945	35,305	20,590
65 years and over:	382,249	9,611	6,241
With one type of disability:	68,947	1,901	1,245
Sensory disability	11,196	390	279
Physical disability	34,473	949	654
Mental disability	2,981	61	30
Self-care disability	513	13	13
Go-outside-home disability	19,784	488	269
With two or more types of disability:	73,037	1,859	1,222
Includes self-care disability	31,906	848	555
Does not include self-care disability:	41,131	1,011	667
No disability	240,265	5,851	3,774

**QT-H15: Mortgage Status and Selected Monthly Owner Costs: 2000**

Census 2000 Summary File 3 (SF 3) - Sample Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
Specified owner-occupied housing units	1,122,467	100.0	33,057	100.0	18,713	100.0
<b>MORTGAGE STATUS AND SELECTED</b>						
With a mortgage	770,996	68.7	24,105	72.9	13,106	70.0
Less than \$200	268	0.0	0	0.0	0	0.0
\$200 to \$299	2,165	0.3	23	0.1	6	0.0
\$300 to \$399	10,460	1.4	235	1.0	163	1.2
\$400 to \$499	26,540	3.4	389	1.6	237	1.8
\$500 to \$599	44,706	5.8	744	3.1	502	3.8
\$600 to \$699	60,386	7.8	1,128	4.7	726	5.5
\$700 to \$799	72,222	9.4	1,806	7.5	1,211	9.2
\$800 to \$899	77,837	10.1	2,589	10.7	1,621	12.4
\$900 to \$999	75,746	9.8	2,507	10.4	1,569	12.0
\$1,000 to \$1,499	260,821	33.8	9,650	40.0	5,066	38.7
\$1,500 to \$1,999	92,913	12.1	3,525	14.6	1,545	11.8
\$2,000 to \$2,499	28,878	3.7	1,111	4.6	380	2.9
\$2,500 to \$2,999	9,471	1.2	274	1.1	44	0.3
\$3,000 or more	8,583	1.1	124	0.5	36	0.3
Median (dollars)	1,024	(X)	1,113	(X)	1,040	(X)
Without a mortgage	351,471	31.3	8,952	27.1	5,607	30.0
Less than \$100	1,181	0.3	6	0.1	0	0.0
\$100 to \$149	5,790	1.6	48	0.5	16	0.3
\$150 to \$199	20,047	5.7	182	2.0	118	2.1
\$200 to \$249	43,940	12.5	515	5.8	302	5.4
\$250 to \$299	63,210	18.0	1,259	14.1	897	16.0
\$300 to \$399	115,626	32.9	3,691	41.2	2,470	44.1
\$400 to \$499	55,830	15.9	2,015	22.5	1,231	22.0
\$500 to \$699	33,054	9.4	943	10.5	420	7.5
\$700 or more	12,793	3.6	293	3.3	153	2.7
Median (dollars)	333	(X)	366	(X)	356	(X)
<b>MORTGAGE STATUS AND SELECTED</b>						
With a mortgage	770,996	68.7	24,105	72.9	13,106	70.0
Less than 20 percent	359,041	46.6	10,706	44.4	6,007	45.8
20 to 24 percent	149,046	19.3	4,703	19.5	2,431	18.5
25 to 29 percent	95,332	12.4	2,800	11.6	1,529	11.7
30 to 34 percent	55,723	7.2	1,927	8.0	1,061	8.1
35 percent or more	110,009	14.3	3,901	16.2	2,050	15.6
Not computed	1,845	0.2	68	0.3	28	0.2
Median	20.9	(X)	21.4	(X)	21.1	(X)
Without a mortgage	351,471	31.3	8,952	27.1	5,607	30.0
Less than 20 percent	275,236	78.3	6,637	74.1	4,164	74.3
20 to 24 percent	24,574	7.0	776	8.7	516	9.2
25 to 29 percent	14,501	4.1	470	5.3	280	5.0
30 to 34 percent	9,169	2.6	238	2.7	161	2.9
35 percent or more	25,066	7.1	739	8.3	437	7.8
Not computed	2,925	0.8	92	1.0	49	0.9
Median	11.2	(X)	12.5	(X)	12.7	(X)

(X) Not applicable.



**H091: MEDIAN SELECTED MONTHLY OWNER COSTS (DOLLARS) FOR  
SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS  
[2] - Universe: Specified owner-occupied housing units**

Census 2000 Summary File 3 (SF 3) - Sample Data

	Wisconsin	Kenosha County, Wisconsin	Kenosha city, Wisconsin
Median selected monthly owner costs for --			
Housing units with a mortgage	1,024	1,113	1,040
Housing units without a mortgage	333	366	356

QT-H16: Selected Monthly Owner Costs as a Percentage of Household Income in 1999: 2000

Census 2000 Summary File 3 (SF 3) - Sample Data

Subject	Wisconsin		Kenosha County, Wisconsin		Kenosha city, Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
Specified owner-occupied housing units	1,122,467	100.0	33,057	100.0	18,713	100.0
HOUSEHOLD INCOME IN 1999 BY						
Less than \$10,000	34,140	3.0	957	2.9	548	2.9
Less than 20 percent	634	1.9	0	0.0	0	0.0
20 to 24 percent	1,151	3.4	19	2.0	8	1.5
25 to 29 percent	1,725	5.1	4	0.4	0	0.0
30 to 34 percent	2,178	6.4	33	3.4	29	5.3
35 percent or more	24,091	70.6	746	78.0	434	79.2
Not computed	4,361	12.8	155	16.2	77	14.1
\$10,000 to \$19,999	81,598	7.3	2,287	6.9	1,472	7.9
Less than 20 percent	18,182	22.3	265	11.6	196	13.3
20 to 24 percent	13,645	16.7	386	16.9	290	19.7
25 to 29 percent	10,593	13.0	379	16.6	257	17.5
30 to 34 percent	7,659	9.4	197	8.6	118	8.0
35 percent or more	31,507	38.6	1,060	46.3	611	41.5
Not computed	12	0.0	0	0.0	0	0.0
\$20,000 to \$34,999	169,916	15.1	4,569	13.8	2,774	14.8
Less than 20 percent	78,292	46.1	1,822	39.9	1,193	43.0
20 to 24 percent	20,343	12.0	580	12.7	363	13.1
25 to 29 percent	16,951	10.0	358	7.8	176	6.3
30 to 34 percent	14,854	8.7	410	9.0	266	9.6
35 percent or more	39,462	23.2	1,396	30.6	776	28.0
Not computed	14	0.0	3	0.1	0	0.0
\$35,000 to \$49,999	198,277	17.7	5,020	15.2	3,158	16.9
Less than 20 percent	96,084	48.5	1,909	38.0	1,288	40.8
20 to 24 percent	33,282	16.8	789	15.7	463	14.7
25 to 29 percent	27,712	14.0	732	14.6	489	15.5
30 to 34 percent	18,072	9.1	667	13.3	421	13.3
35 percent or more	23,118	11.7	923	18.4	497	15.7
Not computed	9	0.0	0	0.0	0	0.0
\$50,000 to \$74,999	314,727	28.0	9,051	27.4	5,277	28.2
Less than 20 percent	183,942	58.4	4,713	52.1	3,035	57.5
20 to 24 percent	62,684	19.9	2,022	22.3	1,122	21.3
25 to 29 percent	37,583	11.9	1,232	13.6	674	12.8
30 to 34 percent	16,944	5.4	624	6.9	277	5.2
35 percent or more	13,562	4.3	460	5.1	169	3.2
Not computed	12	0.0	0	0.0	0	0.0
\$75,000 or more	323,809	28.8	11,173	33.8	5,484	29.3
Less than 20 percent	257,143	79.4	8,634	77.3	4,459	81.3
20 to 24 percent	42,515	13.1	1,683	15.1	701	12.8
25 to 29 percent	15,269	4.7	565	5.1	213	3.9
30 to 34 percent	5,185	1.6	234	2.1	111	2.0
35 percent or more	3,335	1.0	55	0.5	0	0.0
Not computed	362	0.1	2	0.0	0	0.0

(X) Not applicable.



## **B. Appendix B – Maps**

- City of Kenosha Map with Landmarks
- City of Kenosha Total Population by Census Tract
- Percent of White Population by Census Tract
- Percent of Minority Population by Census Tract
- Percent of Hispanic or Latino Population by Census Tract
- Percent of Population Age 65 and Over by Census Tract
- Percent of Low- and Moderate-Income Population by Block Group
- Total Housing Units by Census Tract
- Percent of Owner-Occupied Housing Units by Census Tract
- Percent of Renter-Occupied Housing Units by Census Tract
- Percent of Occupied Housing Units by Census Tract
- Percent of Vacant Housing Units by Census Tract
- Section 8 Housing Choice Vouchers Location by Census Tract
- LIHTC Developments and Low/Mod Population by Block Group



City of Kenosha

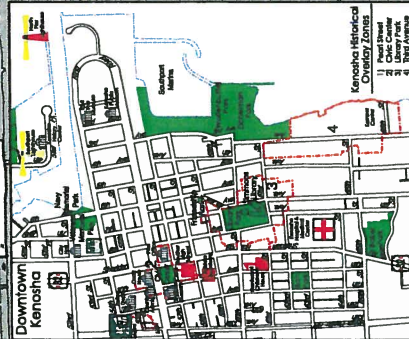
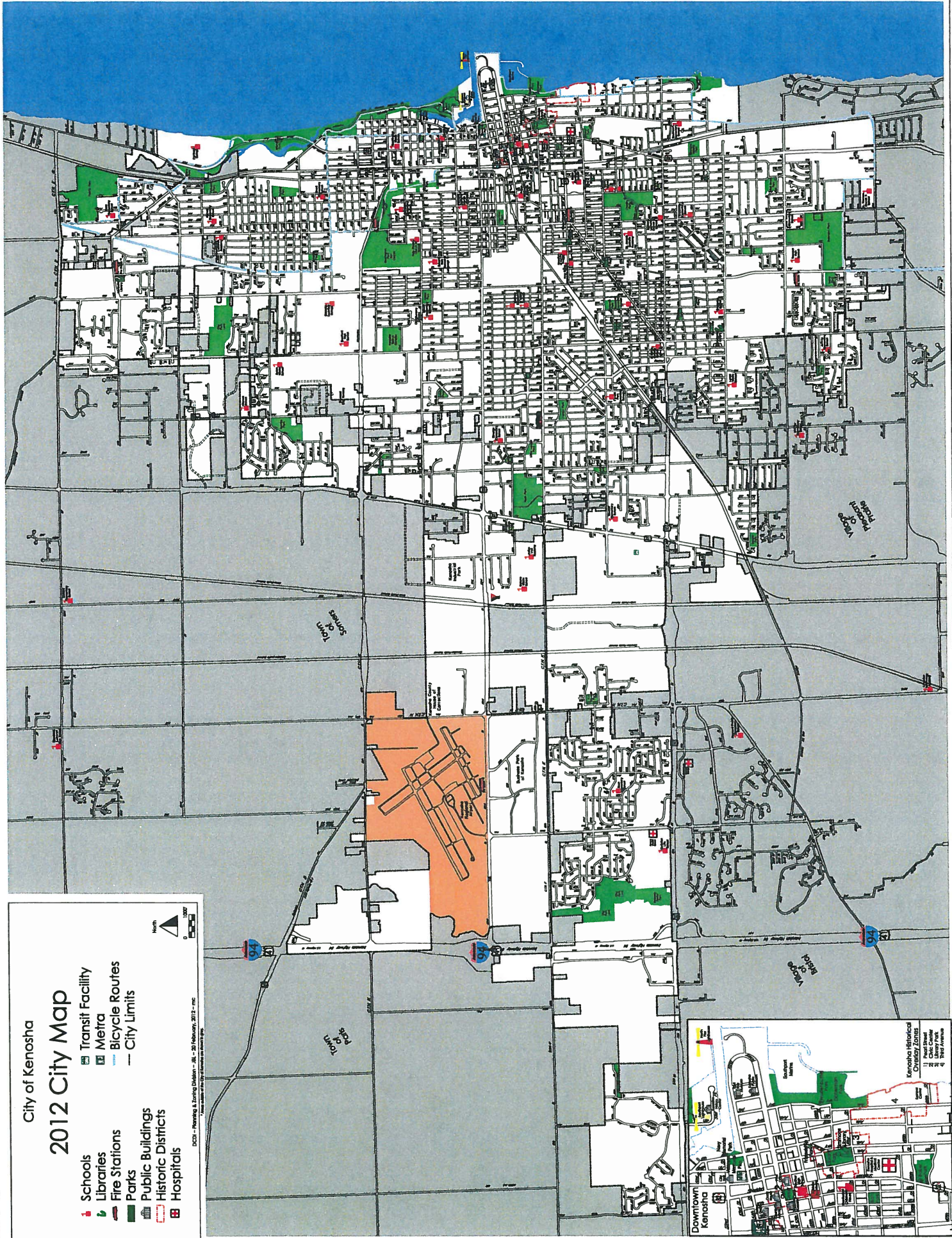
# 2012 City Map

- Schools
- Libraries
- Fire Stations
- Parks
- Public Buildings
- Historic Districts
- Hospitals
- Transit Facility
- Metra
- Bicycle Routes
- City Limits



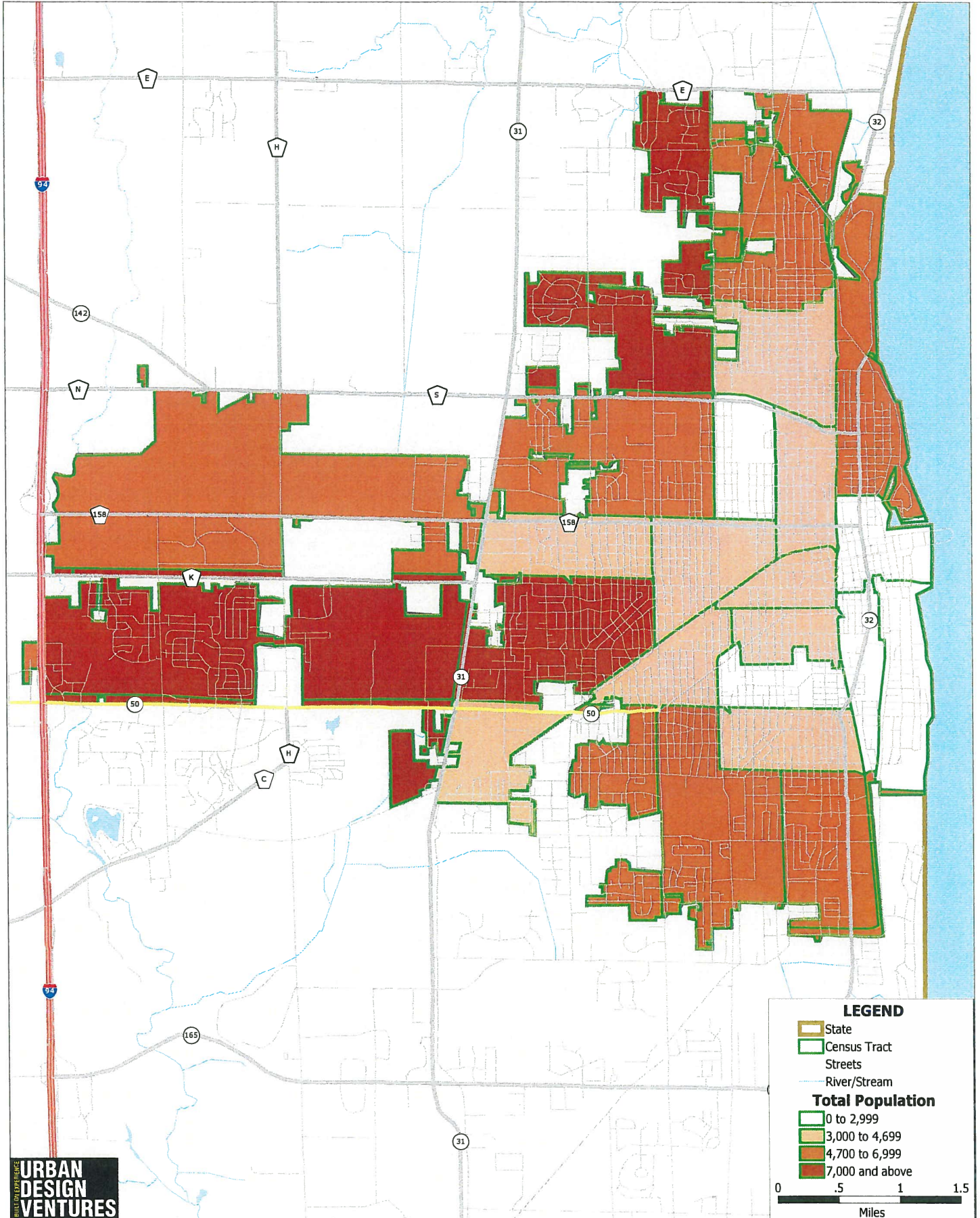
DCC - Planning & Zoning Division - 301 February, 2012 - m.c.

Map made with data from various sources.





# Total Population by Census Tract Kenosha, Wisconsin

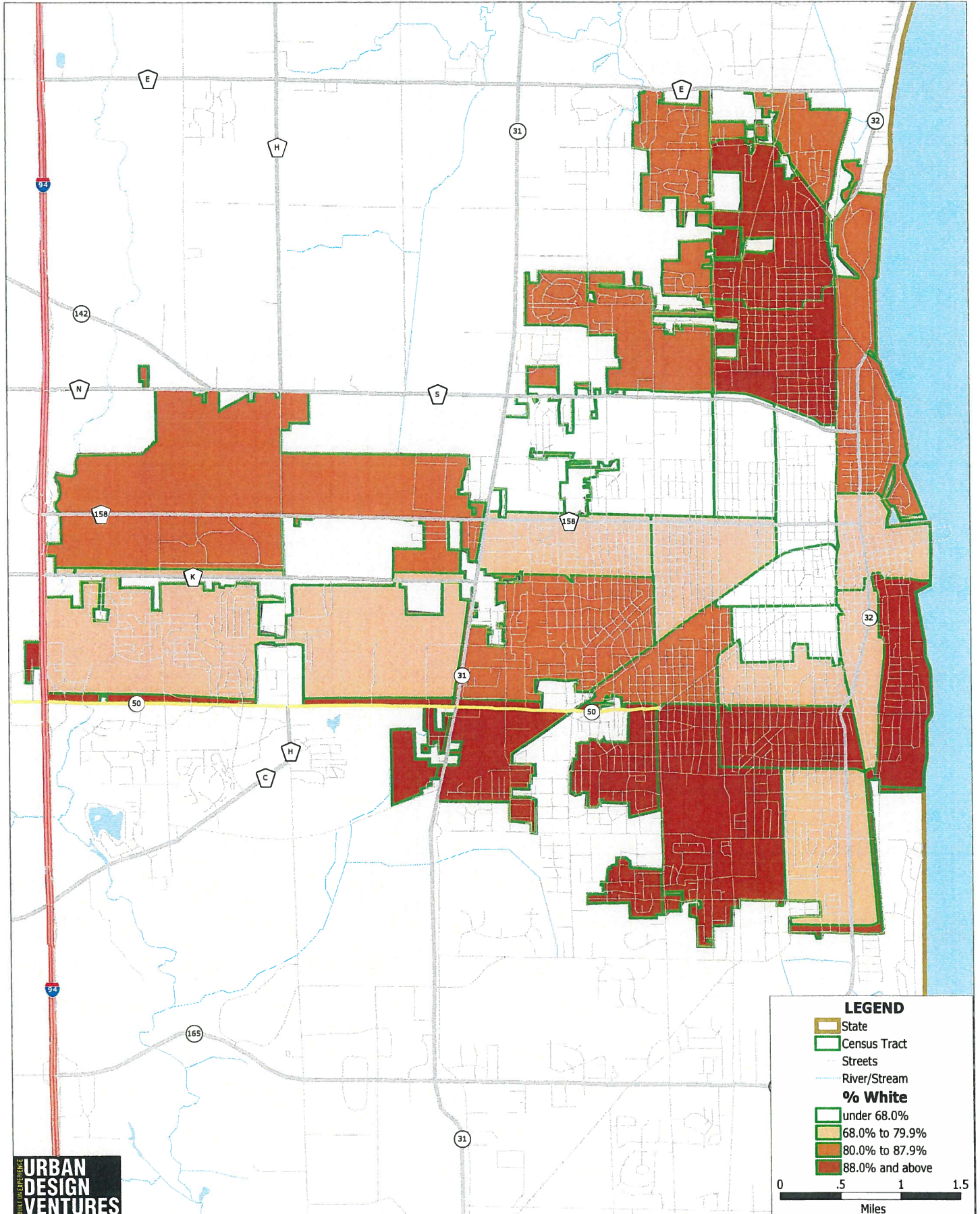


URBAN  
DESIGN  
VENTURES

Source: 2010 U.S. Census



# White Population by Census Tract Kenosha, Wisconsin

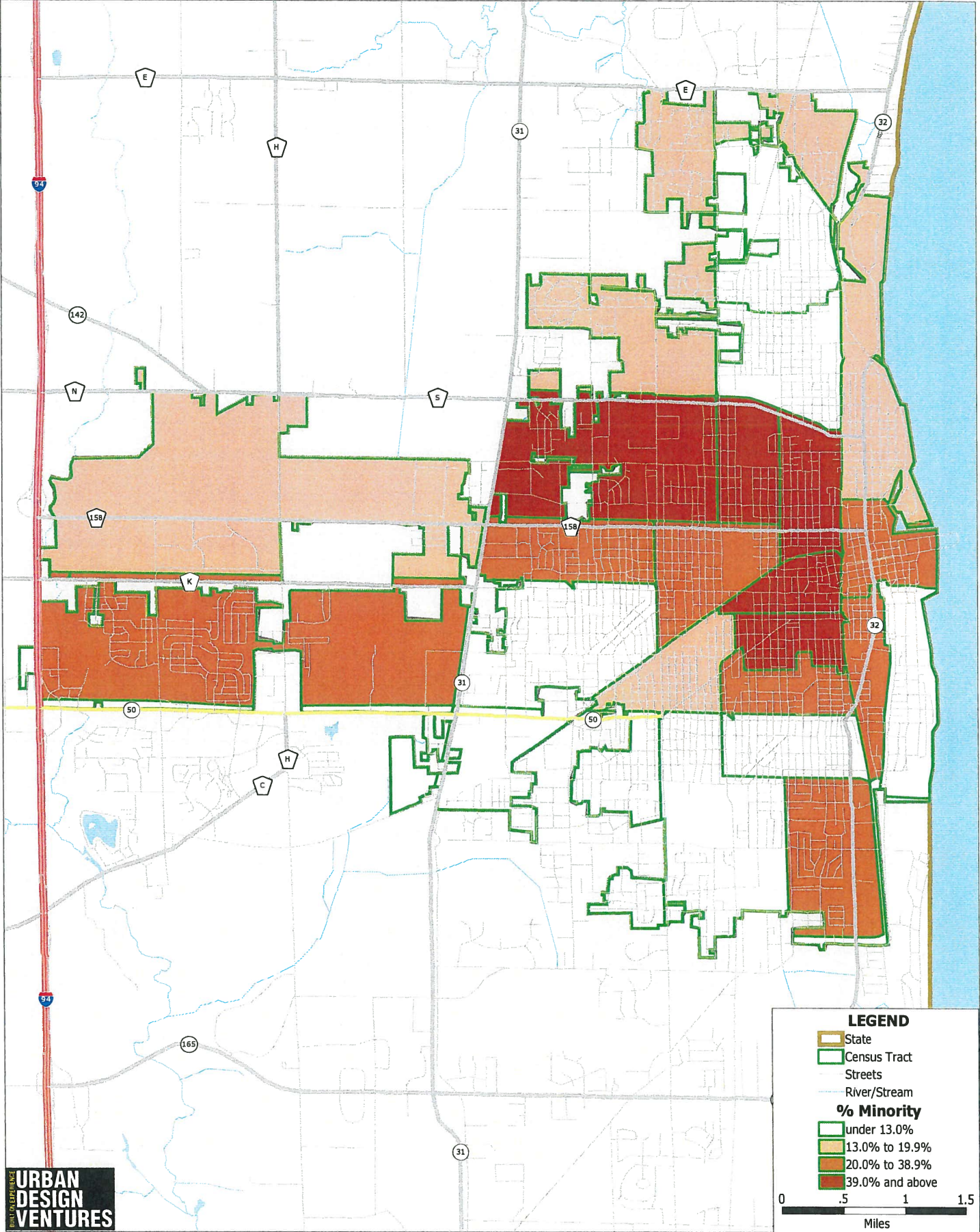


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VENTURES

Source: 2010 U.S. Census



# Minority Population by Census Tract Kenosha, Wisconsin

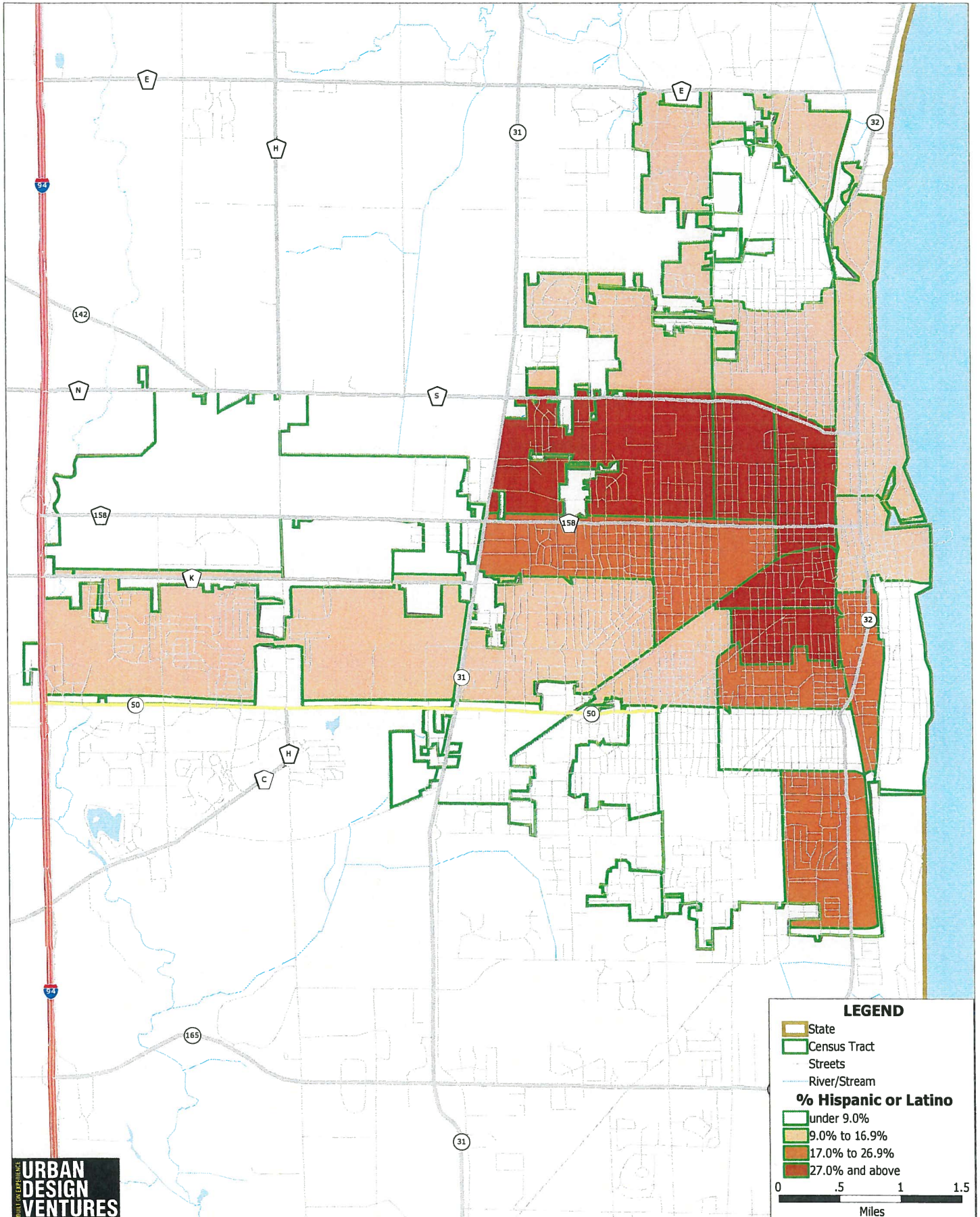


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VENTURES

Source: 2010 U.S. Census



# Hispanic or Latino Population by Census Tract Kenosha, Wisconsin

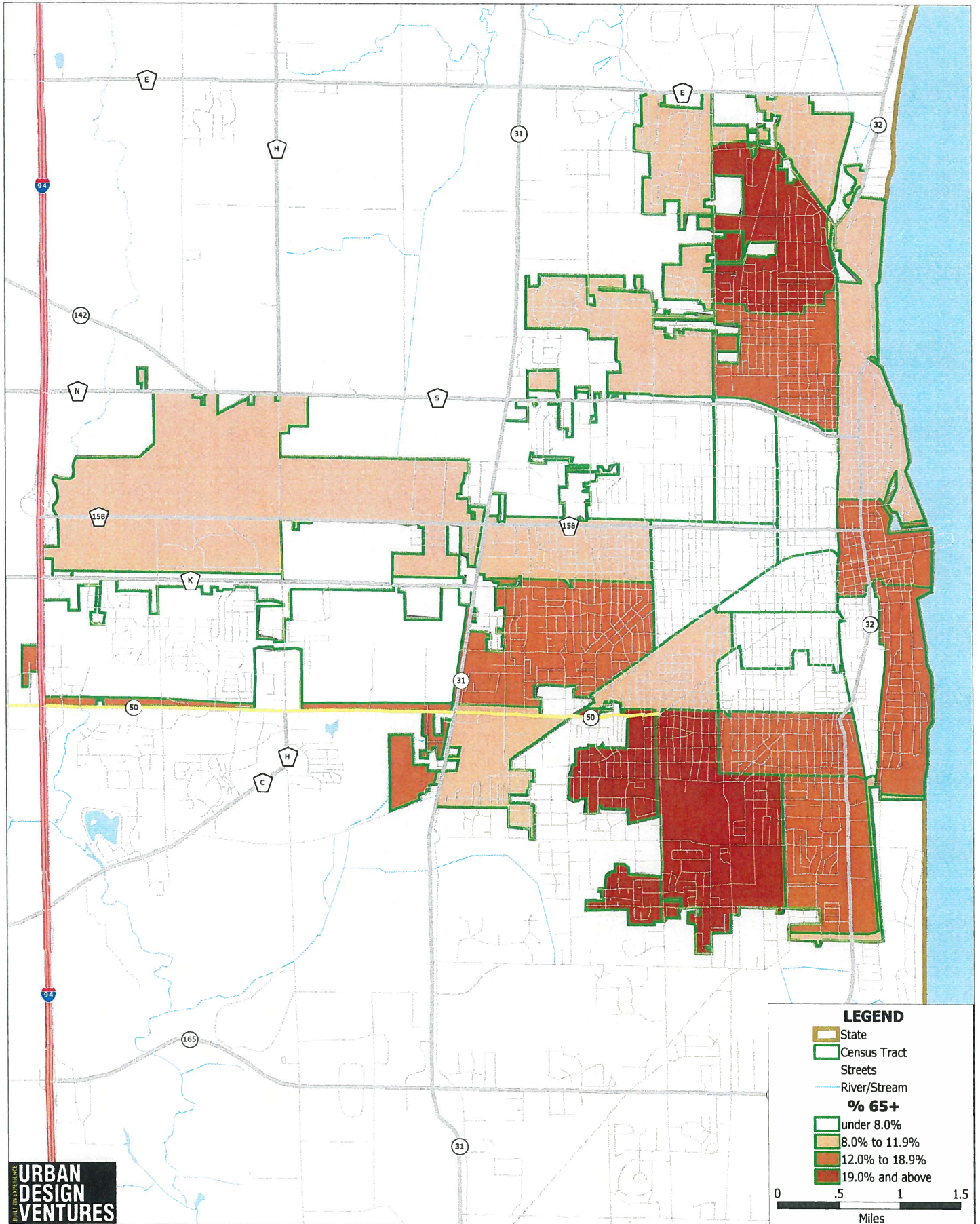


**URBAN  
DESIGN  
VENTURES**

Source: 2010 U.S. Census



# Population Age 65 and Over by Census Tract Kenosha, Wisconsin

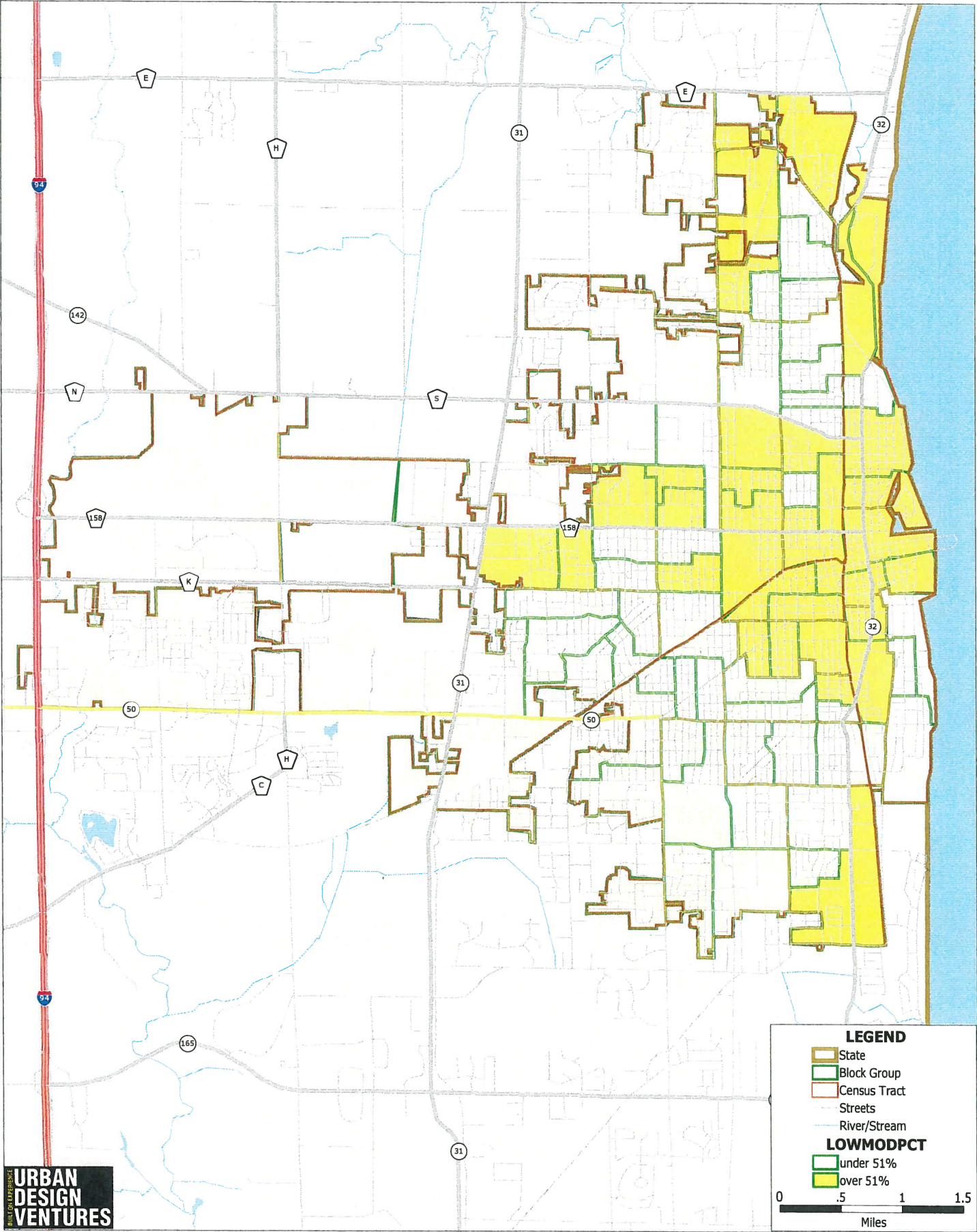


URBAN  
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VENTURES

Source: 2010 U.S. Census



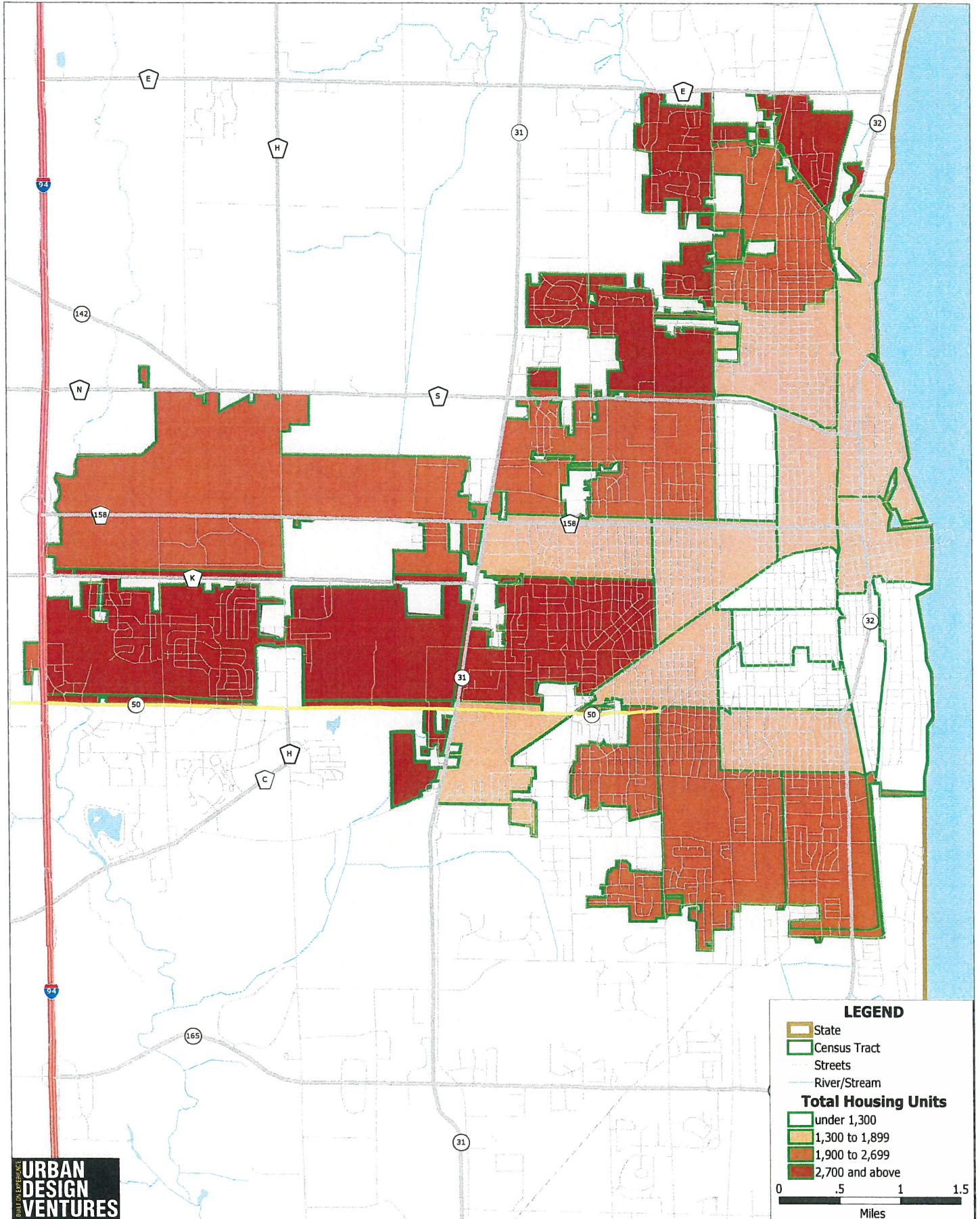
# Low- and Moderate-Income Population by Census Tract Kenosha, Wisconsin



Source: 2010 U.S. Census



# Total Housing Units by Census Tract Kenosha, Wisconsin

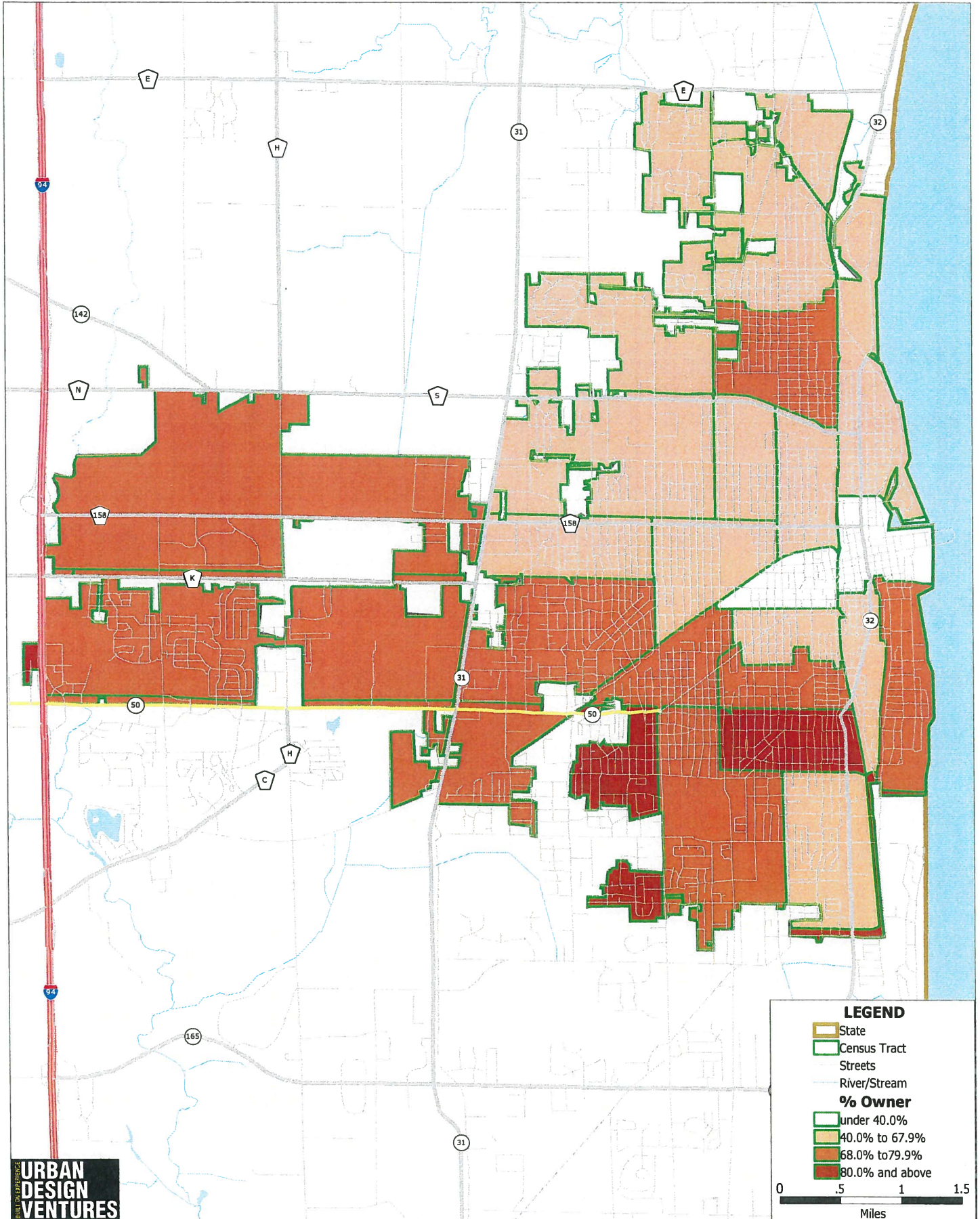


URBAN  
DESIGN  
VENTURES

Source: 2010 U.S. Census



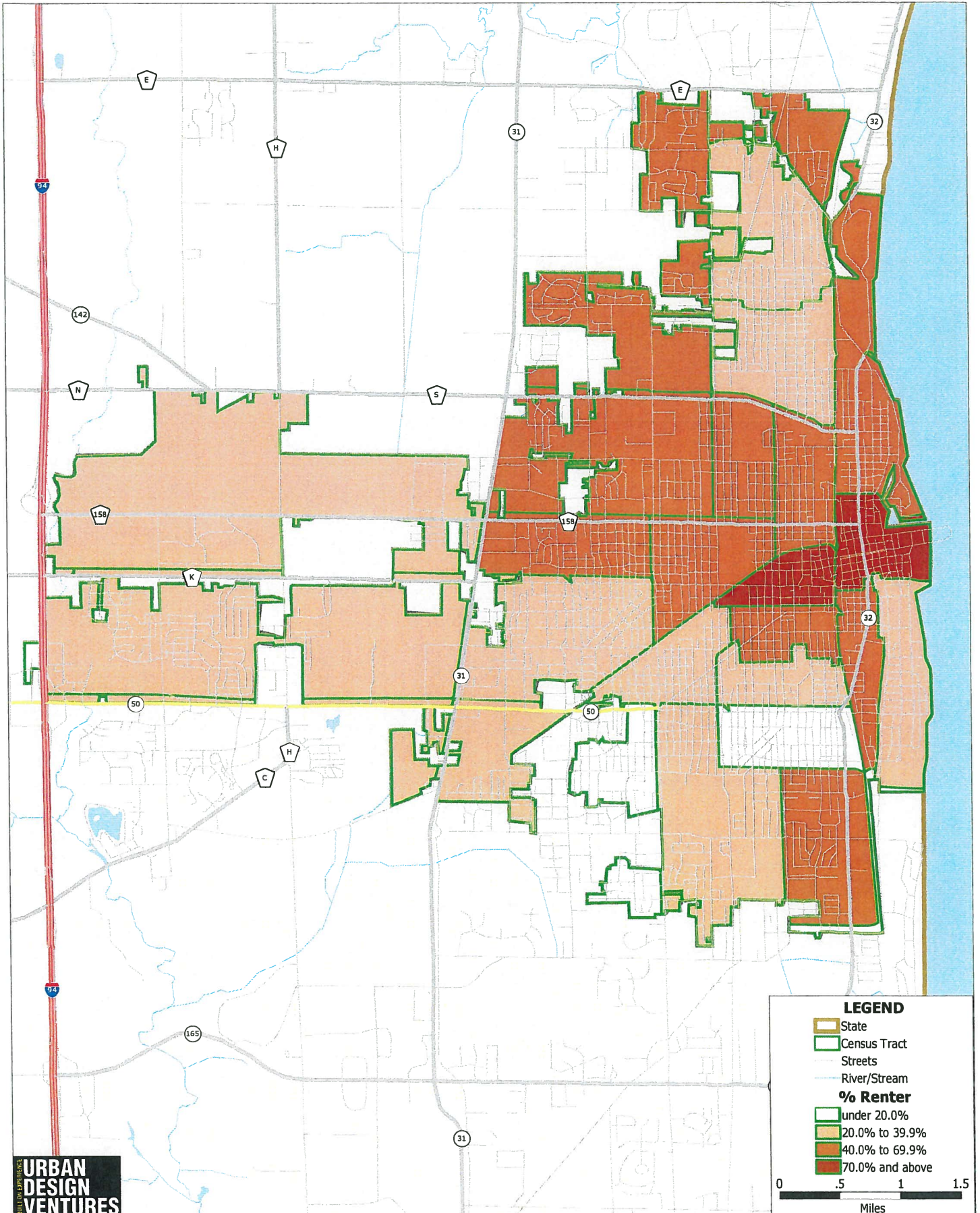
# Owner-Occupied Housing Units by Census Tract Kenosha, Wisconsin





# Renter-Occupied Housing Units by Census Tract

## Kenosha, Wisconsin



**URBAN  
DESIGN  
VENTURES**

**LEGEND**

- State
- Census Tract
- Streets
- River/Stream

**% Renter**

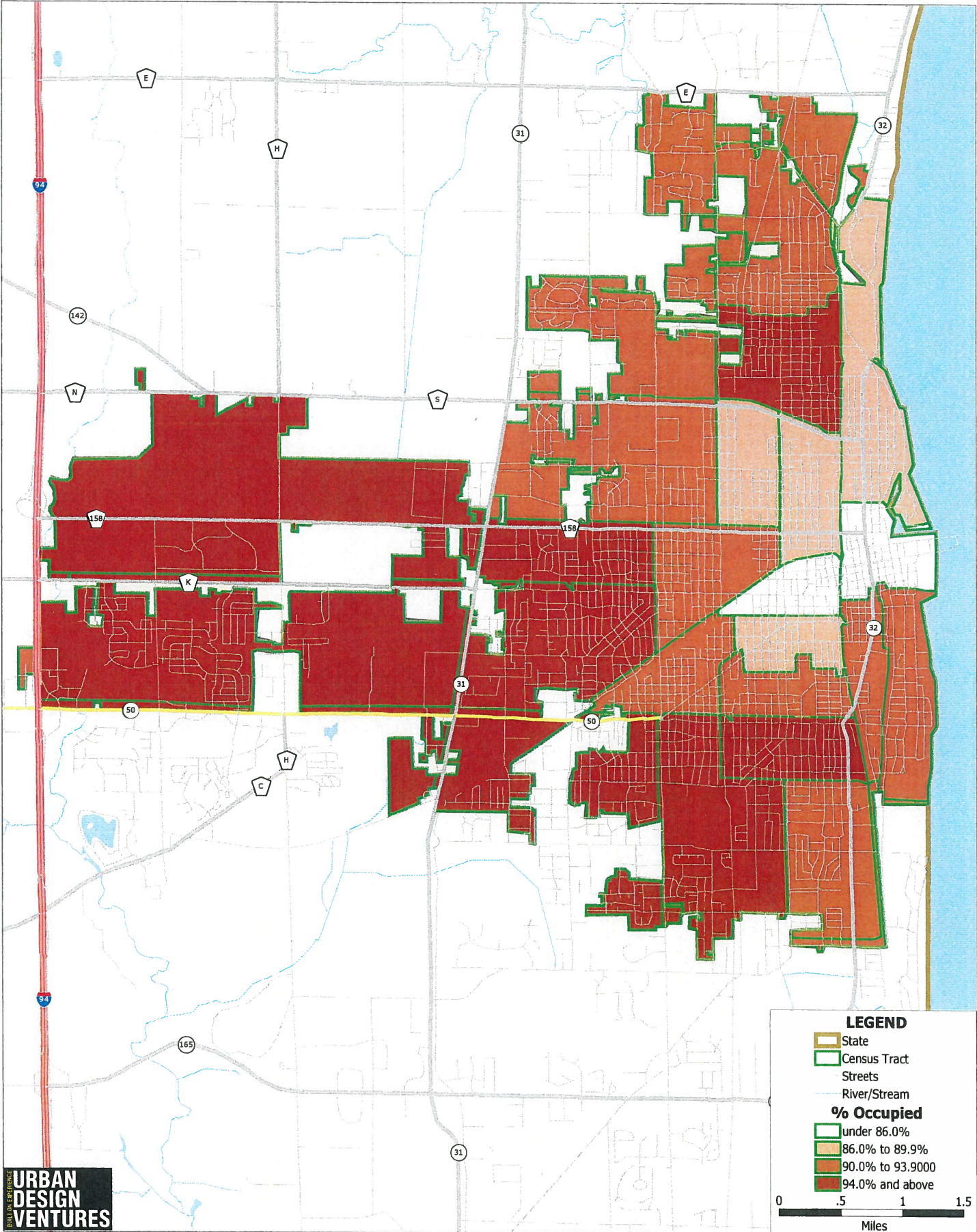
- under 20.0%
- 20.0% to 39.9%
- 40.0% to 69.9%
- 70.0% and above

0 .5 1 1.5  
Miles

Source: 2010 U.S. Census



# Occupied Housing Units by Census Tract Kenosha, Wisconsin

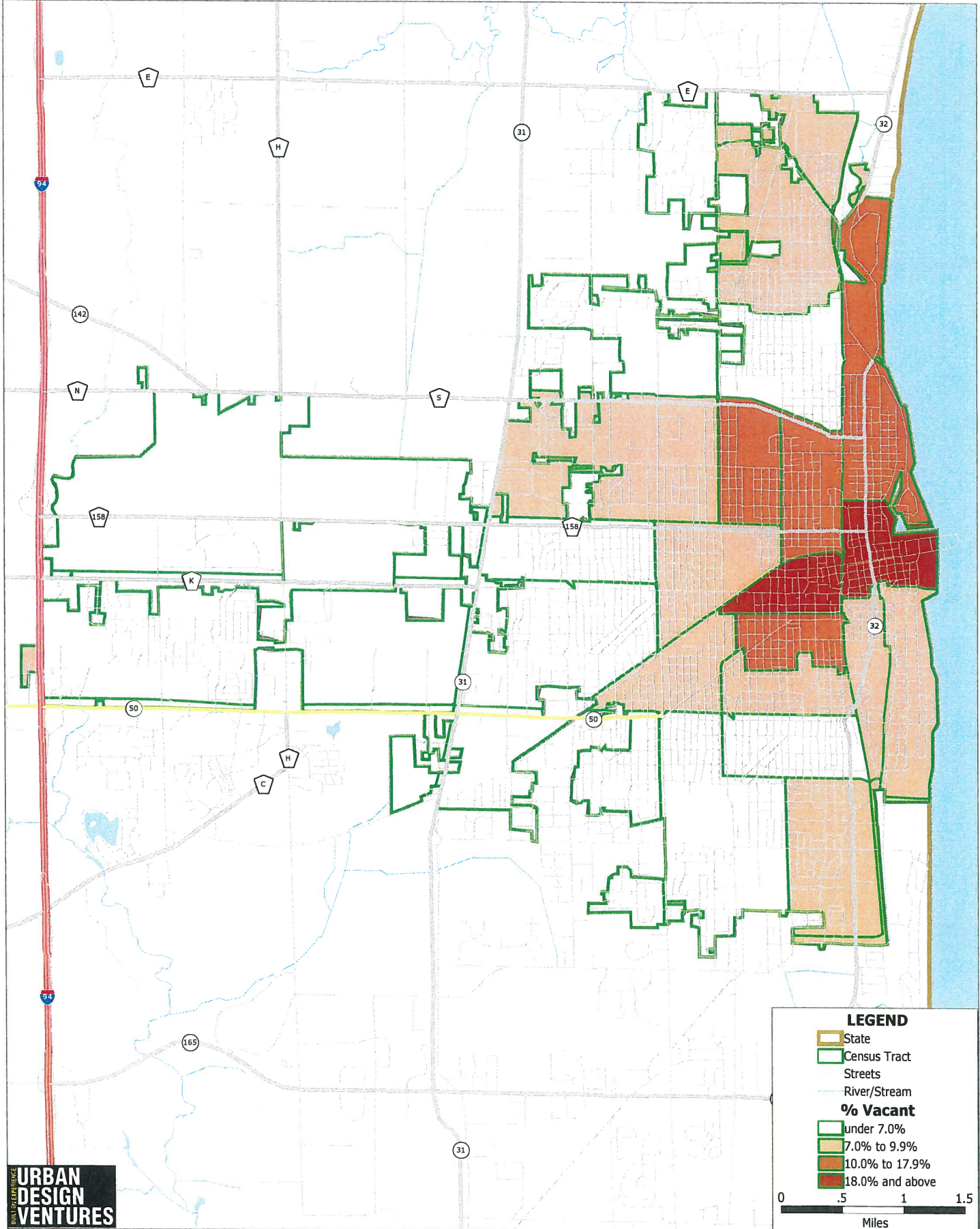


**URBAN  
DESIGN  
VENTURES**

Source: 2010 U.S. Census



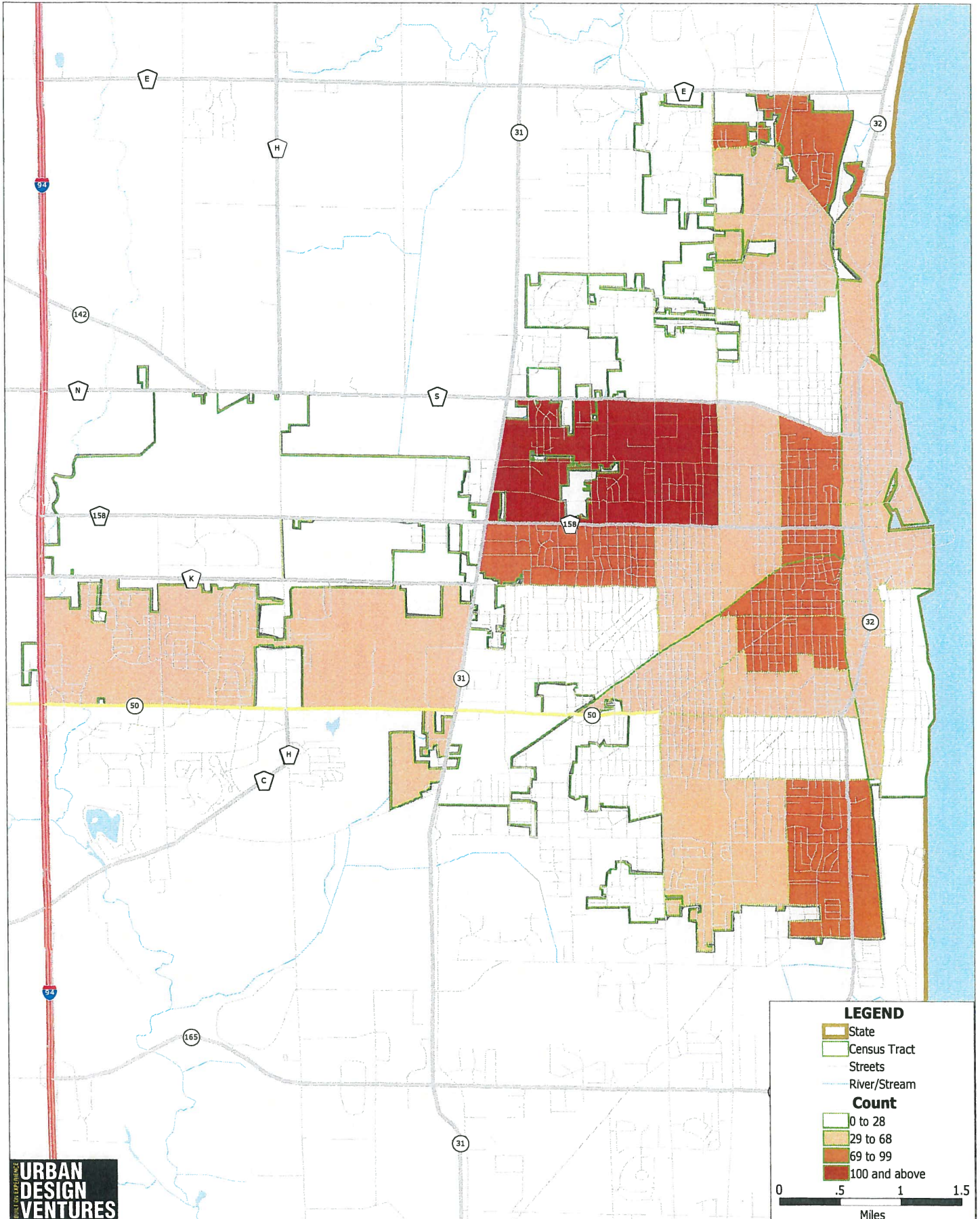
# Vacant Housing Units by Census Tract Kenosha, Wisconsin



Source: 2010 U.S. Census



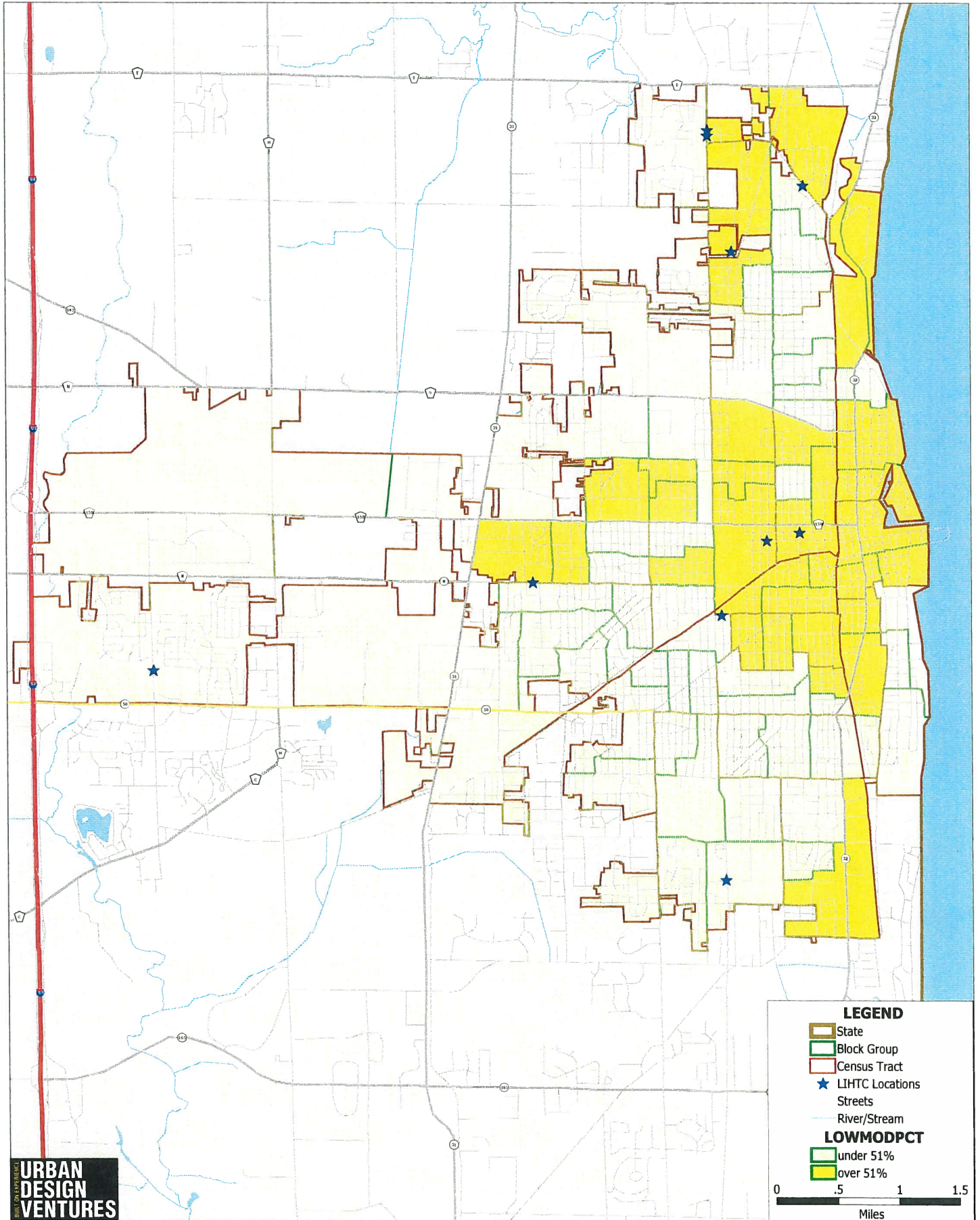
# Section 8 Voucher Usage by Census Tract Kenosha, Wisconsin



Source: 2010 U.S. Census



# LIHTC and Low- and Moderate-Income Population by Block Group Kenosha, Wisconsin



URBAN  
DESIGN  
VENTURES

Source: 2010 U.S. Census



## **C. Appendix C – HUD-CHAS Data**

The Comprehensive Housing Affordability Strategy (CHAS) data demonstrates the extent of housing problems and housing needs for 30, 50, and 80 percent of median income. In addition, it shows the prevalence of housing problems among different types of households, including elderly, disabled, and minority, as well as owner- and renter-occupied households. The data includes the number of households in a jurisdiction or geographic area that are cost overburden or have housing problems.

Attached are the HUD-CHAS Data tables for the City of Kenosha.

## SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction:		Data Current as of:						
Kenosha city, Wisconsin		2000						
Household by Type, Income, & Housing Problem	Elderly (1 & 2 members) (F)	Small Related (2 to 4 members) (G)	Owners			All Other (I)	Total Owners (J)	Total Households (K)
			Large Related (5 or more members) (H)	Elderly (1 & 2 members) (F)	Small Related (2 to 4 members) (G)			
1. Household Income <= 50% MFI	1,822	754	239	323	3,138	8,732		
2. Household Income <= 30% MFI	659	259	55	164	1,137	4,062		
3. % with any housing problems	77.4	90.3	85.5	91.5	82.8	73.9		
4. % Cost Burden >30%	77.4	90.3	85.5	91.5	82.8	73.4		
5. % Cost Burden >50%	37.9	90.3	70.9	70.1	56.1	56.1		
6. Household Income >30 to <=50% MFI	1,163	495	184	159	2,001	4,650		
7. % with any housing problems	31.6	62.6	86.4	78.6	48.1	60		
8. % Cost Burden >30%	31.3	62.6	75.5	78.6	46.9	56		
9. % Cost Burden >50%	13.2	37.4	29.3	53.5	23.9	17.4		
10. Household Income >50 to <=80% MFI	1,524	1,282	359	559	3,724	6,980		
11. % with any housing problems	17	49.3	51.3	55.3	37.2	31.3		
12. % Cost Burden >30%	17	48.7	41.5	55.3	36	28		
13. % Cost Burden >50%	4.9	10.1	3.9	17.7	8.5	4.8		
14. Household Income >80% MFI	2,142	8,864	1,715	1,869	14,590	18,740		
15. % with any housing problems	5.2	7.5	17.2	14.9	9.3	8.7		
16. % Cost Burden >30%	5	6.8	8.2	14.4	7.7	6.1		
17. % Cost Burden >50%	0.2	0.3	0	0.2	0.3	0.2		
18. Total Households	5,488	10,900	2,313	2,751	21,452	34,452		
19. % with any housing problems	22.8	16.9	29.6	31.4	21.6	27.9		
20. % Cost Burden >30	22.6	16.3	20.5	31	20.2	25.3		
21. % Cost Burden >50	8.8	5.3	4.6	11	6.9	10.1		

**Definitions:**

**Any housing problems:** cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

**Other housing problems:** overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

**Elderly households:** 1 or 2 person household, either person 62 years old or older.

**Renter:** Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

**Cost Burden:** Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

## SOCDS CHAS Data: Housing Problems Output for White Non-Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction:		Source of Data:		Data Current as of:					
	Kenosha city, Wisconsin		CHAS Data Book		2000					
	Renters			Owners			Total			
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	1,350	1,295	1,400	4,045	1,785	740	295	2,820	6,865	
2. Household Income <=30% MFI % with any housing problems	770	635	730	2,135	635	225	150	1,010	3,145	
3. Household Income >30 to <=50% MFI % with any housing problems	44.8	80.3	73.3	65.1	77.2	91.1	90	82.2	70.6	
4. Household Income >50 to <=80% MFI % with any housing problems	580	660	670	1,910	1,150	515	145	1,810	3,720	
5. Household Income >80% MFI % with any housing problems	56.9	77.3	65.7	67	30.4	66	72.4	43.9	55.8	
6. Total Households % with any housing problems	470	990	1,015	2,475	1,465	1,480	510	3,455	5,930	
	40.4	16.7	20.2	22.6	17.1	49	56.9	36.6	30.8	
	355	1,555	1,510	3,420	2,025	9,620	1,805	13,450	16,870	
	0	7.1	2.6	4.4	5.2	8.5	15.5	9	8	
	2,175	3,840	3,925	9,940	5,275	11,840	2,610	19,725	29,665	
	39.8	33.7	31.1	34	22.7	17.7	31	20.8	25.2	

## SOCDS CHAS Data: Housing Problems Output for Black Non-Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction:			Source of Data:			Data Current as of:				
	Kenosha city, Wisconsin			CHAS Data Book			2000				
	Renters			Renters			Owners				
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	Total Households (I)		
1. Household Income <=50% MFI	65	555	205	825	18	80	35	133	958		
2. Household Income <=30% MFI % with any housing problems	55	310	130	495	14	30	15	59	554		
3. Household Income >30 to <=50% MFI % with any housing problems	100	90.3	84.6	89.9	71.4	100	100	93.2	90.3		
4. Household Income >50 to <=80% MFI % with any housing problems	10	245	75	330	4	50	20	74	404		
5. Household Income >80% MFI % with any housing problems	0	79.6	60	72.7	100	60	100	73	72.8		
6. Total Households % with any housing problems	30	240	65	335	14	80	10	104	439		
	0	43.8	15.4	34.3	28.6	62.5	100	61.5	40.8		
	10	185	90	285	80	235	15	330	615		
	0	10.8	11.1	10.5	18.8	10.6	0	12.1	11.4		
	105	980	360	1,445	112	395	60	567	2,012		
	52.4	61.2	48.6	57.4	29.5	34.2	75	37.6	51.8		



## SOCDS CHAS Data: Housing Problems Output for Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Kenosha city, Wisconsin			Source of Data: CHAS Data Book			Data Current as of: 2000			
	Renters			Owners				Total Owners	Total Households	
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)			
1. Household Income <=50% MFI	20	465	129	614	20	155	4	179	793	
2. Household Income <=30% MFI	20	165	84	269	10	55	4	69	338	
% with any housing problems	0	78.8	95.2	78.1	100	72.7	100	78.3	78.1	
3. Household Income >30 to <=50% MFI	0	300	45	345	10	100	0	110	455	
% with any housing problems	N/A	76.7	55.6	73.9	100	85	N/A	86.4	76.9	
4. Household Income >50 to <=80% MFI	25	280	34	339	30	70	30	130	469	
% with any housing problems	0	41.1	11.8	35.1	0	50	33.3	34.6	35	
5. Household Income >80% MFI	10	185	99	294	25	530	20	575	869	
% with any housing problems	0	32.4	4	21.8	0	8.5	0	7.8	12.5	
6. Total Households	55	930	262	1,247	75	755	54	884	2,131	
% with any housing problems	0	57.5	43.1	52	26.7	27.2	25.9	27	41.6	

SOCDS CHAS Data: Housing Problems Output for Native American Non-Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Kenosha city, Wisconsin			Source of Data: CHAS Data Book			Data Current as of: 2000			
	Renters			Owners				Total Owners	Total Households	
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)			Total Owners (H)
1. Household Income ≤50% MFI	N/A	N/A	N/A	35	N/A	N/A	N/A	15	50	
2. Household Income ≤30% MFI	N/A	N/A	N/A	35	N/A	N/A	N/A	0	35	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	N/A	100	
3. Household Income >30 to ≤50% MFI	N/A	N/A	N/A	0	N/A	N/A	N/A	15	15	
% with any housing problems	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	100	
4. Household Income >50 to ≤80% MFI	N/A	N/A	N/A	25	N/A	N/A	N/A	4	29	
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	0	0	
5. Household Income >80% MFI	N/A	N/A	N/A	40	N/A	N/A	N/A	55	95	
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	27.3	15.8	
6. Total Households	N/A	N/A	N/A	100	N/A	N/A	N/A	74	174	
% with any housing problems	N/A	N/A	N/A	35	N/A	N/A	N/A	40.5	37.4	

### SOCDS CHAS Data: Housing Problems Output for Asian Non-Hispanic Households

Household by Type, Income, & Housing Problem	Name of Jurisdiction: Kenosha city, Wisconsin			Source of Data: CHAS Data Book			Data Current as of: 2000		
	Renters			Owners			Total		
	Elderly 1 & 2 Member Households (A)	Family Households (B)	All Other Households (C)	Total Renters (D)	Elderly 1 & 2 Member Households (E)	Family Households (F)	All Other Households (G)	Total Owners (H)	Total Households (I)
1. Household Income <=50% MFI	N/A	N/A	N/A	45	N/A	N/A	N/A	0	45
2. Household Income <=30% MFI	N/A	N/A	N/A	25	N/A	N/A	N/A	0	25
% with any housing problems				40				N/A	40
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	0	20
% with any housing problems				100				N/A	100
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	40	N/A	N/A	N/A	14	54
% with any housing problems				25				28.6	25.9
5. Household Income >80% MFI	N/A	N/A	N/A	55	N/A	N/A	N/A	95	150
% with any housing problems				45.5				36.8	40
6. Total Households	N/A	N/A	N/A	140	N/A	N/A	N/A	109	249
% with any housing problems				46.4				35.8	41.8



## SOCDS CHAS Data: Housing Problems Output for Mobility & Self Care Limitation

Household by Type, Income, & Housing Problem	Name of Jurisdiction:		Source of Data:		Data Current as of:					
	Kenosha city, Wisconsin		CHAS Data Book		2000					
	Renters		Renters		Owners		Owners		Total	
	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	425	255	1,110	1,790	285	240	325	850	2,640	
2. Household Income <=30% MFI	265	195	640	1,100	100	55	165	320	1,420	
3. Household Income >30 to <=50% MFI	54.7	41	72.7	62.7	100	72.7	93.9	92.2	69.4	
4. Household Income >50 to <=80% MFI	160	60	470	690	185	185	160	530	1,220	
5. Household Income >80% MFI	71.9	41.7	66	65.2	37.8	43.2	50	43.4	55.7	
% with any housing problems	130	95	265	490	195	205	335	735	1,225	
% with any housing problems	34.6	36.8	26.4	30.6	5.1	26.8	50.7	32	31.4	
% with any housing problems	100	20	515	635	284	260	1,235	1,779	2,414	
% with any housing problems	0	0	10.7	8.7	4.9	5.8	9.7	8.4	8.5	
6. Total Households	655	370	1,890	2,915	764	705	1,895	3,364	6,279	
% with any housing problems	46.6	37.8	47.6	46.1	25.4	27	27.7	27	35.9	

**Definitions for Mobility & Self-Care Table:**

**Extra Elderly:** 1 or 2 Member households, either person 75 years or older

**Elderly:** 1 or 2 Member Households, either person 62 to 74 years

**Mobility or Self Care Limitations:** This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

## SOCDS CHAS Data: Affordability Mismatch Output for All Households

Name of Jurisdiction:		Source of Data:		Data Current as of:				
Kenosha city, Wisconsin		CHAS Data Book		2000				
Housing Units by Affordability	Renters Units by # of bedrooms			Owned or for sale units by # of bedrooms				
	0-1 (A)	2 (B)	3+ (C)	Total (D)	0-1 (E)	2 (F)	3+ (G)	Total (H)
1. Rent <=30%				Value <=30%				
# occupied units	1,104	700	360	2,164	N/A	N/A	N/A	N/A
% occupants <=30%	68.4	37.9	37.5	53.4	N/A	N/A	N/A	N/A
% built before 1970	37.6	66.4	87.5	55.2	N/A	N/A	N/A	N/A
% some problem	25.4	20.7	18.1	22.6	N/A	N/A	N/A	N/A
# vacant for rent	40	60	25	125	N/A	N/A	N/A	N/A
2. Rent >30% to <=50%				Value <=50%				
# occupied units	2,230	3,190	1,015	6,435	127	860	3,880	4,867
% occupants <=50%	47.5	37	49.8	42.7	66.1	34.3	21.4	24.8
% built before 1970	62.1	55.3	79.8	61.5	82.7	77.9	86.1	84.5
% some problem	38.1	39.2	48.8	40.3	51.2	7	4.1	5.9
# vacant for rent	145	260	65	470	25	20	85	130
3. Rent >50% to <=80%				Value >50% to <=80%				
# occupied units	1,130	2,155	970	4,255	290	3,585	6,735	10,610
% occupants <=80%	63.3	52	56.7	56.1	51.7	41	29.1	33.7
% built before 1970	41.2	44.5	66.5	48.6	73.8	81.6	79.4	80
% some problem	51.8	36	45.4	42.3	3.4	5	2.4	3.3
# vacant for rent	30	85	4	119	35	185	75	295
4. Rent >80%				Value >80%				
# occupied units	100	59	50	209	134	651	5,199	5,984
# vacant for rent	0	0	0	0	0	35	34	69

### Definitions:

**Rent 0-30%** - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

**Rent 30-50%** - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

**Rent 50-80%** - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

**Rent > 80%** - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

**Value 0-50%** - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an

**Value 50-80%** - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

**Value > 80%** - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.



## **D. Appendix D – Home Mortgage Disclosure Act Data**

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board. This regulation provides the public loan data to be used to assist in the determination of whether financial institutions are serving the housing needs of a community to assist public officials in distributing public funds to be able to spur private investment in areas of need, and to help identify possible trends or patterns of discriminatory lending by financial institutions. The Community Reinvestment Act (CRA) was created to encourage depository institutions to help meet the credit needs of the community in which it operates with safe and sound banking operations.

Attached are the 2011 CRA Reports for the Lake County – Kenosha County, IL – WI MD, dated June 4, 2012. These reports were downloaded from [www.ffiec.org/hmda/](http://www.ffiec.org/hmda/).



## INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST ADVANTAGE MORTGAGE	21ST MORTGAGE	ACCESS NATIONAL MORTGAGE CORP
ACCUNET MORTGAGE LLC	AFFILIATED MORTGAGE COMPANY	ALL WESTERN MORTGAGE INC
ALLIED HOME MORTGAGE CORP.	ALLSTATE BANK	AM COMMUNITY CREDIT UNION
AMERICAN CHARTERED BANK	AMERICAN EQUITY MORTGAGE, INC.	American Fidelity Mortgage Ser
AMERICAN FINANCIAL FUNDING	AMERICAN FINANCIAL RESOURCES	AMERICAN INTERNET MORTGAGE
AMERICAN MIDWEST BANK	American Portfolio	AMERICASH
AMERIFIRST FINANCIAL CORPORATI	AMERISAVE MORTGAGE CORPORATION	AMERITRUST MORTGAGE CORPORATIO
ANDERSON FINANCIAL GROUP	ARMED FORCES BANK, NA	ASSOCIATED BANK NA
ASTORIA FEDERAL MORTGAGE CORP.	BANK MUTUAL	BANK OF AMERICA, N.A.
BANKFINANCIAL F.S.B	BANKS OF WISCONSIN	BARRINGTON BANK & TRUST CO.NA
BARRONS MORTGAGE GROUP LTD	BAXTER CREDIT UNION	BAYTREE NATIONAL BANK & TRUST
BLUELEAF LENDING, LLC	BMO HARRIS BANK N.A.	BRIDGEVIEW BANK MORTGAGE COMPA
CALIBER FUNDING LLC	CARNEGIE MORTGAGE	CHERRY CREEK MORTGAGE CO., INC
CHICAGO BANCORP	CHICAGO MORTGAGE SOLUTIONS	CITIBANK, N.A.
CITIFINANCIAL SERVICES, INC.	CITIFINANCIAL, INC.	CITIMORTGAGE, INC
CITIZENS BANK	CLEARPOINT FUNDING, INC.	COMMUNITY STATE BANK
COMMUNITY TRUST CREDIT UNION	Compass Mortgage, Inc.	CONSUMERS CREDIT UNION
CORNERSTONE NATIONAL BANK & TR	CRESCENT MORTGAGE COMPANY	CROWN MORTGAGE COMPANY
DAS ACQUISITION COMPANY, LLC	DEVON BANK	DHI MORTGAGE COMPANY LIMITED
DIAMOND RESIDENTIAL MTG CORP	DIRECTORS FINANCIAL GROUP	EDUCATORS CREDIT UNION
EMBRACE HOME LOANS, INC.	ENVOY MORTGAGE, LTD.	EVERETT FINANCIAL INC.
FAIRWAY INDEPENDENT MORT. CORP	FEDTRUST MORTGAGE	FIFTH THIRD BANK
FIFTH THIRD MORTGAGE COMPANY	FIRST AMERICAN BANK	FIRST BANK OF HIGHLAND PARK
FIRST CENTENNIAL MORTGAGE CORP	FIRST CHOICE LOAN SERVICES INC	FIRST EAGLE FEDERAL CU
FIRST GUARANTY MORTGAGE CORP	First Liberty Financial Group,	FIRST MIDWEST BANK
FIRST NATIONAL BANK OF MCHENRY	FIRST OPTION MORTGAGE, LLC	FIRST RESIDENTIAL MORTGAGE
FIRSTMERIT BANK NA	FIRSTMERIT MORTGAGE CORP	FLAGSHIP MORTGAGE CORPORATION
FOSTER BANK	FRANKLIN AMERICAN MORTGAGE CO	FREEDOM MORTGAGE CORPORATION
GATEWAY FUNDING DMS, LP	GATEWAY MORTGAGE CORPORATION	GENEQUITY MORTGAGE, INC
GENERATION MORTGAGE COMPANY	GENWORTH FINANCIAL HOME EQUITY	GMAC MORTGAGE LLC
GREAT LAKES CREDIT UNION	GREAT WESTERN FINANCIAL SVCS	GSF MORTGAGE CORPORATION
GUARANTEED RATE INC	GUARANTY BANK, FSB	GUIDANCE RESIDENTIAL, LLC
HARTLAND MORTGAGE CENTERS	HOME LOAN CENTER	HOMESERVICES LENDING, LLC
HSBC BANK USA, NA	HSBC MORTGAGE CORP	IFREEDOM DIRECT CORPORATION
INLAND BANK & TRUST	INLAND HOME MORTGAGE COMPANY	INLANTA MORTGAGE INC
JAMES B. NUTTER & CO.	JOHNSON BANK	JPMORGAN CHASE BANK, NA
K. HOVNANIAN AMERICAN MORTGAGE	KENILWORTH FINANCIAL	KEY MORTGAGE SERVICES, INC
LAKE FOREST BANK & TRUST CO	LAKESIDE BANK	LEADER ONE FINANCIAL CORPORATI
LENOX FINANCIAL MORTGAGE CORP	LIBERTYVILLE BANK AND TRUST CO	LOANDEPOT.COM
LSI MORTGAGE PLUS	M&I MARSHALL & ILSLEY BANK	MB FINANCIAL BANK NA
MEGASTAR FINANCIAL	MERRILL LYNCH CREDIT CORP	MIDWEST EQUITY MORTGAGE, LLC
MIDWEST MORTGAGE CAPITAL LLC	MILEND, INC	MORTGAGE CAPITAL ASSOCIATES
MORTGAGE INVESTORS CORP	MORTGAGE LENDERS OF AMERICA	MORTGAGE RESEARCH CENTER, LLC
MORTGAGE SERVICES III, L.L.C.	MOTOROLA EMPLOYEES CREDIT UNIO	NATIONSTAR MORTGAGE LLC
NATIONWIDE ADVANTAGE MORTGAGE	NETWORK FUNDING LP	NEW AMERICAN FUNDING
NEW DAY FINANCIAL, LLC	NEW PENN FINANCIAL, LLC	NORSTATES BANK

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

## INSTITUTIONS WHO HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

NORTH SHORE BANK FSB	NORTH SHORE TRUST & SAVINGS	NORTHBROOK BANK & TRUST CO
NORTHSIDE COMMUNITY BANK	NYCB MORTGAGE COMPANY LLC	OPEN MORTGAGE LLC
PACOR MORTGAGE CORP.	PATELCO CREDIT UNION	PENNYMAC LOAN SERVICES LLC
PEOPLES BANK	PEOPLES HOME EQUITY, INC	PERL MORTGAGE, INC.
PHH HOME LOANS	PHH MORTGAGE CORPORATION	PLATINUM HOME MORTGAGE CORP
PLAZA HOME MORTGAGE, INC.	PNC BANK N.A.	POLARIS HOME FUNDING CORP.
PREMIER CREDIT UNION	PRIMARY RESIDENTIAL MORTGAGE	PRIMELENDING, PLAINSCAPITAL CO
PROSPECT MORTGAGE LLC	PROVIDENCE BANK LLC	PROVIDENT FUNDING ASSOCIATES
PROVIDENT FUNDING GROUP INC	PULTE MORTGAGE LLC	QR LENDING INC
QUICKEN LOANS	RBS CITIZENS, N.A.	REAL ESTATE MORTGAGE NETWORK
RELIANCE FIRST CAPITAL LLC	REPUBLIC MORTGAGE HOME LOANS	RESIDENTIAL FINANCE CORP.
ROUNDPOINT MORTGAGE COMPANY	ROYAL UNITED MORTGAGE LLC	RWF MORTGAGE, LLC
RYLAND MORTGAGE COMPANY	SA MORTGAGE SERVICES, LLC	SEAWAY BANK AND TRUST COMPANY
SECURITYNATIONAL MORTGAGE	SERVICE FINANCE COMPANY LLC	SHELTER MORTGAGE COMPANY, LLC
SHORE MORTGAGE	SIERRA PACIFIC MORTGAGE COMP	SIRVA MORTGAGE, INC
SOUTHERN LAKES CREDIT UNION	SOUTHPORT BANK	STATE BANK OF THE LAKES
STEARNS LENDING, INC.	STONEGATE MORTGAGE LLC	SUNTRUST MORTGAGE, INC
TALMER BANK AND TRUST	TCF NATIONAL BANK	THE FIRST MORTGAGE CORPORATION
THE NORTHERN TRUST COMPANY	THE PRIVATEBANK AND TRUST CO.	TOWNE MORTGAGE COMPANY
TOWNSTONE FINANCIAL INC	TRI CITY NATIONAL BANK	UNITED FIDELITY FUNDING CORP
UNITED SECURITY FINANCIAL	URBAN FINANCIAL GROUP INC.	US BANK, N.A.
VAN DYK MORTGAGE CORPORATION	VILLAGE CAPITAL & INVESTMENT	WATERSTONE MORTGAGE CORP
WAUKEGAN SAVINGS BANK	WCS LENDING, LLC	WEICHERT FINANCIAL SERVICES
WELLS FARGO FUNDING, INC	WISCONSIN MORTGAGE CORPORATION	WOODFOREST NATIONAL BANK
WRIGHT-PATT FINANCIAL GROUP	WYNDHAM CAPITAL MORTGAGE	

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## INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

1ST MARINER BANK	360 MORTGAGE GROUP LLC	ACCESS NATIONAL BANK
ADMIRALS BANK	AFFINITY FEDERAL CREDIT UNION	AGSTAR FINANCIAL SERVICES
AIG FEDERAL SAVINGS BANK	ALLIANT CREDIT UNION	ALLIED HOME MTG CAPITAL CORP
ALLY BANK	ALPINE BANK & TRUST CO	AMALGAMATED BANK OF CHICAGO
AMERICAN AIRLINES FCU	AMERICAN B & T C N.A.	AMERICAN BANK
AMERICAN COMMUNITY BANK & TRUS	AMERICAN FIRST CREDIT UNION	AMERICAN HEARTLAND BANK & TRUST
AMERICAN INVESTORS BANK MTG	AMERICAN METRO BANK	AMERIPRISE BANK, FSB
ANCHORBANK FSB	ARCHER BANK	ARK-LA-TEX FINAINCIAL SERVICES
ARVEST MORTGAGE COMPANY	ASSURED MORTGAGE INC.	ASTORIA FEDERAL SAVINGS & LOAN
AURORA BANK FSB	BADGERLAND FINANCIAL	BANCO POPULAR NORTH AMERICA
BANK OF ANN ARBOR	BANK OF DEERFIELD	BANK OF ENGLAND
BANK OF MANHATTAN NA	BANK OF SPRINGFIELD	Bank of Whittier, N.A.
BANK2	BANKLIBERTY	BANKUNITED
BAY VIEW FEDERAL S&L ASSOC	BELMONT BANK & TRUST COMPANY	BEN FRANKLIN BANK OF ILLINIOS
BERKADIA COMMERCIAL MORTG LLC	BLACKHAWK BANK	BNC NATIONAL BANK
BOFI FEDERAL BANK	BOKF NA	BRANCH BANKING AND TRUST CO
BUSEY BANK	BYRON BANK	CAPITAL ONE NA
CASHCALL, INC	CATHAY BANK	CBC NATIONAL BANK
CENT MTG CO DBA CENTURY LEND	CENTIER BANK	CENTRA BANK INC
CENTRAL CREDIT UNION OF ILLINO	CENTRUE BANK	CHARLES SCHWAB BANK
CHARTER NATIONAL BANK & TRUST	CHEVRON FEDERAL CREDIT UNION	CITICORP TRUST BANK, FSB
CITIZENS BANK OF MUKWONAGO	CITIZENS COMMUNITY FEDERAL	CITIZENS FIRST NATIONAL BANK
CITIZENS NATIONAL BANK	CLEARPOINTE CAPITAL INC	CMG MORTGAGE INC.
COLE TAYLOR BANK	COLONIAL SAVINGS, F. A.	COLORADO FEDERAL SAVINGS BANK
COMMUNITY BANK & TRUST	COMMUNITY BANK CBD	COMMUNITY BANK OAK PARK RIVER
COMMUNITY FIRST CREDIT UNION	COMMUNITY SAVINGS BANK	COMPASS BANK
CONSUMER LOAN SERVICES LLC	CONTINENTAL HOME LOANS INC.	CORNERSTONE MORTGAGE COMPANY
CORNERSTONE MORTGAGE, INC.	CORPORATE AMERICA FAMILY CU	CROSSCOUNTRY MORTGAGE INC
CRYSTAL LAKE BANK & TRUST	CUSO MORTGAGE, INC.	CWCAPITAL LLC
DELMAR FINANCIAL COMPANY	DELTA COMMUNITY CREDIT UNION	DIAMOND BANK FSB
DIGITAL FEDERAL CREDIT UNION	DOLLAR BANK, FSB	DUBUQUE BANK & TRUST CO.
DuPage Credit Union	E*TRADE BANK	E*TRADE SAVINGS BANK
EDWARD JONES MORTGAGE, LLC	EMPOWER CREDIT UNION	ENDURA FINANCIAL FCU
EVERBANK	EVERGREEN BANK GROUP	EVOLVE BANK & TRUST
EXCEL MORTGAGE SERVICING, INC.	F & M BANK	F & M BANK AND TRUST CO
FARMERS & MERCHANTS STATE BANK	FARMERS BANK AND TRUST NA	FEARON FINANCIAL, LLC
FINANCIAL FREEDOM ACQUIST. LLC	FIRST BANK	FIRST BANK & TRUST
FIRST BANK FINANCIAL CENTRE	FIRST BANK OF MANHATTAN	FIRST BANK RICHMOND, NA
FIRST CENTURY BANK, N.A.	FIRST CHOICE BANK	FIRST CHOICE BANK
FIRST EAGLE BANK	FIRST FEDERAL BANK OF FLORIDA	FIRST FEDERAL BANK, FSB
FIRST FEDERAL SAVINGS BANK	FIRST FINANCIAL BANK, N.A.	FIRST INTERNET BANK OF INDIANA
FIRST NATIONAL BANK AND TRUST	FIRST NATIONAL BANK OF AMERICA	FIRST NATIONAL BANK OF LAGRANG
FIRST NATIONAL BANK OF LAYTON	FIRST NATIONAL BANK OF OMAHA	FIRST NATIONAL BANK OF STLOUIS
FIRST NATIONAL BANK-FOX VALLEY	FIRST NATIONS BANK	FIRST NORTHERN CREDIT UNION
FIRST PERSONAL BANK	FIRST PLACE BANK	FIRST SAVINGS BK OF HEGEWISCH
FIRST SECURITY TRUST AND SAVIN	FIRST STAR BANK, SSB	FIRST STATE BANK OF ST CHARLES

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## INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

FIRST TENNESSEE BANK NA	FIRST-CITIZENS BANK & TRUST CO	FirsTrust Mortgage
FLAGSTAR BANK	FOREST PARK NATIONAL BANK & TR	FOX RIVER STATE BANK
FRANKLIN FIRST FINANCIAL, LTD	FRANKLIN LOAN CENTER	FRONTIER FINANCIAL INC DBA FRO
GATEWAY BANK, FSB	GENERAL MILLS FCU	GLENVIEW STATE BANK
GMFS, LLC	GOLD COAST BANK	GOLD STAR MORTGAGE FINANCIAL
GOLDEN EAGLE COMMUNITY BANK	GOLDMAN SACHS BANK USA	GOLDWATER BANK, N.A.
GRAND BANK NA	GRANDBRIDGE REAL EST CAPITAL	GREAT MIDWEST BANK, SSB
GREENCHOICE BANK, FSB	GREENLIGHT FINANCIAL SERVICES	GREENSTONE FARM CREDIT SERVICE
GREENWOOD'S STATE BANK	GUARDIAN CREDIT UNION	GVC MORTGAGE, INC.
HARVARD SAVINGS BANK	HEALTHCARE ASSOC. CREDIT UNION	HEARTLAND BANK & TRUST
HERITAGE BANK OF SCHAUMBURG	Heritage Credit Union	HIAWATHA NATIONAL BANK
HOME FINANCE OF AMERICA	HOME LOAN INVESTMENT BANK	HOME SAVINGS OF AMERICA
HOME STATE BANK, N.A.	HOMEOWNERS MORTGAGE OF AMERICA	HOMESTAR BANK & FNCL SVC
HORICON BANK	HORIZON BANK, N.A.	HOYNE SAVINGS BANK
HUDSON CITY SVG BK FSB	HYDE PARK BANK & TRUST	IAA CREDIT UNION
INDIANA UNIVERSITY C U	ING BANK, FSB	INOVA FEDERAL CREDIT UNION
INTEGRA BANK	INTERCONTINENTAL CAPITAL GROUP	INTERNATIONAL BANK OF CHICAGO
ISPCU	KEYBANK NATIONAL ASSOCIATION	KINECTA FEDERAL CREDIT UNION
LABETTE BANK	LAKE MICHIGAN CREDIT UNION	LANDMARK CREDIT UNION
LIBERTY BANK FOR SAVINGS	LOOMIS FED SAVINGS & LOAN ASSN	M&I BANK FSB
M&T BANK	MAIN STREET BANK	MAIN STREET FINANCIAL
MARINE CREDIT UNION	MARKETPLACE HOME MORTGAGE LLC	MARQUETTE BANK
MAX MORTGAGE, LLC	MCFARLAND STATE BANK	MCHENRY SAVINGS BANK
MEADOWS CREDIT UNION	MEMBER FIRST MORTGAGE	METLIFE BANK, N.A.
MID AMERICA BANK	MID-WISCONSIN BANK	MIDFIRST BANK
MIDWEST COMMUNITY BANK	MLD MORTGAGE INC.	MORGAN STANLEY PRIVATE BANK NA
MORTGAGE CENTER, LLC	MORTGAGE NETWORK	MOUNTAIN STATES MORTGAGE
MWABANK	NATIONAL BANK OF KANSAS CITY	NATIONAL BANK OF ST ANNE
NATIONAL EXCHANGE B&T	NATIONS LENDING CORPORATION	NATIONWIDE BANK
NEW CARLISLE FEDERAL SAVINGS B	NEW YORK COMMUNITY BANK	NFCU
NFM, INC.	NICOLET NATIONAL BANK	NILES TWP SCH CU
NORTH AMERICAN SAVINGS BANK	NORTH COMMUNITY BANK	NORTH SHORE COMMUNITY BANK
NORTH SIDE FEDERAL SAVINGS	NORTHROP GRUMMAN FCU	NORTHWEST BANK OF ROCKFORD
NORTHWEST CMNTY CU	NORTHWESTERN MUTUAL CREDIT UNI	NOVA HOME LOANS
NPB MORTGAGE LLC	NUCOMPASS MORTGAGE SERVICES LL	NUMARK CREDIT UNION
OCEANSIDE MORTGAGE COMPANY	OLD NATIONAL BANK	OLD SECOND NATIONAL BANK
ON Q FINANCIAL, INC.	ONE REVERSE MORTGAGE, LLC	ONEMAIN FINANCIAL SERVICES, INC
ONEMAIN FINANCIAL, INC.	ONEWEST BANK, FSB	OSWEGO COMMUNITY BANK
OXFORD BANK AND TRUST	PACIFIC GLOBAL BANK	PACIFIC UNION FINANCIAL, LLC
PARK BANK	PARK FEDERAL SAVINGS BANK	PENTAGON FEDERAL CREDIT UNION
PEOPLES BANK OF KANKAKEE COUNT	PEOPLES MORTGAGE CORPORATION	PERSONAL MORTGAGE GROUP, LLC
PMAC LENDING SERVICES INC	Polish and Slavic Federal Cred	PORT WASHINGTON STATE BANK
PRAIRIE STATE BANK & TRUST	PREMIER BANK	PREMIER HOME MORTGAGE, INC.
PRESIDENTIAL BANK, F.S.B.	PROFICIO BANK	PROVINCIAL BANK
PYRAMAX BANK, FSB	QUORUM FEDERAL CREDIT UNION	RAYMOND JAMES BANK F.S.B.
REGIONS BANK	RENASANT BANK	RESIDENTIAL HOME FUNDING

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## INSTITUTIONS WHO DO NOT HAVE A HOME OR BRANCH OFFICE IN THE MSA/MD

REUNION MORTGAGE, INC  
 ROYAL BANK  
 SANTA BARBARA BANK & TRUST N.A  
 SOUTH CENTRAL BANK  
 STAR ONE CREDIT UNION  
 STATE BANK OF ILLINOIS  
 STIFEL BANK & TRUST  
 SUMMIT COMMUNITY BANK  
 SUNTRUST BANKS, INC  
 THE BANK OF HOLLAND  
 THE EQUITABLE BANK SSB  
 THE HARVARD STATE BANK  
 THE NATIONAL BANK  
 THE PARK NATIONAL BANK  
 THIRD FEDERAL SAVINGS AND LOAN  
 TOWN AND COUNTRY BANC MORTGAGE  
 UBS BANK, USA  
 UNION SAVINGS BANK  
 UNIVERSITY BANK  
 USAA FEDERAL SAVINGS BANK  
 VISION MORTGAGE GROUP  
 WELLS FARGO BANK, NA  
 WESTCONSIN CREDIT UNION  
 WISCONSIN COMMUNITY BANK

RIVERSIDE COMMUNITY BANK  
 ROYAL SAVINGS BANK  
 SCOTT CREDIT UNION  
 SOVEREIGN BANK N.A.  
 STATE BANK  
 STATE DEPARTMENT FCU  
 STILLMAN BANCCORP, N. A.  
 Summit Credit Union  
 SWBC MORTGAGE CORPORATION  
 THE BANK OF MAINE  
 THE FARMERS BANK  
 THE HUNTINGTON NATIONAL BANK  
 THE NATIONAL BANK & TRUST COMP  
 THE PEOPLES BANK OF ARLINGTON  
 THRIVENT FINANCIAL BANK  
 TOYOTA FINANCIAL SAVINGS BANK  
 UMB BANK, NA  
 UNITED COMMUNITY BANK  
 UNIVERSITY ISLAMIC FINANCIAL  
 UW CREDIT UNION  
 WATERSTONE BANK SSB  
 WEST TOWN SAVINGS BANK  
 WESTSTAR MORTGAGE INC  
 WORTHINGTON FEDERAL BANK

RMC VANGUARD MORTGAGE CORP  
 SAN ANTONIO CREDIT UNION  
 SELFRELIANCE UAFCU  
 STANDARD BANK AND TRUST CO.  
 STATE BANK OF COUNTRYSIDE  
 STATE FARM BANK  
 SUBURBAN BANK & TRUST  
 SUMMIT MORTGAGE CORPORATION  
 TEXAS STAR BANK SSB  
 THE COCA COLA CO FAMILY FCU  
 THE FEDERAL SAVINGS BANK  
 THE MORTGAGE COMPANY  
 THE PARK BANK  
 THINK MUTUAL BANK  
 TOTAL MORTGAGE SERVICES, LLC  
 UBS AG, TAMPA BRANCH  
 UNION SAVINGS BANK  
 UNIVERSAL AMERICAN MTG. CO.LLC  
 US BANK NORTH DAKOTA  
 VILLAGE BANK & TRUST  
 WEI MORTGAGE CORPORATION  
 WESTBURY BANK  
 WINFIELD COMMUNITY BANK



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D		E				F		G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8601.01														35	99
LOANS ORIGINATED	48	6254	22	2206	83	13642	7	69			14	1958			
APPS APPROVED, NOT ACCEPTED	6	830	1	161	11	1817	1	119			1	154			
APPS DENIED	10	1290	8	717	61	10452	2	49			1	68	2	45	
APPS WITHDRAWN	7	1037	4	453	28	4763					3	468			
FILES CLOSED FOR INCOMPLETENESS	1	117	2	181	6	1059	1	40			2	353			
IL/LAKE COUNTY/8601.03														9	103
LOANS ORIGINATED	10	1362	11	1417	80	11853	2	120			8	718			
APPS APPROVED, NOT ACCEPTED	1	99			7	972					1	32			
APPS DENIED	2	338	1	175	15	2468	3	24			1	278			
APPS WITHDRAWN					12	2067	1	36							
FILES CLOSED FOR INCOMPLETENESS					8	1139									
IL/LAKE COUNTY/8601.04														11	82
LOANS ORIGINATED	11	1161	6	916	50	6270	2	112			5	490			
APPS APPROVED, NOT ACCEPTED	1	119			1	61	1	9							
APPS DENIED	2	234	2	281	23	2580	4	53			4	253			
APPS WITHDRAWN					8	1075					1	214			
FILES CLOSED FOR INCOMPLETENESS					4	366	1	104							
IL/LAKE COUNTY/8602.00														25	86
LOANS ORIGINATED	11	892	6	989	34	3555	2	108			13	1370			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	2	125	1	26	20	2228					1	145			
APPS WITHDRAWN	1	69			6	653					1	70			
FILES CLOSED FOR INCOMPLETENESS					1	186					1	186			
IL/LAKE COUNTY/8603.01														60	67
LOANS ORIGINATED	7	535	5	195	31	2544	2	37			17	1161			
APPS APPROVED, NOT ACCEPTED					2	136									
APPS DENIED			3	81	16	1563	1	8	1	188	3	81			
APPS WITHDRAWN	3	179			2	187					1	78			
FILES CLOSED FOR INCOMPLETENESS	1	39			1	49									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
IL/LAKE COUNTY/8603.02														52	56	
LOANS ORIGINATED	4	376	2	107	17	1684			3	926	6	373				
APPS APPROVED, NOT ACCEPTED	1	49	1	81	2	314					1	81				
APPS DENIED	1	45	2	155	11	951					1	25				
APPS WITHDRAWN	1	39			9	972					3	288				
FILES CLOSED FOR INCOMPLETENESS					3	279					1	129				
IL/LAKE COUNTY/8604.00														45	73	
LOANS ORIGINATED	14	1559	15	1225	60	7398	2	42			14	1493				
APPS APPROVED, NOT ACCEPTED	2	208	2	85	4	404					2	128				
APPS DENIED	5	429	3	180	23	3035	5	41			2	73				
APPS WITHDRAWN			2	120	5	567					2	120				
FILES CLOSED FOR INCOMPLETENESS			1	52	6	1010	2	239			2	342				
IL/LAKE COUNTY/8605.00														51	59	
LOANS ORIGINATED	15	1258	4	247	14	1321	3	60	1	427	6	360				
APPS APPROVED, NOT ACCEPTED	1	93			3	226										
APPS DENIED	2	243	3	125	16	1457	1	15			5	416				
APPS WITHDRAWN			1	43	4	328					1	56				
FILES CLOSED FOR INCOMPLETENESS					1	85										
IL/LAKE COUNTY/8606.00														23	85	
LOANS ORIGINATED	15	1774	15	1238	75	10317	2	31			9	670	2	16		
APPS APPROVED, NOT ACCEPTED	2	249	3	161	6	1036					2	128	1	33		
APPS DENIED	5	521	8	210	33	4747	5	75			4	553	8	113		
APPS WITHDRAWN	6	507			10	1284	1	19								
FILES CLOSED FOR INCOMPLETENESS	2	264			7	1177										
IL/LAKE COUNTY/8607.01														6	136	
LOANS ORIGINATED	2	618	6	1725	28	8120	1	250			2	301				
APPS APPROVED, NOT ACCEPTED					2	776										
APPS DENIED			1	33	16	6460			1	600	2	158				
APPS WITHDRAWN			1	275	4	1552										
FILES CLOSED FOR INCOMPLETENESS			1	280	8	2699					1	102				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							E
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
IL/LAKE COUNTY/8607.02													8	120
LOANS ORIGINATED	27	5018	23	4272	115	23521	3	545			7	1171		
APPS APPROVED, NOT ACCEPTED			1	184	18	3508					2	394		
APPS DENIED	11	1957	4	658	41	7589	3	362			3	278		
APPS WITHDRAWN	3	682			13	2818	2	253			1	204		
FILES CLOSED FOR INCOMPLETENESS	2	222	1	385	9	1796	1	397			1	150		
IL/LAKE COUNTY/8608.05													5	85
LOANS ORIGINATED	6	1025	6	1207	46	6777	2	226			13	2400		
APPS APPROVED, NOT ACCEPTED					3	445					1	339		
APPS DENIED	2	191			11	1367	3	33						
APPS WITHDRAWN	2	264	1	184	10	1296	1	100			2	284		
FILES CLOSED FOR INCOMPLETENESS	1	132			3	732					2	597		
IL/LAKE COUNTY/8608.06													7	100
LOANS ORIGINATED	16	2761	12	1585	111	18582	1	85			7	1530		
APPS APPROVED, NOT ACCEPTED	4	636	2	220	4	561								
APPS DENIED	4	748	5	629	40	7383	3	71			2	244		
APPS WITHDRAWN	3	491			3	545								
FILES CLOSED FOR INCOMPLETENESS					6	921					1	167		
IL/LAKE COUNTY/8608.07													4	82
LOANS ORIGINATED	6	1216	16	1589	63	9988	6	291			4	572		
APPS APPROVED, NOT ACCEPTED	1	185			2	250								
APPS DENIED	4	846	8	541	33	5603	5	267			6	562		
APPS WITHDRAWN					11	1829					2	110		
FILES CLOSED FOR INCOMPLETENESS			1	96	8	1510	1	368						
IL/LAKE COUNTY/8608.08													3	91
LOANS ORIGINATED	4	830	10	1791	78	13798	3	265	1	362	19	3338		
APPS APPROVED, NOT ACCEPTED			2	259	4	843					1	200		
APPS DENIED	2	277	4	418	27	4492	5	169			9	1123		
APPS WITHDRAWN	1	180	1	72	9	1800	1	361			3	622		
FILES CLOSED FOR INCOMPLETENESS			2	559	8	1717					3	563		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
IL/LAKE COUNTY/8608.09														4	116	
LOANS ORIGINATED	3	582	22	4561	106	19559	3	427			18	2991				
APPS APPROVED, NOT ACCEPTED	1	214	1	260	8	1199					1	110				
APPS DENIED	1	293	2	532	27	5014					2	392				
APPS WITHDRAWN	1	95	3	443	13	3491					1	61				
FILES CLOSED FOR INCOMPLETENESS			1	156	8	1655					1	65				
IL/LAKE COUNTY/8608.10														7	86	
LOANS ORIGINATED	20	3423	24	3477	159	29070	2	185	2	6290	13	1903				
APPS APPROVED, NOT ACCEPTED	1	197			9	1563	2	50								
APPS DENIED	4	680			56	11154	2	61			5	1035				
APPS WITHDRAWN	3	380	2	272	23	4264	1	17			3	300				
FILES CLOSED FOR INCOMPLETENESS					14	2337										
IL/LAKE COUNTY/8608.11														4	100	
LOANS ORIGINATED	18	3166	14	2384	94	17408	3	278	1	588	12	1794				
APPS APPROVED, NOT ACCEPTED	1	255	1	176	9	1953	1	33								
APPS DENIED	4	620	2	415	34	6584	4	299			1	101				
APPS WITHDRAWN	2	334	1	80	16	2829	2	36								
FILES CLOSED FOR INCOMPLETENESS					13	2516										
IL/LAKE COUNTY/8609.03														10	80	
LOANS ORIGINATED	18	2118	15	1970	112	17062	5	107	3	761	33	4546				
APPS APPROVED, NOT ACCEPTED	1	102	1	92	11	1809					2	404				
APPS DENIED	8	880	6	520	38	5835	3	84			15	2299				
APPS WITHDRAWN	4	657	2	212	12	1580					2	289				
FILES CLOSED FOR INCOMPLETENESS			4	457	6	958					3	686				
IL/LAKE COUNTY/8609.04														6	83	
LOANS ORIGINATED	19	3532	25	3807	92	15773	7	350			17	2538				
APPS APPROVED, NOT ACCEPTED	3	605	2	371	8	2002					3	970				
APPS DENIED	5	657	6	437	53	8572	5	225			4	569	4	157		
APPS WITHDRAWN	4	534	8	1010	15	2724	1	230			3	699				
FILES CLOSED FOR INCOMPLETENESS			2	252	10	1768										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8609.05														7	94
LOANS ORIGINATED	16	2202	13	1642	114	16515	4	105			22	3373			
APPS APPROVED, NOT ACCEPTED	2	170			12	1741									
APPS DENIED	8	1239	7	788	47	7331					5	621			
APPS WITHDRAWN	3	283	2	312	19	3036	1	313			3	509			
FILES CLOSED FOR INCOMPLETENESS			2	132	13	1779	3	316			3	231			
IL/LAKE COUNTY/8609.06														9	118
LOANS ORIGINATED	52	6997	34	4006	219	37306	16	594			20	2961			
APPS APPROVED, NOT ACCEPTED	4	386	5	657	17	3100									
APPS DENIED	5	783	10	1131	81	14184	6	68			9	560			
APPS WITHDRAWN	7	1262	6	866	24	4603	1	129			2	203			
FILES CLOSED FOR INCOMPLETENESS	2	255	3	336	23	4266	1	80			1	231			
IL/LAKE COUNTY/8610.07														8	122
LOANS ORIGINATED	11	2482	15	3580	146	26736	1	130			8	1081			
APPS APPROVED, NOT ACCEPTED	1	183	2	434	11	2261	1	15			3	560			
APPS DENIED	1	151	3	500	34	7482	1	400			4	916			
APPS WITHDRAWN	1	127	1	34	18	4073					1	34			
FILES CLOSED FOR INCOMPLETENESS	2	240			10	2241									
IL/LAKE COUNTY/8610.08														8	100
LOANS ORIGINATED	18	2463	18	2976	110	16277	6	315			7	1149			
APPS APPROVED, NOT ACCEPTED	1	114			8	1302									
APPS DENIED	4	632	1	180	38	6280	2	155			1	125			
APPS WITHDRAWN	4	427	2	241	12	1957	2	213			3	333			
FILES CLOSED FOR INCOMPLETENESS			1	68	6	1072					1	68			
IL/LAKE COUNTY/8610.09														14	121
LOANS ORIGINATED	14	2804	22	3703	157	25946	2	209			13	1443			
APPS APPROVED, NOT ACCEPTED	2	268	2	290	12	2296	1	100			1	105			
APPS DENIED	5	652	5	496	39	6477	2	71			6	721			
APPS WITHDRAWN	3	323	2	216	28	4994	1	133							
FILES CLOSED FOR INCOMPLETENESS					12	2233									



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	\$000's								
	A	B	C	D	Number			\$000's						Number	\$000's
IL/LAKE COUNTY/8610.10												7	102		
LOANS ORIGINATED	30	5716	25	5254	118	21353	4	562		13	2149				
APPS APPROVED, NOT ACCEPTED	3	993			8	1346									
APPS DENIED	4	1033	7	839	39	7431	7	187		1	267				
APPS WITHDRAWN	3	415	2	438	14	2916				1	224				
FILES CLOSED FOR INCOMPLETENESS					14	3340	1	96		1	75				
IL/LAKE COUNTY/8610.11												16	109		
LOANS ORIGINATED	38	5198	20	2498	187	30193	8	248		6	737				
APPS APPROVED, NOT ACCEPTED	3	338	1	50	15	2588									
APPS DENIED	5	570	4	336	50	8587	6	104		2	305				
APPS WITHDRAWN	10	1343	5	611	38	6173	1	75		2	246				
FILES CLOSED FOR INCOMPLETENESS	1	161	1	102	16	2632				2	265				
IL/LAKE COUNTY/8610.12												9	90		
LOANS ORIGINATED	7	1358	10	1958	119	21254	1	3		14	2535				
APPS APPROVED, NOT ACCEPTED	3	356	2	396	7	1137									
APPS DENIED	1	115	3	688	43	7809	5	500		6	555				
APPS WITHDRAWN			4	883	19	3736				4	568				
FILES CLOSED FOR INCOMPLETENESS	1	92	2	340	12	3244									
IL/LAKE COUNTY/8610.13												9	92		
LOANS ORIGINATED	9	1626	10	1504	74	11818	1	220		6	933				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	3	347	3	505	25	4216	3	54		3	710				
APPS WITHDRAWN	1	105	2	140	9	1658				1	95				
FILES CLOSED FOR INCOMPLETENESS					4	626				1	75				
IL/LAKE COUNTY/8610.14												12	98		
LOANS ORIGINATED	19	2766	12	1208	83	10993	2	177		5	529				
APPS APPROVED, NOT ACCEPTED	1	97			5	800									
APPS DENIED	5	692	2	207	21	3038	4	141		3	282				
APPS WITHDRAWN	2	248	4	373	17	2350				4	432				
FILES CLOSED FOR INCOMPLETENESS			2	196	9	1325									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D			F		G				
	A		B		C		D		E		F				G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8611.04														10	119
LOANS ORIGINATED	36	6084	44	6574	258	43109	9	863	1	570	12	1617			
APPS APPROVED, NOT ACCEPTED	4	520	3	500	18	3444					1	140			
APPS DENIED	9	1378	5	597	74	12810	3	72			3	384			
APPS WITHDRAWN	5	795	8	1170	25	3996					2	298			
FILES CLOSED FOR INCOMPLETENESS			1	160	20	3665									
IL/LAKE COUNTY/8611.05														10	96
LOANS ORIGINATED	11	1949	17	1645	95	16152	1	40			16	1894			
APPS APPROVED, NOT ACCEPTED			2	343	4	954	1	150			1	88			
APPS DENIED	4	510	2	218	39	7441					7	1210			
APPS WITHDRAWN	2	441	3	488	16	2936			1	14622	1	43			
FILES CLOSED FOR INCOMPLETENESS	1	272	1	294	9	1757									
IL/LAKE COUNTY/8611.06														14	120
LOANS ORIGINATED	25	4388	33	4587	240	40411	6	250	2	17795	13	1437			
APPS APPROVED, NOT ACCEPTED	1	88			26	4951					3	486			
APPS DENIED	5	726	9	1446	55	9448	2	77			6	954			
APPS WITHDRAWN	3	830	2	269	27	4320					2	328			
FILES CLOSED FOR INCOMPLETENESS	1	140	3	395	19	3700					1	109			
IL/LAKE COUNTY/8612.01														44	86
LOANS ORIGINATED	27	3122	13	1506	66	8581	2	147			11	1166			
APPS APPROVED, NOT ACCEPTED	4	283	2	138	5	749									
APPS DENIED	11	1059	4	270	42	5134	7	265			5	429			
APPS WITHDRAWN	8	1067	9	1241	10	1247	1	55			1	53			
FILES CLOSED FOR INCOMPLETENESS					5	495									
IL/LAKE COUNTY/8612.02														29	79
LOANS ORIGINATED	11	1265	10	925	55	7866	4	242			6	608			
APPS APPROVED, NOT ACCEPTED					3	360									
APPS DENIED	3	344	5	366	30	4453					1	55			
APPS WITHDRAWN	3	430			12	2205	1	104			2	244			
FILES CLOSED FOR INCOMPLETENESS					7	1216									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
IL/LAKE COUNTY/8613.01															30	77
LOANS ORIGINATED	7	475	6	206	43	4673					11	512				
APPS APPROVED, NOT ACCEPTED	1	78			6	852					1	82				
APPS DENIED	3	153	4	316	29	2307	3	143			2	128				
APPS WITHDRAWN					8	676	1	32								
FILES CLOSED FOR INCOMPLETENESS			2	126	4	411					2	184				
IL/LAKE COUNTY/8613.03															48	82
LOANS ORIGINATED	12	941	4	246	29	2179	1	60			10	570				
APPS APPROVED, NOT ACCEPTED	2	201	1	43	3	279					1	43				
APPS DENIED	2	191	2	153	32	3449					2	168				
APPS WITHDRAWN	3	227	1	72	7	749	1	60								
FILES CLOSED FOR INCOMPLETENESS					5	402										
IL/LAKE COUNTY/8613.04															49	78
LOANS ORIGINATED	6	527	4	253	33	2816					6	367				
APPS APPROVED, NOT ACCEPTED	2	109	2	90	2	225	1	33								
APPS DENIED	4	304	2	98	15	1254	3	169			2	107				
APPS WITHDRAWN	1	58			9	877	1	124			2	133				
FILES CLOSED FOR INCOMPLETENESS					4	409					1	75				
IL/LAKE COUNTY/8614.02															23	85
LOANS ORIGINATED	59	7347	49	4689	107	17912	1	15			18	1798				
APPS APPROVED, NOT ACCEPTED	4	464	1	60	15	2446	1	10			2	170				
APPS DENIED	16	1769	8	809	52	9074	4	537			7	900				
APPS WITHDRAWN	10	1272	6	567	13	2764	1	166			4	433				
FILES CLOSED FOR INCOMPLETENESS	5	589			15	2319										
IL/LAKE COUNTY/8614.03															32	64
LOANS ORIGINATED	4	460	6	434	16	1957			1	676	2	264				
APPS APPROVED, NOT ACCEPTED	1	59			1	136										
APPS DENIED	2	116	2	136	9	1051					1	101	1	8		
APPS WITHDRAWN			1	99	4	609										
FILES CLOSED FOR INCOMPLETENESS					3	333										

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
IL/LAKE COUNTY/8614.04													38	77		
LOANS ORIGINATED	17	1307	8	480	51	5684	1	52			11	1099				
APPS APPROVED, NOT ACCEPTED	2	217	2	70	6	727					3	257				
APPS DENIED	8	600	5	299	29	3330	7	147			5	515				
APPS WITHDRAWN	7	463	1	109	9	1290					1	116				
FILES CLOSED FOR INCOMPLETENESS					10	1218										
IL/LAKE COUNTY/8615.04													51	76		
LOANS ORIGINATED	13	1828	14	1335	53	7200	6	97			10	1116	3	112		
APPS APPROVED, NOT ACCEPTED			1	45	8	1141							1	45		
APPS DENIED	3	401	8	922	29	4250	7	62			6	507	5	150		
APPS WITHDRAWN	1	84	1	162	12	1613					2	196				
FILES CLOSED FOR INCOMPLETENESS					11	1453										
IL/LAKE COUNTY/8615.05													18	128		
LOANS ORIGINATED	9	1955	28	6342	120	25098	3	444			6	727				
APPS APPROVED, NOT ACCEPTED			4	770	6	1695										
APPS DENIED	1	267	5	1201	37	9036	3	191			1	125				
APPS WITHDRAWN	1	175	2	385	17	3954	4	831			3	733				
FILES CLOSED FOR INCOMPLETENESS			1	240	17	4471	2	500			2	500				
IL/LAKE COUNTY/8615.06													29	87		
LOANS ORIGINATED	16	2412	13	2076	72	13087	2	318			12	1535				
APPS APPROVED, NOT ACCEPTED	3	445	2	224	17	3282					1	132				
APPS DENIED	6	748	1	200	27	4556					5	547				
APPS WITHDRAWN	3	546	2	280	18	3476										
FILES CLOSED FOR INCOMPLETENESS	3	441			9	1965										
IL/LAKE COUNTY/8615.07													24	108		
LOANS ORIGINATED	10	1613	10	1199	61	8634	6	584	1	123	12	1654				
APPS APPROVED, NOT ACCEPTED					4	687										
APPS DENIED	1	121	3	229	16	2636	1	10			1	137				
APPS WITHDRAWN			1	142	5	1007	1	280								
FILES CLOSED FOR INCOMPLETENESS	1	138			4	732					1	242				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional			D				G			
	A		B		C		E		F				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8615.08												23	95
LOANS ORIGINATED	10	1401	10	927	67	9757	1	20		6	897		
APPS APPROVED, NOT ACCEPTED	1	76			4	695							
APPS DENIED			3	376	23	3050	2	151		2	273		
APPS WITHDRAWN					12	2226							
FILES CLOSED FOR INCOMPLETENESS			2	146	2	248				1	34		
IL/LAKE COUNTY/8615.09												20	137
LOANS ORIGINATED	3	355	11	2258	67	13006	3	367		2	318		
APPS APPROVED, NOT ACCEPTED	1	265			7	1510							
APPS DENIED	3	503			15	2638	1	30					
APPS WITHDRAWN	2	426			11	2101				1	267		
FILES CLOSED FOR INCOMPLETENESS			1	336	4	1028							
IL/LAKE COUNTY/8615.10												30	99
LOANS ORIGINATED	10	1558	21	3768	91	19673	4	720		3	322		
APPS APPROVED, NOT ACCEPTED	1	203	2	369	4	776							
APPS DENIED	7	1003	2	279	28	5297	3	300		3	450		
APPS WITHDRAWN	1	141	1	210	14	2862							
FILES CLOSED FOR INCOMPLETENESS					7	1582							
IL/LAKE COUNTY/8616.03												13	130
LOANS ORIGINATED	12	2368	35	5440	164	34617	1	140	1	17200	5	433	
APPS APPROVED, NOT ACCEPTED					18	3542					1	90	
APPS DENIED	9	1621	5	410	54	10079	5	367		5	457		
APPS WITHDRAWN	2	158	5	572	23	5805				1	116		
FILES CLOSED FOR INCOMPLETENESS					21	4944							
IL/LAKE COUNTY/8616.04												16	116
LOANS ORIGINATED	12	2722	30	7357	165	34179	5	1021		11	1654		
APPS APPROVED, NOT ACCEPTED	1	113	2	764	16	3892							
APPS DENIED	1	384	6	1665	59	16633	1	141		5	506		
APPS WITHDRAWN	2	200	4	1477	21	5918							
FILES CLOSED FOR INCOMPLETENESS	1	360			10	2067							

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							E
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
IL/LAKE COUNTY/8616.05													21	138
LOANS ORIGINATED	27	6330	57	11451	433	90040	15	1655			15	1765		
APPS APPROVED, NOT ACCEPTED	2	561	6	1209	29	5504	1	143			2	239		
APPS DENIED	5	1196	10	2471	114	24499	6	553			8	1379		
APPS WITHDRAWN	6	1220	10	1684	44	10082	4	297			4	473		
FILES CLOSED FOR INCOMPLETENESS			2	258	31	6896	1	244			2	374		
IL/LAKE COUNTY/8616.07													11	91
LOANS ORIGINATED	17	2337	6	884	91	14230	5	684	1	19248	16	1995		
APPS APPROVED, NOT ACCEPTED	1	156	2	300	6	910								
APPS DENIED	8	884	3	209	24	4408	6	296			4	453		
APPS WITHDRAWN	2	256	1	48	13	2737	2	256			1	154		
FILES CLOSED FOR INCOMPLETENESS	1	251	1	28	9	1417	1	127			1	108		
IL/LAKE COUNTY/8616.08													8	115
LOANS ORIGINATED	8	1316	14	1892	92	13836	5	371			9	1706		
APPS APPROVED, NOT ACCEPTED	1	110			7	1359								
APPS DENIED	3	212	2	201	25	4165	3	302			4	834		
APPS WITHDRAWN					3	720								
FILES CLOSED FOR INCOMPLETENESS					6	967					1	127		
IL/LAKE COUNTY/8617.01													26	105
LOANS ORIGINATED	9	968	1	150	32	4179					3	264		
APPS APPROVED, NOT ACCEPTED	2	110			2	276								
APPS DENIED	1	48	1	50	10	1302	2	5						
APPS WITHDRAWN	1	75			7	1205								
FILES CLOSED FOR INCOMPLETENESS					4	612								
IL/LAKE COUNTY/8617.02													45	87
LOANS ORIGINATED	12	1178	10	734	41	4884	1	49	1	171	6	540		
APPS APPROVED, NOT ACCEPTED			1	140	1	154								
APPS DENIED	4	360	2	121	21	2600	2	140			3	281		
APPS WITHDRAWN	6	603	3	210	5	534	2	58			1	57		
FILES CLOSED FOR INCOMPLETENESS	1	52	1	35	2	108					1	35		



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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional			D				G			
	A		B		C		E		F				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8618.03												57	72
LOANS ORIGINATED	15	1210	8	696	41	4171	1	10		4	202		
APPS APPROVED, NOT ACCEPTED					9	1048				1	163		
APPS DENIED	7	928	1	51	22	2622	2	110		1	30		
APPS WITHDRAWN	4	440	1	68	13	1729				2	139		
FILES CLOSED FOR INCOMPLETENESS			2	144	7	981							
IL/LAKE COUNTY/8618.04												76	54
LOANS ORIGINATED	3	282	2	98	9	862	1	113		2	117		
APPS APPROVED, NOT ACCEPTED					2	154							
APPS DENIED	1	140	1	168	5	610	5	223					
APPS WITHDRAWN	1	49			8	860							
FILES CLOSED FOR INCOMPLETENESS					4	474							
IL/LAKE COUNTY/8618.05												80	53
LOANS ORIGINATED	4	217	1	63	7	691	2	5					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					5	480				1	89		
APPS WITHDRAWN					4	444							
FILES CLOSED FOR INCOMPLETENESS													
IL/LAKE COUNTY/8618.15												94	68
LOANS ORIGINATED	1	93	2	73			1	2		1	44		
APPS APPROVED, NOT ACCEPTED					1	113	1	4					
APPS DENIED							1	11		1	11		
APPS WITHDRAWN					1	90							
FILES CLOSED FOR INCOMPLETENESS													
IL/LAKE COUNTY/8619.01												47	87
LOANS ORIGINATED	10	1058	7	584	43	4778	4	85		6	452		
APPS APPROVED, NOT ACCEPTED					4	549				1	119		
APPS DENIED	2	197	3	114	27	3058	3	108		3	206	2	39
APPS WITHDRAWN	3	161	1	21	8	1093							
FILES CLOSED FOR INCOMPLETENESS					7	835							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's	
IL/LAKE COUNTY/8619.02													61	64		
LOANS ORIGINATED	7	779	3	257	32	4103	1	124	1	523	5	569				
APPS APPROVED, NOT ACCEPTED	1	53			1	74										
APPS DENIED	3	393	1	126	25	2805	1	15			4	383				
APPS WITHDRAWN	3	265			8	976										
FILES CLOSED FOR INCOMPLETENESS					3	437										
IL/LAKE COUNTY/8620.00													77	71		
LOANS ORIGINATED	13	981	5	260	32	2708	1	6			10	954				
APPS APPROVED, NOT ACCEPTED	2	128			8	650					2	131				
APPS DENIED	4	307	7	445	29	2880	2	17			8	677				
APPS WITHDRAWN	4	183	3	128	7	760					1	67				
FILES CLOSED FOR INCOMPLETENESS	1	107	2	67	6	768										
IL/LAKE COUNTY/8621.00													69	63		
LOANS ORIGINATED	6	465	9	942	17	2056	3	11			8	1171				
APPS APPROVED, NOT ACCEPTED					2	211					1	142				
APPS DENIED	4	221	2	137	15	1553	6	166			4	446				
APPS WITHDRAWN	2	250	1	48	9	1045	1	8			2	166				
FILES CLOSED FOR INCOMPLETENESS			1	41	1	87					1	41				
IL/LAKE COUNTY/8622.00													65	57		
LOANS ORIGINATED	3	321	7	524	14	1545	3	66	1	175	9	811				
APPS APPROVED, NOT ACCEPTED	1	98			3	381					1	175				
APPS DENIED	2	178	2	144	21	2488	1	75			3	324	2	43		
APPS WITHDRAWN					4	681										
FILES CLOSED FOR INCOMPLETENESS					1	85										
IL/LAKE COUNTY/8623.00													95	37		
LOANS ORIGINATED	1	63	1	51	5	332	1	3	1	529	5	332				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					10	1066	1	25			6	614				
APPS WITHDRAWN					1	146										
FILES CLOSED FOR INCOMPLETENESS			1	33												

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's		
IL/LAKE COUNTY/8624.01													78	59				
LOANS ORIGINATED	2	189	3	107	15	1780	1	3	2	940	7	703						
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED	1	63	1	35	11	964					1	91						
APPS WITHDRAWN	2	118	1	29	2	130			1	800								
FILES CLOSED FOR INCOMPLETENESS	1	63																
IL/LAKE COUNTY/8624.02													93	51				
LOANS ORIGINATED	1	112	1	53	7	884					4	499						
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED	1	62	1	53	9	1071					3	286						
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS	1	41			1	125												
IL/LAKE COUNTY/8625.01													87	61				
LOANS ORIGINATED	7	450			13	1079					3	312						
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED			2	54	18	1677	1	3										
APPS WITHDRAWN	2	102																
FILES CLOSED FOR INCOMPLETENESS																		
IL/LAKE COUNTY/8625.02													78	65				
LOANS ORIGINATED	3	197	1	54	1	56	1	14										
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED																		
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/LAKE COUNTY/8626.03													66	66				
LOANS ORIGINATED	11	1099	4	180	36	3539	6	93			8	627						
APPS APPROVED, NOT ACCEPTED	1	109	1	35	3	414	1	90										
APPS DENIED			3	197	30	3710	3	130	1	250	3	283						
APPS WITHDRAWN	2	220																
FILES CLOSED FOR INCOMPLETENESS																		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D			F		G				
	A		B		C		D		E		F				G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8626.04														66	66
LOANS ORIGINATED	4	364	4	236	11	1310	1	5		1	97				
APPS APPROVED, NOT ACCEPTED	1	75	3	24	5	281				1	69	3	24		
APPS DENIED			2	87	17	1731	1	2		1	129	2	64		
APPS WITHDRAWN					4	509									
FILES CLOSED FOR INCOMPLETENESS															
IL/LAKE COUNTY/8626.05														69	34
LOANS ORIGINATED	8	733	3	212	12	1136				5	432				
APPS APPROVED, NOT ACCEPTED			1	240	1	260									
APPS DENIED	1	102	2	100	7	1103	2	54		3	587	1	28		
APPS WITHDRAWN					3	352									
FILES CLOSED FOR INCOMPLETENESS			1	90	1	140				1	90				
IL/LAKE COUNTY/8627.00														96	43
LOANS ORIGINATED	3	221	2	103	13	863	1	46		9	660				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	3	267	1	80	7	705	1	15		5	467				
APPS WITHDRAWN					1	134	1	130							
FILES CLOSED FOR INCOMPLETENESS					2	267									
IL/LAKE COUNTY/8628.00														94	39
LOANS ORIGINATED	1	96	1	58	6	617	1	3							
APPS APPROVED, NOT ACCEPTED					2	183				1	67				
APPS DENIED	3	256	1	66	5	509	1	4							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS					1	105									
IL/LAKE COUNTY/8629.01														89	64
LOANS ORIGINATED			3	174	5	432				6	459				
APPS APPROVED, NOT ACCEPTED					2	142				1	35				
APPS DENIED			1	340	9	865	3	48		4	606				
APPS WITHDRAWN	1	58			1	144				1	144				
FILES CLOSED FOR INCOMPLETENESS					1	69									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
IL/LAKE COUNTY/8629.02													92	40		
LOANS ORIGINATED	4	209	2	110	5	444	2	9	1	112	4	300				
APPS APPROVED, NOT ACCEPTED	1	79	1	60	2	177										
APPS DENIED	4	276	1	67	7	503	4	120			1	150				
APPS WITHDRAWN					3	268										
FILES CLOSED FOR INCOMPLETENESS																
IL/LAKE COUNTY/8631.00													89	60		
LOANS ORIGINATED	1	59	5	185	9	674	6	53			5	180				
APPS APPROVED, NOT ACCEPTED					1	43					1	43				
APPS DENIED	1	48	2	94	11	999	2	33			6	555				
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/LAKE COUNTY/8632.01													88	68		
LOANS ORIGINATED	2	229	5	239	10	775	1	2			3	107				
APPS APPROVED, NOT ACCEPTED			1	50	3	65	1	5								
APPS DENIED					14	1453	1	23								
APPS WITHDRAWN					3	356	1	10								
FILES CLOSED FOR INCOMPLETENESS					1	134										
IL/LAKE COUNTY/8632.02													13	131		
LOANS ORIGINATED	8	1768	43	14872	178	55761	4	566			10	2708				
APPS APPROVED, NOT ACCEPTED			3	1436	14	4505					2	370				
APPS DENIED	2	538	2	491	36	11985	3	851			5	1215				
APPS WITHDRAWN	2	420	3	3745	19	4991	1	298			3	945				
FILES CLOSED FOR INCOMPLETENESS					12	3226	1	400								
IL/LAKE COUNTY/8633.00													3	189		
LOANS ORIGINATED	1	341	30	17139	128	61755	1	375	1	121	6	1336				
APPS APPROVED, NOT ACCEPTED					7	2722					1	326				
APPS DENIED			4	1466	25	22681					2	485				
APPS WITHDRAWN			4	1381	7	2278					1	300				
FILES CLOSED FOR INCOMPLETENESS			2	600	3	1010					2	516				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	\$000's								
	A	B	C	D	Number			\$000's						Number	\$000's
IL/LAKE COUNTY/8634.00												7	195		
LOANS ORIGINATED	2	566	41	39152	132	95126	1	100		9	2208				
APPS APPROVED, NOT ACCEPTED					6	1867				1	238				
APPS DENIED			2	3607	39	47353	1	71		1	129				
APPS WITHDRAWN			4	2702	10	12724	1	863							
FILES CLOSED FOR INCOMPLETENESS			2	937	7	4543	1	950							
IL/LAKE COUNTY/8635.00												7	191		
LOANS ORIGINATED			39	29188	179	110130	2	1560		11	3464				
APPS APPROVED, NOT ACCEPTED			3	1766	12	8791	1	655							
APPS DENIED			4	3583	39	28487				2	737				
APPS WITHDRAWN			7	4141	13	10529				1	367				
FILES CLOSED FOR INCOMPLETENESS					10	5399	1	599							
IL/LAKE COUNTY/8636.01												12	179		
LOANS ORIGINATED			25	10580	157	50865	2	418		6	1556				
APPS APPROVED, NOT ACCEPTED			1	408	10	2745				1	297				
APPS DENIED			2	479	23	9549	1	50							
APPS WITHDRAWN					10	3323	1	347							
FILES CLOSED FOR INCOMPLETENESS			1	492	11	3163									
IL/LAKE COUNTY/8636.03												13	181		
LOANS ORIGINATED	6	1744	24	9788	161	48583	7	1021		3	435				
APPS APPROVED, NOT ACCEPTED			6	1727	13	3413									
APPS DENIED	1	240	7	1966	20	6513				2	325				
APPS WITHDRAWN			2	704	14	4552				2	674				
FILES CLOSED FOR INCOMPLETENESS			2	2000	6	1935									
IL/LAKE COUNTY/8636.04												6	140		
LOANS ORIGINATED	1	179	20	6722	105	36018	3	137		6	1123				
APPS APPROVED, NOT ACCEPTED			2	305	11	3915	1	10		2	510				
APPS DENIED			5	860	14	4420				3	243				
APPS WITHDRAWN	1	200	1	205	4	1366				1	417				
FILES CLOSED FOR INCOMPLETENESS					9	2416									



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8637.01														8	132
LOANS ORIGINATED	1	227	33	10746	148	41149	2	510			8	1147			
APPS APPROVED, NOT ACCEPTED			1	663	12	3861									
APPS DENIED	2	485	3	994	37	12199	1	417			5	1040			
APPS WITHDRAWN	1	189	5	1847	16	5889					1	68			
FILES CLOSED FOR INCOMPLETENESS			3	1522	11	2692									
IL/LAKE COUNTY/8637.02														15	130
LOANS ORIGINATED	4	821	18	5396	97	27259	4	1376	1	15768	6	1388			
APPS APPROVED, NOT ACCEPTED	1	196			8	1959									
APPS DENIED	1	414	2	594	19	5208					1	105			
APPS WITHDRAWN			1	140	3	544	1	401							
FILES CLOSED FOR INCOMPLETENESS	1	268			9	2078	1	410							
IL/LAKE COUNTY/8638.01														6	144
LOANS ORIGINATED	5	1324	50	15915	162	43853	7	881			14	2817			
APPS APPROVED, NOT ACCEPTED			3	617	12	3518									
APPS DENIED	3	679	7	2567	34	9614	2	160			4	733			
APPS WITHDRAWN	2	516	5	1766	23	5447	1	570			2	360			
FILES CLOSED FOR INCOMPLETENESS			2	617	16	3420									
IL/LAKE COUNTY/8638.02														9	175
LOANS ORIGINATED	1	292	10	5956	53	19618	1	50			2	443			
APPS APPROVED, NOT ACCEPTED	1	436													
APPS DENIED			1	614	6	2441					1	406			
APPS WITHDRAWN					3	980									
FILES CLOSED FOR INCOMPLETENESS					2	465									
IL/LAKE COUNTY/8639.02														18	97
LOANS ORIGINATED	5	641	34	4407	100	15138	4	528			17	2238			
APPS APPROVED, NOT ACCEPTED			5	508	12	2249					1	95			
APPS DENIED	4	474	9	823	42	7421	1	10			10	1372			
APPS WITHDRAWN	3	434	1	180	20	2803					4	579			
FILES CLOSED FOR INCOMPLETENESS	1	127	2	155	11	1808					1	70			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional			D		E		F		G			
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number			\$000's
IL/LAKE COUNTY/8639.03													9	130	
LOANS ORIGINATED	4	962	34	10251	155	43328	2	210			9	1903			
APPS APPROVED, NOT ACCEPTED			3	673	7	1941					2	256			
APPS DENIED	2	536	5	1695	25	6598									
APPS WITHDRAWN			3	641	9	2535	2	285			1	243			
FILES CLOSED FOR INCOMPLETENESS	1	225			4	1053					1	237			
IL/LAKE COUNTY/8639.04													13	158	
LOANS ORIGINATED	6	1629	41	14172	322	101030	7	1530			6	1134			
APPS APPROVED, NOT ACCEPTED			1	250	21	6617									
APPS DENIED			8	3117	51	19050	7	429			1	121			
APPS WITHDRAWN			2	806	28	9158					1	245			
FILES CLOSED FOR INCOMPLETENESS			3	1136	16	4178	2	762			1	119			
IL/LAKE COUNTY/8640.01													28	92	
LOANS ORIGINATED	16	2567	22	3079	107	17208	2	197	1	950	9	1086			
APPS APPROVED, NOT ACCEPTED	1	164	2	139	8	983					1	64			
APPS DENIED	3	405	2	330	30	4537	4	142			2	270			
APPS WITHDRAWN	4	570	3	361	22	3448	1	153			2	160			
FILES CLOSED FOR INCOMPLETENESS					9	1729					1	77			
IL/LAKE COUNTY/8640.02													59	70	
LOANS ORIGINATED	18	2124	13	1565	40	4981	2	19	1	6600	5	880			
APPS APPROVED, NOT ACCEPTED	1	131			9	1402									
APPS DENIED	11	1124	3	252	18	2288					1	112			
APPS WITHDRAWN	8	720	1	153	9	1240									
FILES CLOSED FOR INCOMPLETENESS	1	128	1	83	6	845									
IL/LAKE COUNTY/8641.01													6	95	
LOANS ORIGINATED	30	5013	73	17270	281	75980	7	904			7	966	9	625	
APPS APPROVED, NOT ACCEPTED	1	244	6	1384	23	6845	1	398			2	284			
APPS DENIED	12	2104	14	3387	109	32257	7	433			9	1567	7	610	
APPS WITHDRAWN	6	1223	8	1579	27	7768	1	427			2	390	1	24	
FILES CLOSED FOR INCOMPLETENESS	3	388	4	837	31	10706	1	100							

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	\$000's								
	A	B	C	D	Number			\$000's						Number	\$000's
IL/LAKE COUNTY/8641.05												21	141		
LOANS ORIGINATED	14	2878	35	7378	221	45573	6	794		9	1984				
APPS APPROVED, NOT ACCEPTED			4	991	15	3965	1	345							
APPS DENIED	1	351	5	1173	59	14984	4	85		2	427				
APPS WITHDRAWN			5	1221	25	5869	1	25		2	568				
FILES CLOSED FOR INCOMPLETENESS			1	270	21	5391				1	135				
IL/LAKE COUNTY/8641.06												18	117		
LOANS ORIGINATED	16	2798	10	1513	102	18694	2	120		8	1241				
APPS APPROVED, NOT ACCEPTED	1	161			3	615									
APPS DENIED	2	319	1	98	35	6149	3	53		5	568				
APPS WITHDRAWN	2	300	2	332	9	1590				3	336				
FILES CLOSED FOR INCOMPLETENESS					7	980				1	77				
IL/LAKE COUNTY/8641.07												22	131		
LOANS ORIGINATED	17	3183	32	7366	145	36041	3	325		8	1703				
APPS APPROVED, NOT ACCEPTED	1	72	3	574	13	2990	1	150							
APPS DENIED	2	264	4	1251	37	7876	1	167		4	592				
APPS WITHDRAWN	4	925	3	881	16	3228									
FILES CLOSED FOR INCOMPLETENESS	3	544			10	2079	1	235							
IL/LAKE COUNTY/8641.08												23	101		
LOANS ORIGINATED	21	3274	19	2457	113	19474	3	33		12	1985				
APPS APPROVED, NOT ACCEPTED	3	366	1	130	7	767									
APPS DENIED	6	697	2	496	29	4620	4	180		4	395				
APPS WITHDRAWN			1	200	17	2822									
FILES CLOSED FOR INCOMPLETENESS			2	203	12	2012	1	225							
IL/LAKE COUNTY/8642.03												10	96		
LOANS ORIGINATED	19	2343	12	1479	109	18033	4	211		9	1487				
APPS APPROVED, NOT ACCEPTED			2	190	3	459									
APPS DENIED	3	392	3	380	37	6490	4	198		2	273				
APPS WITHDRAWN	4	542	2	211	16	2283									
FILES CLOSED FOR INCOMPLETENESS					6	1205									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median				
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D						
	FHA, FSA/RHS & VA		Conventional			D				G						
	A		B		C		D		E				F			
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
IL/LAKE COUNTY/8642.04														15	104	
LOANS ORIGINATED	9	1751	14	2922	89	14919	3	262			5	649				
APPS APPROVED, NOT ACCEPTED			2	500	9	1567										
APPS DENIED	2	189	4	665	49	9230	3	113			2	291				
APPS WITHDRAWN	3	306	2	466	10	2241	1	198								
FILES CLOSED FOR INCOMPLETENESS			1	65	15	2536										
IL/LAKE COUNTY/8642.05														10	98	
LOANS ORIGINATED	79	15972	75	12949	267	48574	10	737			37	6272				
APPS APPROVED, NOT ACCEPTED	4	535	5	625	12	2144					1	44				
APPS DENIED	6	1290	15	2297	68	13592	5	240	1	200	5	921				
APPS WITHDRAWN	7	1409	21	4159	37	7351					3	151				
FILES CLOSED FOR INCOMPLETENESS	4	802	2	362	21	3963										
IL/LAKE COUNTY/8642.06														19	73	
LOANS ORIGINATED	6	919	6	598	37	5771	2	204			3	250				
APPS APPROVED, NOT ACCEPTED					2	183										
APPS DENIED	2	224	2	254	15	2305	2	320			2	254	1	60		
APPS WITHDRAWN	1	266			7	1245	1	238								
FILES CLOSED FOR INCOMPLETENESS					2	301	1	208								
IL/LAKE COUNTY/8643.03														5	162	
LOANS ORIGINATED	5	1442	38	12715	182	54471	4	1502			3	496				
APPS APPROVED, NOT ACCEPTED			2	616	11	3950					1	94				
APPS DENIED			7	1215	53	21100	2	16			4	612				
APPS WITHDRAWN	2	467			22	6632										
FILES CLOSED FOR INCOMPLETENESS			1	288	9	2925	1	372								
IL/LAKE COUNTY/8643.05														3	176	
LOANS ORIGINATED	2	658	28	9616	136	40393	6	969			11	2573				
APPS APPROVED, NOT ACCEPTED			3	1174	18	5499					2	385				
APPS DENIED	2	541	1	205	45	13687	1	45			1	239				
APPS WITHDRAWN	1	121	3	1704	18	7349					1	149				
FILES CLOSED FOR INCOMPLETENESS	1	236	3	804	9	2319	1	417								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	\$000's								
	A	B	C	D	Number			\$000's						Number	\$000's
IL/LAKE COUNTY/8643.06												6	199		
LOANS ORIGINATED	4	1129	26	9130	122	42755	7	2100		3	1055				
APPS APPROVED, NOT ACCEPTED			1	254	4	1720									
APPS DENIED			3	1001	27	9567	3	545		3	783				
APPS WITHDRAWN			1	572	4	2036	1	46							
FILES CLOSED FOR INCOMPLETENESS	1	239			10	3508									
IL/LAKE COUNTY/8643.07												5	185		
LOANS ORIGINATED			12	6038	50	22598	2	809		1	1190				
APPS APPROVED, NOT ACCEPTED					6	1840									
APPS DENIED	1	316	4	1682	20	10176									
APPS WITHDRAWN			4	2767	11	4487				1	350				
FILES CLOSED FOR INCOMPLETENESS					6	2459				1	363				
IL/LAKE COUNTY/8643.08												5	144		
LOANS ORIGINATED	7	2119	32	13316	138	38937	5	1177		8	1357				
APPS APPROVED, NOT ACCEPTED			2	769	17	5645				1	148				
APPS DENIED			8	3721	34	10744	1	10		7	1102				
APPS WITHDRAWN			3	949	16	3683	1	130		4	849				
FILES CLOSED FOR INCOMPLETENESS	1	283	2	592	13	3894									
IL/LAKE COUNTY/8644.02												8	163		
LOANS ORIGINATED	9	2116	55	16789	318	96388	7	1672		10	3590				
APPS APPROVED, NOT ACCEPTED	2	232	8	2719	15	4189									
APPS DENIED	3	637	5	1370	55	18339	2	761							
APPS WITHDRAWN	1	373	6	1499	25	9414	2	545							
FILES CLOSED FOR INCOMPLETENESS	1	416			12	4062	2	641							
IL/LAKE COUNTY/8644.03												9	209		
LOANS ORIGINATED	1	341	44	20661	224	88285	8	2505		7	1932				
APPS APPROVED, NOT ACCEPTED	2	577	3	1350	14	6173									
APPS DENIED			3	1443	61	27794	3	210		4	1152				
APPS WITHDRAWN			5	1339	30	12046				1	165				
FILES CLOSED FOR INCOMPLETENESS			2	841	21	7642				1	379				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8644.07														7	180
LOANS ORIGINATED	9	2659	51	19432	255	77625	7	1262		4	876				
APPS APPROVED, NOT ACCEPTED			1	149	27	7920				2	362				
APPS DENIED	2	558	5	2473	52	21521	4	570							
APPS WITHDRAWN	3	861	7	2040	26	10139				2	1412				
FILES CLOSED FOR INCOMPLETENESS	1	286			11	3381				1	232				
IL/LAKE COUNTY/8644.08														12	125
LOANS ORIGINATED	15	2594	35	7794	154	34575	1	50		17	2540				
APPS APPROVED, NOT ACCEPTED			1	417	11	3152									
APPS DENIED	4	598	4	807	41	9637	1	3		1	293				
APPS WITHDRAWN	1	86	1	108	18	3908				2	608				
FILES CLOSED FOR INCOMPLETENESS	1	314	1	114	14	3153									
IL/LAKE COUNTY/8644.09														14	111
LOANS ORIGINATED	8	1753	21	4418	144	30114	6	1609		7	1478				
APPS APPROVED, NOT ACCEPTED	1	178	1	284	6	1340									
APPS DENIED			2	582	29	4944	2	343		2	396				
APPS WITHDRAWN	2	382			21	3834				2	226				
FILES CLOSED FOR INCOMPLETENESS					12	2976									
IL/LAKE COUNTY/8644.10														9	147
LOANS ORIGINATED	8	2430	25	7683	226	56275	4	1147		1	120				
APPS APPROVED, NOT ACCEPTED			3	1069	11	2454									
APPS DENIED	2	809	4	1096	37	9534				1	253				
APPS WITHDRAWN	1	390	3	1082	18	5251	1	180							
FILES CLOSED FOR INCOMPLETENESS			1	260	16	3753				1	117				
IL/LAKE COUNTY/8644.11														5	158
LOANS ORIGINATED	7	2133	39	13444	225	62906	3	734		2	395				
APPS APPROVED, NOT ACCEPTED			5	1393	16	4887									
APPS DENIED	3	909			45	14589	2	110		1	272				
APPS WITHDRAWN			2	1029	15	4347	2	350							
FILES CLOSED FOR INCOMPLETENESS					8	2284									



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	D								
	A	B	C	D	E			F						G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/LAKE COUNTY/8644.12												8	148		
LOANS ORIGINATED	5	999	18	5426	141	34058	2	442		2	352				
APPS APPROVED, NOT ACCEPTED			1	125	14	3856									
APPS DENIED	2	738	2	632	28	8067	1	25		1	249				
APPS WITHDRAWN	4	1389			17	5072	1	328		1	105				
FILES CLOSED FOR INCOMPLETENESS	2	612	1	229	10	2667									
IL/LAKE COUNTY/8645.02												9	243		
LOANS ORIGINATED	3	1065	46	18337	197	90587	6	1669		12	3948				
APPS APPROVED, NOT ACCEPTED			6	2262	12	6276				1	248				
APPS DENIED			9	4491	31	14042				2	488				
APPS WITHDRAWN			8	3195	11	5326	1	370		1	288				
FILES CLOSED FOR INCOMPLETENESS			6	4188	4	1883	1	400		1	417				
IL/LAKE COUNTY/8645.05												14	117		
LOANS ORIGINATED	3	516	26	8425	138	38446	3	761	1	100	4	635			
APPS APPROVED, NOT ACCEPTED	1	236	2	590	12	4493					1	166			
APPS DENIED	3	522	4	1949	52	13888					2	300			
APPS WITHDRAWN	1	244	5	1303	20	6509					3	286			
FILES CLOSED FOR INCOMPLETENESS			2	351	13	4982					1	110			
IL/LAKE COUNTY/8645.10												55	74		
LOANS ORIGINATED	13	2140	25	3453	63	9117					20	2342			
APPS APPROVED, NOT ACCEPTED	1	175			8	1213									
APPS DENIED	3	411	1	117	33	4567	1	50			4	430			
APPS WITHDRAWN	1	109			12	1630					2	276			
FILES CLOSED FOR INCOMPLETENESS	1	150	1	195	12	1772									
IL/LAKE COUNTY/8645.11												24	116		
LOANS ORIGINATED	10	2676	36	11957	211	61586	7	1178			7	1145			
APPS APPROVED, NOT ACCEPTED	2	402	1	248	22	6496					1	67			
APPS DENIED	2	404	6	3395	66	18326					4	506			
APPS WITHDRAWN	3	809	2	523	25	7551	1	130	1	8235	2	211			
FILES CLOSED FOR INCOMPLETENESS					20	5250									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional										G		
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8645.12														16	184
LOANS ORIGINATED	2	775	27	10452	205	61289	2	699			1	311			
APPS APPROVED, NOT ACCEPTED			1	417	14	4034	1	244			1	81			
APPS DENIED			3	1523	23	7476			1	8000					
APPS WITHDRAWN			2	739	20	6223									
FILES CLOSED FOR INCOMPLETENESS					10	2766									
IL/LAKE COUNTY/8645.13														16	137
LOANS ORIGINATED	11	2515	33	8178	208	47420	4	837			7	1647			
APPS APPROVED, NOT ACCEPTED					17	3999					1	120			
APPS DENIED	1	240	5	1141	48	12263					3	763			
APPS WITHDRAWN			4	926	22	5239	1	265			2	450			
FILES CLOSED FOR INCOMPLETENESS			2	421	10	2276	1	317							
IL/LAKE COUNTY/8645.14														20	140
LOANS ORIGINATED	1	317	21	6968	150	43069	1	173			5	1316			
APPS APPROVED, NOT ACCEPTED			3	950	7	1835									
APPS DENIED			5	1553	26	8094	1	432			1	256			
APPS WITHDRAWN	1	282	1	346	20	6464	1	173			1	210			
FILES CLOSED FOR INCOMPLETENESS					12	4229	1	265							
IL/LAKE COUNTY/8645.15														9	176
LOANS ORIGINATED	2	424	20	5946	111	30933	2	694			5	691			
APPS APPROVED, NOT ACCEPTED			1	300	10	2789									
APPS DENIED	1	329	4	993	23	6917	1	417			2	263			
APPS WITHDRAWN			1	880	13	3248	2	562			2	570			
FILES CLOSED FOR INCOMPLETENESS			3	854	6	1735	2	416							
IL/LAKE COUNTY/8645.16														11	139
LOANS ORIGINATED	12	2866	32	6526	154	31015					6	1391			
APPS APPROVED, NOT ACCEPTED	3	663	4	729	12	2768					2	315			
APPS DENIED	1	194	1	174	33	7030	2	274			3	932			
APPS WITHDRAWN	2	380	6	1108	18	4578					1	301			
FILES CLOSED FOR INCOMPLETENESS	1	261	1	228	9	1919									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional										G		
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8645.17														13	195
LOANS ORIGINATED	2	741	27	7284	146	41165	2	324			5	1227			
APPS APPROVED, NOT ACCEPTED			4	1319	11	2994									
APPS DENIED			2	340	29	8121	1	15			4	567			
APPS WITHDRAWN	1	158	1	400	9	1888					1	205			
FILES CLOSED FOR INCOMPLETENESS	1	369	1	105	11	3380					1	105			
IL/LAKE COUNTY/8645.18														11	139
LOANS ORIGINATED	8	1865	29	7072	230	53917	1	100			8	1575			
APPS APPROVED, NOT ACCEPTED	2	503	3	683	19	5109					2	410			
APPS DENIED	2	731	5	1369	48	10964	2	53			2	149			
APPS WITHDRAWN	1	258	5	1088	14	3123									
FILES CLOSED FOR INCOMPLETENESS			2	533	12	2048									
IL/LAKE COUNTY/8645.19														13	131
LOANS ORIGINATED	8	1773	27	5875	226	52661	3	650	1	9350	6	843			
APPS APPROVED, NOT ACCEPTED	2	453	1	131	11	2936									
APPS DENIED	4	1209	7	1074	45	9673	1	16			4	469			
APPS WITHDRAWN	1	136	5	1071	14	3599	2	685			1	56			
FILES CLOSED FOR INCOMPLETENESS					14	3115	1	296			1	99			
IL/LAKE COUNTY/8645.20														16	140
LOANS ORIGINATED	5	1166	39	9474	205	51032	4	1157	1	22200	11	2010			
APPS APPROVED, NOT ACCEPTED	1	232	5	1473	14	3548					1	76			
APPS DENIED	2	543	7	1681	41	10217					2	339			
APPS WITHDRAWN	1	207			12	3455									
FILES CLOSED FOR INCOMPLETENESS	1	207	1	120	8	2112									
IL/LAKE COUNTY/8645.21														24	151
LOANS ORIGINATED	1	414	18	5110	94	26202	2	629			7	1529			
APPS APPROVED, NOT ACCEPTED			2	428	6	1688									
APPS DENIED			2	717	16	4936					1	324			
APPS WITHDRAWN			4	1558	6	2097					1	380			
FILES CLOSED FOR INCOMPLETENESS			1	283	10	2780	2	792			1	304			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							E
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
IL/LAKE COUNTY/8645.22													6	210
LOANS ORIGINATED	5	1840	53	21302	208	71733	3	884		5	1084			
APPS APPROVED, NOT ACCEPTED	1	205	7	3029	13	4606								
APPS DENIED	1	394	6	1978	49	21300	1	417		1	315			
APPS WITHDRAWN	1	380	7	2460	21	7513								
FILES CLOSED FOR INCOMPLETENESS	1	206	1	417	15	5503								
IL/LAKE COUNTY/8646.01													7	281
LOANS ORIGINATED			49	37459	197	117573	3	1460		8	4110			
APPS APPROVED, NOT ACCEPTED			10	6119	5	3857								
APPS DENIED			3	2376	45	31810	2	321		1	396			
APPS WITHDRAWN			5	5300	20	15968				3	2012			
FILES CLOSED FOR INCOMPLETENESS	1	321			7	4585				1	295			
IL/LAKE COUNTY/8646.02													8	228
LOANS ORIGINATED	1	318	30	20290	188	83860	3	1067		5	2229			
APPS APPROVED, NOT ACCEPTED					6	2574								
APPS DENIED			3	2700	25	13852				1	650			
APPS WITHDRAWN			1	975	9	3206	2	693						
FILES CLOSED FOR INCOMPLETENESS					11	2863				1	145			
IL/LAKE COUNTY/8647.00													8	201
LOANS ORIGINATED	1	414	26	16855	127	58541	4	722		6	1765			
APPS APPROVED, NOT ACCEPTED			2	638	13	5660				2	358			
APPS DENIED	1	369	4	2874	43	24187	1	960		3	936			
APPS WITHDRAWN			2	1210	9	3017	2	1190						
FILES CLOSED FOR INCOMPLETENESS			1	1250	5	1294								
IL/LAKE COUNTY/8648.01													8	146
LOANS ORIGINATED	2	635	56	29956	235	103698	5	1585	1	1463	19	4478		
APPS APPROVED, NOT ACCEPTED			3	916	13	4409	1	450			1	213		
APPS DENIED	5	1281	2	777	45	23701	1	725						
APPS WITHDRAWN	2	569	2	1017	18	15306	1	570			2	423		
FILES CLOSED FOR INCOMPLETENESS					12	5035	1	735						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	D								
	A	B	C	D	E			F						G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/LAKE COUNTY/8648.02												8	218		
LOANS ORIGINATED			27	9665	105	35279	2	302		2	638				
APPS APPROVED, NOT ACCEPTED			3	1323	3	1053	1	30		1	417				
APPS DENIED			3	832	26	9593	1	300		1	328				
APPS WITHDRAWN	1	348	2	867	10	2648									
FILES CLOSED FOR INCOMPLETENESS					6	2035	1	530							
IL/LAKE COUNTY/8649.01												5	174		
LOANS ORIGINATED	7	2051	41	16827	203	74820	5	1188		4	806				
APPS APPROVED, NOT ACCEPTED			2	523	11	3660	1	17							
APPS DENIED	2	608	5	1580	30	12122	1	30		1	300				
APPS WITHDRAWN	1	414	4	1004	19	6665				1	239				
FILES CLOSED FOR INCOMPLETENESS			1	850	7	2467									
IL/LAKE COUNTY/8649.03												6	162		
LOANS ORIGINATED	4	971	39	14736	216	68310	3	747		2	464				
APPS APPROVED, NOT ACCEPTED					9	2907									
APPS DENIED			6	1797	38	11364	1	345		2	413				
APPS WITHDRAWN			4	995	11	4373	1	398		1	150				
FILES CLOSED FOR INCOMPLETENESS			4	2236	13	4078				1	200				
IL/LAKE COUNTY/8649.04												7	155		
LOANS ORIGINATED	2	449	24	6586	112	33209	3	889		5	697				
APPS APPROVED, NOT ACCEPTED			3	987	6	1602	1	130							
APPS DENIED	1	356	2	391	17	4645	1	417		2	238				
APPS WITHDRAWN			3	1278	11	3019	2	602							
FILES CLOSED FOR INCOMPLETENESS					5	1364	1	352		1	235				
IL/LAKE COUNTY/8650.00												10	281		
LOANS ORIGINATED			14	12286	68	43718	1	391		4	1270				
APPS APPROVED, NOT ACCEPTED					2	781	1	400							
APPS DENIED			2	4232	14	15607				1	455				
APPS WITHDRAWN					6	3483	1	399		1	279				
FILES CLOSED FOR INCOMPLETENESS			1	629											

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
IL/LAKE COUNTY/8652.00														42	75
LOANS ORIGINATED	5	873	13	1984	88	19712	1	235			19	3191			
APPS APPROVED, NOT ACCEPTED					5	1510									
APPS DENIED	1	230	2	308	27	8535	1	100			12	4217			
APPS WITHDRAWN			2	312	4	897					1	143			
FILES CLOSED FOR INCOMPLETENESS					7	2169					3	746			
IL/LAKE COUNTY/8653.00														33	144
LOANS ORIGINATED	7	2473	23	7152	156	43313	4	1121			3	633			
APPS APPROVED, NOT ACCEPTED			3	926	6	1947									
APPS DENIED					27	8760	2	512			1	175			
APPS WITHDRAWN			3	368	12	3130					1	244			
FILES CLOSED FOR INCOMPLETENESS					8	2274									
IL/LAKE COUNTY/8654.00														21	127
LOANS ORIGINATED	3	1012	22	6137	116	31540	3	365			21	4271			
APPS APPROVED, NOT ACCEPTED			1	134	10	3322					2	573			
APPS DENIED	1	290	2	240	23	6426	1	66							
APPS WITHDRAWN			1	417	10	3073					1	154			
FILES CLOSED FOR INCOMPLETENESS					8	1882									
IL/LAKE COUNTY/8655.01														25	93
LOANS ORIGINATED	1	317	20	7338	74	28731	1	77			5	1679			
APPS APPROVED, NOT ACCEPTED			3	1166	2	259									
APPS DENIED			4	1954	22	12682					5	1134			
APPS WITHDRAWN	1	364	3	1325	4	2236			2	723					
FILES CLOSED FOR INCOMPLETENESS					4	1802									
IL/LAKE COUNTY/8655.02														6	195
LOANS ORIGINATED			18	9917	93	50811					5	1533			
APPS APPROVED, NOT ACCEPTED			2	563	6	7320	1	150							
APPS DENIED			2	218	17	11307					3	366			
APPS WITHDRAWN					4	2578	2	1620							
FILES CLOSED FOR INCOMPLETENESS					1	282	1	1058							



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional			D	\$000's								
	A	B	C	D	Number			\$000's						Number	\$000's
IL/LAKE COUNTY/8656.00												4	226		
LOANS ORIGINATED	1	292	24	18067	170	84417	5	2559		3	4210				
APPS APPROVED, NOT ACCEPTED			2	724	8	2993									
APPS DENIED	1	369	1	285	37	28864				2	540				
APPS WITHDRAWN			2	817	18	11416	1	298		1	255				
FILES CLOSED FOR INCOMPLETENESS			2	752	2	1278									
IL/LAKE COUNTY/8657.00												7	184		
LOANS ORIGINATED	8	2120	53	17585	260	93973	11	2394		17	5460				
APPS APPROVED, NOT ACCEPTED	1	365	1	913	15	5816									
APPS DENIED			9	3107	54	23093	2	329		2	516				
APPS WITHDRAWN	1	323	7	2853	23	7722				2	439				
FILES CLOSED FOR INCOMPLETENESS					11	4236	3	784							
IL/LAKE COUNTY/8658.01												8	147		
LOANS ORIGINATED	7	1616	36	10433	133	38039	2	420		7	1825				
APPS APPROVED, NOT ACCEPTED			1	235	3	531									
APPS DENIED			2	1018	51	15893	1	25		3	731				
APPS WITHDRAWN	2	423	6	2147	8	3027	1	417							
FILES CLOSED FOR INCOMPLETENESS			1	35	5	874	1	174							
IL/LAKE COUNTY/8658.02												5	199		
LOANS ORIGINATED	2	569	26	10112	151	52989	4	1213		3	485				
APPS APPROVED, NOT ACCEPTED	2	416	4	1570	6	2534									
APPS DENIED	1	370	3	1317	22	9398				1	280				
APPS WITHDRAWN			2	695	6	2185	1	417							
FILES CLOSED FOR INCOMPLETENESS			2	768	6	2148				1	275				
WI/KENOSHA COUNTY/0001.00												17	67		
LOANS ORIGINATED	10	1536	15	2375	117	17501	3	98	1	1700	12	1227			
APPS APPROVED, NOT ACCEPTED					5	1219									
APPS DENIED	6	911			34	5620			1	2520	3	329			
APPS WITHDRAWN			1	97	20	3153									
FILES CLOSED FOR INCOMPLETENESS					6	642									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
WI/KENOSHA COUNTY/0003.00													15	54		
LOANS ORIGINATED	9	1044	3	211	46	4807	3	83	2	26427	15	1692				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			4	235	20	2216	2	119			7	528				
APPS WITHDRAWN					12	1443					2	199				
FILES CLOSED FOR INCOMPLETENESS					2	193										
WI/KENOSHA COUNTY/0004.00													6	78		
LOANS ORIGINATED	19	1946	16	2166	68	6982	2	120			11	1491	1	68		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	127	4	619	26	2795	1	10			7	1228				
APPS WITHDRAWN					11	1549					1	193				
FILES CLOSED FOR INCOMPLETENESS					10	768					6	433				
WI/KENOSHA COUNTY/0005.00													10	70		
LOANS ORIGINATED	17	2001	23	2085	96	11297	7	340			9	844				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	154			29	3048	3	139			3	295				
APPS WITHDRAWN	1	219			19	2519	1	26								
FILES CLOSED FOR INCOMPLETENESS	2	204	1	117	11	1152										
WI/KENOSHA COUNTY/0006.00													12	92		
LOANS ORIGINATED	22	3796	64	11282	324	54166	9	590	1	1275	20	3530				
APPS APPROVED, NOT ACCEPTED	1	74			18	3586	2	88								
APPS DENIED	4	904	6	1029	71	12566	4	265			1	105				
APPS WITHDRAWN			5	1119	54	10158					4	660				
FILES CLOSED FOR INCOMPLETENESS	1	109	2	111	12	2541					1	86				
WI/KENOSHA COUNTY/0007.00													46	59		
LOANS ORIGINATED	10	1098	11	1605	73	9850			1	500	14	2259				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			5	363	30	4330			1	463	3	382				
APPS WITHDRAWN	2	98			5	927										
FILES CLOSED FOR INCOMPLETENESS					2	211					1	111				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	FHA, FSA/RHS & VA		Conventional			D			F		G				
	A		B		C		D		E		F				G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WI/KENOSHA COUNTY/0008.00														35	51
LOANS ORIGINATED	8	742	6	673	35	3648	1	30	1	210	13	1735			
APPS APPROVED, NOT ACCEPTED	1	116			3	322									
APPS DENIED	3	231	2	179	16	1633	1	30			4	292			
APPS WITHDRAWN	1	140	1	45	9	974					3	321			
FILES CLOSED FOR INCOMPLETENESS					3	306					1	120			
WI/KENOSHA COUNTY/0009.00														44	50
LOANS ORIGINATED	9	886	4	658	34	3303	8	193			15	1723			
APPS APPROVED, NOT ACCEPTED					5	555									
APPS DENIED	1	118			16	1524	2	25							
APPS WITHDRAWN	1	92	2	71	8	952	1	3			3	304			
FILES CLOSED FOR INCOMPLETENESS					2	214									
WI/KENOSHA COUNTY/0010.00														40	45
LOANS ORIGINATED	5	624	19	2014	25	3283	1	20			19	2309			
APPS APPROVED, NOT ACCEPTED					2	281					2	281			
APPS DENIED	2	222	6	700	7	1059					5	599			
APPS WITHDRAWN			2	327	5	600					1	158			
FILES CLOSED FOR INCOMPLETENESS					4	481					3	396			
WI/KENOSHA COUNTY/0011.00														54	35
LOANS ORIGINATED	2	214	1	53	8	1755	3	136	1	650	5	1198			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	31	2	178	7	668	1	25			4	257			
APPS WITHDRAWN			1	70	1	102					1	70			
FILES CLOSED FOR INCOMPLETENESS			1	35							1	35			
WI/KENOSHA COUNTY/0012.00														22	58
LOANS ORIGINATED	11	1094	16	984	60	5558	5	73			16	965			
APPS APPROVED, NOT ACCEPTED	1	85	1	115	3	349					2	245			
APPS DENIED	3	249	3	181	20	1755					5	392			
APPS WITHDRAWN	3	264	1	30	7	756	2	67			3	203			
FILES CLOSED FOR INCOMPLETENESS					2	261									

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										% Min Pop 4/	Median Income As PCT of MSA/MD Median			
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D					
	FHA, FSA/RHS & VA		Conventional			D				G					
	A		B		C		D		E				F		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WI/KENOSHA COUNTY/0013.00														18	64
LOANS ORIGINATED	11	1149	7	588	50	4892	4	125			11	1051			
APPS APPROVED, NOT ACCEPTED					2	271									
APPS DENIED	4	366			13	1620	1	20			2	383			
APPS WITHDRAWN	1	101	1	120	7	1049					3	521			
FILES CLOSED FOR INCOMPLETENESS	1	88			5	659									
WI/KENOSHA COUNTY/0014.00														10	86
LOANS ORIGINATED	27	3475	26	2817	152	17168	5	371			12	975			
APPS APPROVED, NOT ACCEPTED	3	442	2	218	9	1044	1	3			2	228			
APPS DENIED	3	294	1	100	49	6214					2	265			
APPS WITHDRAWN			4	451	17	2301					2	229			
FILES CLOSED FOR INCOMPLETENESS			1	170	12	1728	1	127							
WI/KENOSHA COUNTY/0015.00														12	67
LOANS ORIGINATED	16	1888	13	1131	84	11311	3	49			15	3028			
APPS APPROVED, NOT ACCEPTED			1	80	2	237					1	80			
APPS DENIED	5	504	3	288	30	4137	2	25			3	271			
APPS WITHDRAWN	4	570	1	52	12	1715	1	85			2	146			
FILES CLOSED FOR INCOMPLETENESS	1	68			4	402									
WI/KENOSHA COUNTY/0016.00														43	50
LOANS ORIGINATED	5	337	7	408	26	2315	11	221			14	1345			
APPS APPROVED, NOT ACCEPTED			1	30	2	144									
APPS DENIED	1	123	4	335	20	1841	3	158			3	353			
APPS WITHDRAWN	1	125			6	687									
FILES CLOSED FOR INCOMPLETENESS			1	49	6	523					1	50			
WI/KENOSHA COUNTY/0017.00														21	77
LOANS ORIGINATED	11	1155	7	477	49	5312	6	140	1	15	15	1244			
APPS APPROVED, NOT ACCEPTED					5	638					1	156			
APPS DENIED	1	83	2	122	18	1853	5	56			3	187			
APPS WITHDRAWN			1	39	3	320					1	39			
FILES CLOSED FOR INCOMPLETENESS			1	68	3	250	1	14			2	152			

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
WI/KENOSHA COUNTY/0018.00													29	58		
LOANS ORIGINATED	5	440	5	311	29	2815	3	125			5	358				
APPS APPROVED, NOT ACCEPTED					2	178			1	64	1	90				
APPS DENIED			3	265	13	1797	1	20			3	880				
APPS WITHDRAWN			1	66	4	419	1	10			1	75				
FILES CLOSED FOR INCOMPLETENESS					4	324	1	20			1	83				
WI/KENOSHA COUNTY/0019.00													7	93		
LOANS ORIGINATED	8	1549	10	1149	62	10278			1	312	6	941				
APPS APPROVED, NOT ACCEPTED					3	582										
APPS DENIED	3	539	1	140	14	4748	2	232			1	140				
APPS WITHDRAWN	1	58			8	1444					1	90				
FILES CLOSED FOR INCOMPLETENESS			1	139	11	2255	2	234			1	254				
WI/KENOSHA COUNTY/0020.00													8	98		
LOANS ORIGINATED	12	2422	24	4302	185	32814	6	754			15	3332	1	107		
APPS APPROVED, NOT ACCEPTED			3	587	4	1022	1	66			1	392				
APPS DENIED	2	136	3	850	55	12408	3	106			5	2344				
APPS WITHDRAWN			2	394	36	10482	1	26			1	677				
FILES CLOSED FOR INCOMPLETENESS			1	35	18	3201					2	152				
WI/KENOSHA COUNTY/0021.00													14	67		
LOANS ORIGINATED	10	1121	12	1034	45	4551	2	65			6	603	3	32		
APPS APPROVED, NOT ACCEPTED					1	125										
APPS DENIED	1	129	2	98	22	2687	2	20			8	925	1	18		
APPS WITHDRAWN					9	1216					1	80				
FILES CLOSED FOR INCOMPLETENESS					3	485					1	146				
WI/KENOSHA COUNTY/0022.00													7	82		
LOANS ORIGINATED	19	2120	19	1434	92	10249	7	196			17	1364	1	125		
APPS APPROVED, NOT ACCEPTED			2	152	4	397	1	17			1	60	1	60		
APPS DENIED	5	479	7	339	30	3588	4	179			10	661	1	22		
APPS WITHDRAWN					11	1322										
FILES CLOSED FOR INCOMPLETENESS	2	182	1	92	7	816					1	92				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
WI/KENOSHA COUNTY/0023.00															7	84
LOANS ORIGINATED	20	2394	17	1906	112	13724	8	291	4	3017	11	1151	2	204		
APPS APPROVED, NOT ACCEPTED	2	158			7	1176	1	5					1	141		
APPS DENIED	1	68	2	71	24	3300	2	20			4	382				
APPS WITHDRAWN					12	1976	1	100			1	90				
FILES CLOSED FOR INCOMPLETENESS	1	152	1	72	5	722					1	72				
WI/KENOSHA COUNTY/0024.00															5	99
LOANS ORIGINATED	12	1723	19	2131	107	13478	7	327			9	1016				
APPS APPROVED, NOT ACCEPTED					8	1093	1	16			1	129				
APPS DENIED					25	3310	1	16			1	129				
APPS WITHDRAWN			3	315	16	2234					1	86				
FILES CLOSED FOR INCOMPLETENESS			1	94	8	1460										
WI/KENOSHA COUNTY/0025.00															7	106
LOANS ORIGINATED	10	1687	12	1654	114	16102	4	376			6	739				
APPS APPROVED, NOT ACCEPTED	1	58			5	1031										
APPS DENIED	2	342			21	4186										
APPS WITHDRAWN			1	124	12	2198										
FILES CLOSED FOR INCOMPLETENESS					3	631										
WI/KENOSHA COUNTY/0026.00															13	105
LOANS ORIGINATED	67	13223	124	23690	508	95995	12	972	2	4569	29	3652	3	195		
APPS APPROVED, NOT ACCEPTED	1	113	6	1201	34	6082					1	128				
APPS DENIED	15	2401	21	2728	118	23303	5	301			11	1048	5	149		
APPS WITHDRAWN	6	1102	10	1992	78	14662	1	20			4	880				
FILES CLOSED FOR INCOMPLETENESS	1	265	5	653	35	7706					4	667				
WI/KENOSHA COUNTY/0027.00															4	89
LOANS ORIGINATED	12	2346	33	6256	158	30372	3	227	1	44	19	3359	2	80		
APPS APPROVED, NOT ACCEPTED	1	195	4	581	11	2321							1	38		
APPS DENIED	2	310	4	296	58	14932	5	558			4	929	3	148		
APPS WITHDRAWN	2	259	2	1635	30	6620					1	84				
FILES CLOSED FOR INCOMPLETENESS					15	3982					1	290				



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings												% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D				Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F				G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			Number	\$000's
WI/KENOSHA COUNTY/0028.00													3	90		
LOANS ORIGINATED	11	1462	15	3122	159	32056	11	1003			7	1263	1	9		
APPS APPROVED, NOT ACCEPTED			2	163	10	2173					1	55				
APPS DENIED	1	259			52	9996					4	378				
APPS WITHDRAWN	2	255	6	1199	23	4907					3	223				
FILES CLOSED FOR INCOMPLETENESS			1	55	11	1875					1	121				
WI/KENOSHA COUNTY/0029.01													4	78		
LOANS ORIGINATED	25	3327	26	4932	202	32950	11	769	2	500	26	6367	1	4		
APPS APPROVED, NOT ACCEPTED	2	296	2	229	13	2086					2	204				
APPS DENIED	5	688	8	973	65	9449	6	602			7	730	2	35		
APPS WITHDRAWN	4	450			38	6231	3	518			2	283				
FILES CLOSED FOR INCOMPLETENESS					17	2601					1	103				
WI/KENOSHA COUNTY/0029.02													5	88		
LOANS ORIGINATED	29	4240	33	5003	215	34980	10	1201			22	2919	1	21		
APPS APPROVED, NOT ACCEPTED	2	231	1	168	18	3328					2	158				
APPS DENIED	10	1407	6	441	81	15333	9	394			8	1087				
APPS WITHDRAWN	1	153	3	397	46	8105	3	386			3	513				
FILES CLOSED FOR INCOMPLETENESS			1	100	18	3004	3	328			3	288				
WI/KENOSHA COUNTY/0030.00													4	84		
LOANS ORIGINATED	29	4459	56	9840	273	47122	14	1636	3	1431	87	19785	1	93		
APPS APPROVED, NOT ACCEPTED	2	391	3	695	15	3416	3	55			3	1577				
APPS DENIED	7	824	10	2206	99	18641	13	484	1	4	25	6491				
APPS WITHDRAWN	3	540	2	181	31	6570	1	261			6	1492				
FILES CLOSED FOR INCOMPLETENESS			1	25	25	5032	1	183			7	1139				
MSA/MD(TOTAL)													0	0		
LOANS ORIGINATED	1948	313095	3791	1023211	20309	4982808	645	81010	54	164618	1717	279113	31	1691		
APPS APPROVED, NOT ACCEPTED	139	20447	261	66071	1425	347945	39	4049	2	252	105	16666	8	341		
APPS DENIED	478	71504	642	138106	5847	1449042	381	24841	8	12224	582	88462	47	1689		
APPS WITHDRAWN	285	43213	395	103568	2452	593299	96	20001	6	29096	210	35651	1	24		
FILES CLOSED FOR INCOMPLETENESS	67	11426	140	34422	1495	341039	54	14855			107	16247				

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	% Min Pop 4/	Median Income As PCT of MSA/MD Median		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E						F	G
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
INVALID GEOGRAPHIC IDENTIFIERS 2/												0	0		
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
IL/LAKE COUNTY/8601.01	69	9903	6	753	35	6744								
IL/LAKE COUNTY/8601.03	14	2185	6	925	24	3545								
IL/LAKE COUNTY/8601.04	13	1554	5	783	15	1910					1	112		
IL/LAKE COUNTY/8602.00	10	1085	2	94	10	1338					1	143		
IL/LAKE COUNTY/8603.01	19	1950	2	134	15	1769	2	200			2	132		
IL/LAKE COUNTY/8603.02	8	779	2	302	8	1030								
IL/LAKE COUNTY/8604.00	18	2345	3	265	22	3213					2	176		
IL/LAKE COUNTY/8605.00	17	1672	2	287	17	2107								
IL/LAKE COUNTY/8606.00	18	2599	6	731	27	4069	1	65			3	399		
IL/LAKE COUNTY/8607.01	2	618	2	808	10	3184								
IL/LAKE COUNTY/8607.02	36	7097	19	3969	45	9066	5	945			2	185		
IL/LAKE COUNTY/8608.05	7	986	6	1034	18	3349	1	125			4	663		
IL/LAKE COUNTY/8608.06	12	2234	6	899	35	6460	2	186			1	367		
IL/LAKE COUNTY/8608.07	7	1075	7	998	18	3180	1	191			3	589		
IL/LAKE COUNTY/8608.08	4	941	3	368	25	4952	1	134			2	449		
IL/LAKE COUNTY/8608.09	1	127	20	4503	31	5894					5	1104		
IL/LAKE COUNTY/8608.10	17	3017	7	1326	45	10525					2	573		
IL/LAKE COUNTY/8608.11	9	1411	5	1072	33	6547					7	1206		
IL/LAKE COUNTY/8609.03	20	2379	14	2457	38	5906	1	188			16	2279		
IL/LAKE COUNTY/8609.04	20	3405	10	1790	33	5592					4	774		
IL/LAKE COUNTY/8609.05	10	1351	2	368	29	5277	1	105			11	2122		
IL/LAKE COUNTY/8609.06	41	5927	9	867	55	9986					3	225		
IL/LAKE COUNTY/8610.07	11	2540	13	2628	64	13404					4	609		
IL/LAKE COUNTY/8610.08	14	1969	8	1236	21	3087	1	182			1	113		
IL/LAKE COUNTY/8610.09	19	3280	7	919	49	8476					7	922		
IL/LAKE COUNTY/8610.10	19	2923	14	2393	47	9592	1	137			7	1486		
IL/LAKE COUNTY/8610.11	30	4499	7	1054	62	10840								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/LAKE COUNTY/8610.12	9	2015	2	399	27	5577								
IL/LAKE COUNTY/8610.13	9	1428	8	1143	26	4749				3	349			
IL/LAKE COUNTY/8610.14	14	2005	8	1090	20	2998								
IL/LAKE COUNTY/8611.04	29	4844	23	3787	86	15349	2	340		2	428			
IL/LAKE COUNTY/8611.05	8	1779	12	1261	34	6280	2	190		9	1064			
IL/LAKE COUNTY/8611.06	25	4628	23	3914	100	20308	1	102		5	633			
IL/LAKE COUNTY/8612.01	36	5535	9	1521	24	3778				1	74			
IL/LAKE COUNTY/8612.02	9	1003			19	2954								
IL/LAKE COUNTY/8613.01	16	1564	1	68	22	2925				2	158			
IL/LAKE COUNTY/8613.03	14	1317	2	188	9	1271	1	97		2	139			
IL/LAKE COUNTY/8613.04	10	1043	3	472	9	1187								
IL/LAKE COUNTY/8614.02	48	6636	16	1555	26	4172				8	821			
IL/LAKE COUNTY/8614.03	12	1742	4	511	5	708				2	259			
IL/LAKE COUNTY/8614.04	16	1514	1	302	22	2891								
IL/LAKE COUNTY/8615.04	10	1513	5	635	17	2504				1	105			
IL/LAKE COUNTY/8615.05	8	1629	13	3277	53	12381	1	133		1	147			
IL/LAKE COUNTY/8615.06	17	2631	3	764	26	5339				2	250			
IL/LAKE COUNTY/8615.07	9	1417	3	430	10	1869								
IL/LAKE COUNTY/8615.08	2	265	3	312	22	3688	1	125	3	25640	1	96		
IL/LAKE COUNTY/8615.09	4	730	7	1302	24	4862								
IL/LAKE COUNTY/8615.10	8	1082	8	1715	37	7389								
IL/LAKE COUNTY/8616.03	8	1336	16	2391	55	11586	1	208		3	265			
IL/LAKE COUNTY/8616.04	11	1917	20	5012	56	13857				7	1574			
IL/LAKE COUNTY/8616.05	20	5023	26	5844	191	41008	6	1025		2	204			
IL/LAKE COUNTY/8616.07	14	1797	2	326	27	4813				4	646			
IL/LAKE COUNTY/8616.08	6	1118	9	1471	29	4623				6	790			
IL/LAKE COUNTY/8617.01	8	892	1	104	14	1775								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/LAKE COUNTY/8617.02	13	1652	4	213	14	1946								
IL/LAKE COUNTY/8618.03	19	2110	4	154	9	1088					4	351		
IL/LAKE COUNTY/8618.04	9	1152	2	188	4	400	1	113	1	130	2	195		
IL/LAKE COUNTY/8618.05	4	263			2	250								
IL/LAKE COUNTY/8618.15	1	102	1	44	1	177					1	44		
IL/LAKE COUNTY/8619.01	15	2011	3	337	26	3891	1	146			2	154		
IL/LAKE COUNTY/8619.02	16	1921	3	332	12	1901					1	214		
IL/LAKE COUNTY/8620.00	22	2156	3	199	9	1254					1	60		
IL/LAKE COUNTY/8621.00	10	1068	4	249	9	1248					2	121		
IL/LAKE COUNTY/8622.00	2	362	3	466	1	180					2	250		
IL/LAKE COUNTY/8623.00	3	282			3	410					1	54		
IL/LAKE COUNTY/8624.01	2	348			10	1297								
IL/LAKE COUNTY/8624.02	6	639			2	246								
IL/LAKE COUNTY/8625.01	12	1043			5	542								
IL/LAKE COUNTY/8625.02	2	115			2	252								
IL/LAKE COUNTY/8626.03	18	1990	2	270	14	1580			1	270	2	199		
IL/LAKE COUNTY/8626.04	10	1169			5	777	1	169						
IL/LAKE COUNTY/8626.05	7	707	1	93	1	60								
IL/LAKE COUNTY/8627.00	6	608	1	59	2	267								
IL/LAKE COUNTY/8628.00	2	255			2	370								
IL/LAKE COUNTY/8629.01	3	292			7	783			1	700	1	94		
IL/LAKE COUNTY/8629.02	6	495			3	399								
IL/LAKE COUNTY/8631.00	5	455	2	84	6	750								
IL/LAKE COUNTY/8632.01	11	1330	3	173	9	1191			1	356				
IL/LAKE COUNTY/8632.02	8	1626	16	5203	59	18182	2	547			1	237		
IL/LAKE COUNTY/8633.00			3	866	19	7449					4	1063		
IL/LAKE COUNTY/8634.00	4	1132	4	1621	21	7473								

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/LAKE COUNTY/8635.00			7	2427	42	14755					2	772		
IL/LAKE COUNTY/8636.01	2	756	13	4870	56	17872					1	308		
IL/LAKE COUNTY/8636.03	5	1709	12	4264	74	21478	2	497						
IL/LAKE COUNTY/8636.04			6	1740	44	12938	1	312						
IL/LAKE COUNTY/8637.01	1	152	17	4860	69	18871					2	200		
IL/LAKE COUNTY/8637.02			11	4334	46	12926	1	150			4	1150		
IL/LAKE COUNTY/8638.01	4	925	27	7430	70	19895	1	170			5	687		
IL/LAKE COUNTY/8638.02	3	1010	3	969	32	9145					3	693		
IL/LAKE COUNTY/8639.02	4	755	20	3075	36	6804					4	539		
IL/LAKE COUNTY/8639.03	1	191	17	5018	74	19341	4	996			2	643		
IL/LAKE COUNTY/8639.04	4	1006	11	3378	158	48863	3	540			1	217		
IL/LAKE COUNTY/8640.01	10	1428	9	1335	35	5816					6	795		
IL/LAKE COUNTY/8640.02	14	1713	3	552	21	3312					2	369		
IL/LAKE COUNTY/8641.01	26	4560	33	8678	115	30195					1	194		
IL/LAKE COUNTY/8641.05	9	1845	14	3355	79	16624					3	324		
IL/LAKE COUNTY/8641.06	10	1960	4	784	32	6736	1	204						
IL/LAKE COUNTY/8641.07	10	1762	16	4837	53	13365	1	135			3	1090		
IL/LAKE COUNTY/8641.08	20	2989	11	1722	23	4162								
IL/LAKE COUNTY/8642.03	17	2285	1	133	34	6082	2	237			1	150		
IL/LAKE COUNTY/8642.04	6	937	14	2834	38	6768	3	319			3	239		
IL/LAKE COUNTY/8642.05	39	7844	39	6722	80	15353	3	332			12	1731		
IL/LAKE COUNTY/8642.06	7	965	2	132	13	1913					4	256		
IL/LAKE COUNTY/8643.03	1	419	8	2746	84	23802	2	618			2	252		
IL/LAKE COUNTY/8643.05	1	414	20	6503	57	15400					3	619		
IL/LAKE COUNTY/8643.06			14	5476	57	17323	1	220			2	605		
IL/LAKE COUNTY/8643.07			4	1243	24	7326								
IL/LAKE COUNTY/8643.08	2	459	9	2523	56	16441					2	430		



ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
IL/LAKE COUNTY/8644.02	4	1134	27	7492	145	42725	2	518			1	215		
IL/LAKE COUNTY/8644.03			16	5249	100	34347	2	218			2	420		
IL/LAKE COUNTY/8644.07	9	2567	20	5988	114	32399					2	466		
IL/LAKE COUNTY/8644.08	9	1355	17	4060	65	15979	1	299			6	966		
IL/LAKE COUNTY/8644.09	6	1190	9	1750	47	11197					3	523		
IL/LAKE COUNTY/8644.10	5	1273	13	3251	110	28618	4	1503			2	364		
IL/LAKE COUNTY/8644.11	4	1242	13	4337	103	29678					1	237		
IL/LAKE COUNTY/8644.12	2	536	14	3540	72	17940								
IL/LAKE COUNTY/8645.02			21	7566	75	26498					2	582		
IL/LAKE COUNTY/8645.05	8	1402	12	3290	71	16375					2	353		
IL/LAKE COUNTY/8645.10	10	1036	10	1011	13	1806					4	484		
IL/LAKE COUNTY/8645.11	5	1187	15	4597	96	26682	3	930			2	358		
IL/LAKE COUNTY/8645.12	1	361	11	3669	100	30129	2	798	1	82500				
IL/LAKE COUNTY/8645.13	5	1015	15	3830	102	23645	1	385			1	330		
IL/LAKE COUNTY/8645.14	2	711	16	5415	80	22124					6	1408		
IL/LAKE COUNTY/8645.15	1	278	6	1407	54	14244					2	283		
IL/LAKE COUNTY/8645.16	8	1792	13	2619	70	14930					1	166		
IL/LAKE COUNTY/8645.17			14	3025	72	20207					2	431		
IL/LAKE COUNTY/8645.18	7	1139	10	2609	120	27984	2	318			5	1125		
IL/LAKE COUNTY/8645.19	5	1125	7	1707	135	30875	2	370						
IL/LAKE COUNTY/8645.20	4	977	26	6753	105	27019					4	510		
IL/LAKE COUNTY/8645.21	2	680	10	2834	41	11243					2	549		
IL/LAKE COUNTY/8645.22	1	259	32	11922	117	37558	4	859			3	738		
IL/LAKE COUNTY/8646.01			6	3874	41	14792					4	1656		
IL/LAKE COUNTY/8646.02			11	4095	47	16799	1	350						
IL/LAKE COUNTY/8647.00			11	3967	53	15992					2	744		
IL/LAKE COUNTY/8648.01			22	6888	99	32139	2	675			9	2524		

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/LAKE COUNTY/8648.02			13	4272	50	16493								
IL/LAKE COUNTY/8649.01	3	954	20	5914	91	26690	1	250			2	204		
IL/LAKE COUNTY/8649.03	2	588	15	4707	116	32672								
IL/LAKE COUNTY/8649.04			19	5415	78	22845	3	641						
IL/LAKE COUNTY/8650.00			1	230	18	6871								
IL/LAKE COUNTY/8652.00	3	468	2	667	28	7301	2	469			1	218		
IL/LAKE COUNTY/8653.00	4	1315	22	6791	81	21621	6	1282			2	461		
IL/LAKE COUNTY/8654.00	3	964	7	2003	44	12242	1	300			4	1128		
IL/LAKE COUNTY/8655.01			5	1653	25	8459	2	302			2	463		
IL/LAKE COUNTY/8655.02			5	2073	27	9732								
IL/LAKE COUNTY/8656.00	1	292	9	3333	63	21714	1	300			2	709		
IL/LAKE COUNTY/8657.00	5	1494	27	9417	142	45591	1	275			6	1992		
IL/LAKE COUNTY/8658.01	1	210	25	7158	61	16569					6	2036		
IL/LAKE COUNTY/8658.02	3	846	12	3903	73	24351								
WI/KENOSHA COUNTY/0001.00	9	1457	3	443	18	2957								
WI/KENOSHA COUNTY/0003.00	7	771	2	285	10	1130					4	188		
WI/KENOSHA COUNTY/0004.00	18	1851	7	622	22	3046					2	316		
WI/KENOSHA COUNTY/0005.00	10	1164	3	429	21	2726					1	161		
WI/KENOSHA COUNTY/0006.00	24	3768	5	605	53	8994	1	176			4	551		
WI/KENOSHA COUNTY/0007.00	11	1427	4	310	12	1808	1	55			1	66		
WI/KENOSHA COUNTY/0008.00	9	898			10	1152								
WI/KENOSHA COUNTY/0009.00	17	1846			14	1360			1	111	3	192		
WI/KENOSHA COUNTY/0010.00	6	736	6	528	3	367					6	652		
WI/KENOSHA COUNTY/0011.00			1	79	2	164								
WI/KENOSHA COUNTY/0012.00	16	1504	4	353	15	2158					2	161		
WI/KENOSHA COUNTY/0013.00	8	837	1	31	12	1512								
WI/KENOSHA COUNTY/0014.00	30	4270	7	896	20	2911	3	297						

ALL LOANS ON PROPERTY LOCATED IN MSA/MD 3/

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WI/KENOSHA COUNTY/0015.00	18	1889			21	2800					2	172		
WI/KENOSHA COUNTY/0016.00	7	490	2	184	8	941					1	81		
WI/KENOSHA COUNTY/0017.00	12	1257	4	258	11	1541					3	196		
WI/KENOSHA COUNTY/0018.00	5	435	1	87	4	519								
WI/KENOSHA COUNTY/0019.00	7	1486	3	307	11	1555								
WI/KENOSHA COUNTY/0020.00	9	1437	7	1249	58	11818	3	530			5	1586		
WI/KENOSHA COUNTY/0021.00	15	1729	1	126	9	1095	1	113			1	189		
WI/KENOSHA COUNTY/0022.00	18	2081	2	176	21	2870								
WI/KENOSHA COUNTY/0023.00	17	2201	6	564	30	4206	1	88			3	249		
WI/KENOSHA COUNTY/0024.00	7	944	4	408	17	2658					1	165		
WI/KENOSHA COUNTY/0025.00	6	1090	3	526	16	2500					1	126		
WI/KENOSHA COUNTY/0026.00	65	13305	42	7002	151	32205	1	158			6	701		
WI/KENOSHA COUNTY/0027.00	9	2020	8	1639	28	5704					3	539		
WI/KENOSHA COUNTY/0028.00	11	1431	1	230	43	8316	2	167			1	104		
WI/KENOSHA COUNTY/0029.01	25	3278	13	1894	51	8073	1	126			6	800		
WI/KENOSHA COUNTY/0029.02	24	3371	9	1171	71	13313	4	687			4	664		
WI/KENOSHA COUNTY/0030.00	28	4661	18	3432	73	14606	2	183			35	7713		
MSA/MD (TOTAL)	1828	281645	1571	373363	7559	1831832	125	24005	9	109707	429	76144		
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>BORROWER CHARACTERISTICS</b>																		
<b>RACE 5/</b>																		
AMERICAN INDIAN/ALASKA NATIVE	17	3643	30	3562	6	676			1	56	6	671	4	529	2	553	15	1501
ASIAN	440	106555	59	12221	484	134383			2	521	196	49979	42	9843	358	93349	34	9364
BLACK OR AFRICAN AMERICAN	107	20377	128	21406	30	5495			1	668	55	11323	15	2130	24	4610	32	4972
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	10	1507	3	645	9	2080					7	1644	3	738	6	1180	5	1180
WHITE	7263	1520070	2083	359024	3983	867797	1	100	139	48082	3135	782234	1134	262205	1951	448949	835	183537
2 OR MORE MINORITY RACES					2	558					1	291						
JOINT (WHITE/MINORITY RACE)	112	24633	46	8424	75	19045			1	404	63	16011	17	5012	36	9761	17	4180
RACE NOT AVAILABLE 6/	2627	740255	510	112847	1919	490625			31	9260	319	76416	128	30223	1496	353669	66	19296
<b>ETHNICITY 7/</b>																		
HISPANIC OR LATINO	279	36572	311	39321	127	22081			1	417	127	19492	110	12327	74	11483	85	10554
NOT HISPANIC OR LATINO	7559	1615519	2003	359809	4415	999306	1	100	135	46546	3331	841933	1092	264419	2282	540564	845	193201
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	124	24200	62	10492	57	11174			3	791	43	10142	19	4125	19	4537	14	3328
ETHNICITY NOT AVAILABLE 6/	2614	740749	483	108507	1909	488098			36	11237	281	67002	122	29809	1498	355487	60	16947
<b>MINORITY STATUS 8/</b>																		
WHITE NON-HISPANIC	6827	1448834	1735	311406	3789	832560	1	100	128	44179	2971	753202	1005	244941	1852	430703	760	173458
OTHERS, INCLUDING HISPANIC	1073	214646	603	91603	784	194387			9	2857	486	107370	205	34054	513	123800	179	32166
<b>INCOME 9/</b>																		
LESS THAN 50% OF MSA/MD MEDIAN	743	80526	441	44850	349	38781			2	158	337	34167	181	16592	247	32913	132	13279
50-79% OF MSA/MD MEDIAN	1363	196862	641	95720	744	107591			12	2117	630	96177	224	31147	447	72428	209	29891
80-99% OF MSA/MD MEDIAN	1019	180503	279	53713	587	108997			14	2370	367	72957	149	26654	392	77706	104	19039
100-119% OF MSA/MD MEDIAN	996	197791	195	41733	549	115531	1	100	18	3541	365	79831	139	29351	438	95890	75	14788
120% OR MORE OF MSA/MD MEDIAN	4657	1245100	334	90149	2644	735714			126	50181	1902	615283	572	190363	1873	553644	390	128115
INCOME NOT AVAILABLE 6/	1798	516258	969	191964	1635	414045			3	624	181	40154	78	16573	476	79490	94	18918
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
<b>RACIAL/ETHNIC COMPOSITION 11/</b>																		
LESS THAN 10% MINORITY	5567	1309666	1186	222248	3335	812130	1	100	116	43439	2093	577076	715	197297	1987	505255	467	117381
10-19% MINORITY	3066	747620	718	156212	2161	511108			43	12761	1060	242028	324	69829	1194	273073	281	66273
20-49% MINORITY	1658	331398	736	115489	920	185831			16	2791	545	110395	239	38021	610	123469	205	34953
50-79% MINORITY	252	25865	192	21794	83	10934					75	8303	55	4988	75	9655	45	4861
80-100% MINORITY	33	2491	27	2386	9	656					9	767	10	545	7	619	6	562
<b>INCOME 12/ 13/</b>																		
LOW INCOME	52	5024	31	3191	20	2042					27	2775	20	2189	16	1388	8	746
MODERATE INCOME	946	114369	596	90772	467	59371			1	53	287	35662	177	20003	264	35970	144	17015
MIDDLE INCOME	4072	736350	1732	297647	2439	443183			44	8638	1401	258991	552	90557	1332	246205	431	76061
UPPER INCOME	5506	1561297	500	126519	3582	1016063	1	100	130	50300	2067	641141	594	197931	2261	628508	421	130208
<b>TOTAL 14/</b>	<b>10576</b>	<b>2417040</b>	<b>2859</b>	<b>518129</b>	<b>6508</b>	<b>1520659</b>	<b>1</b>	<b>100</b>	<b>175</b>	<b>58991</b>	<b>3782</b>	<b>938569</b>	<b>1343</b>	<b>310680</b>	<b>3873</b>	<b>912071</b>	<b>1004</b>	<b>224030</b>

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	7085	4	1333	1	4234		1		169	2	3525	1	1204	31	2188		900	8
REPORTED PRICING DATA	39		32		11				1		46		26	12	10		42		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	34	NA	18	NA	10	NA		NA		NA	26	NA	18	NA	9	NA	37	NA	
2.00 - 2.49	4	NA	6	NA	1	NA		NA	1	NA	10	NA	4	NA	1	NA	3	NA	
2.50 - 2.99		NA	6	NA		NA		NA		NA	6	NA	3	NA		NA	2	NA	
3.00 - 3.49	1	NA	2	NA		NA		NA		NA	4	NA	1	NA		NA		NA	
3.50 - 4.49																		3	
4.50 - 5.49																			4
5.50 - 6.49																			4
6.50 OR MORE																			1
MEAN	1.77		2.11		1.64				2.31		2.05		1.88	5.24	1.66		1.77		
MEDIAN	1.67		1.89		1.58				2.31		1.89		1.62	5.06	1.61		1.65		
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	
	NO REPORTED PRICING DATA 15/	1476102	473	253743	149	946943		100		57606	61	889101	4	293128	1151	498695		207766	109
REPORTED PRICING DATA	4874		4924		1633				700		10087		2640	429	1644		5194		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	4191	NA	2393	NA	1459	NA	NA	NA	NA	NA	4537	NA	1602	NA	1263	NA	4390	NA	
2.00 - 2.49	266	NA	610	NA	174	NA	NA	NA	700	NA	2248	NA	500	NA	381	NA	420	NA	
2.50 - 2.99		NA	1386	NA		NA	NA	NA		NA	1685	NA	434	NA		NA	384	NA	
3.00 - 3.49	417	NA	535	NA		NA	NA	NA		NA	1617	NA	104	NA		NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.87		2.27		1.66				2.31		2.23		1.96	5.07	1.71		1.87		
MEDIAN 31/	1.69		2.07		1.61				2.31		2.17		1.62	5.13	1.61		1.74		
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	34	3535	25	2519	2	211	6	698	1	107		
MALE	15	1639	10	1059	1	66	4	514				
FEMALE	8	786	4	350	1	145	2	184	1	107		
JOINT (MALE/FEMALE)	11	1110	11	1110								
ASIAN (TOTAL)	90	17510	57	11163	4	870	14	2713	15	2764		
MALE	41	8232	27	5211			8	1695	6	1326		
FEMALE	19	2229	11	1334	1	83	3	469	4	343		
JOINT (MALE/FEMALE)	30	7049	19	4618	3	787	3	549	5	1095		
BLACK OR AFRICAN AMERICAN (TOTAL)	146	22953	88	14451	8	1494	38	5236	11	1681	1	91
MALE	59	7920	36	5124	3	248	17	2044	3	504		
FEMALE	60	9275	34	5750	4	915	14	1575	7	944	1	91
JOINT (MALE/FEMALE)	27	5758	18	3577	1	331	7	1617	1	233		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	7	1386	3	367			1	175	2	558	1	286
MALE	6	1045	3	367			1	175	1	217	1	286
FEMALE												
JOINT (MALE/FEMALE)	1	341							1	341		
WHITE (TOTAL)	2388	370984	1618	256880	117	16707	374	55819	224	32629	55	8949
MALE	958	139666	636	93872	46	6831	165	23630	90	12174	21	3159
FEMALE	599	79743	388	52569	37	4037	85	10636	75	10194	14	2307
JOINT (MALE/FEMALE)	825	150238	593	110055	33	5474	123	21408	57	9925	19	3376
2 OR MORE MINORITY RACES (TOTAL)	3	291	1	97			2	194				
MALE												
FEMALE	3	291	1	97			2	194				
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	42	8136	29	6033	2	326	6	1016	4	525	1	236
MALE												
FEMALE												
JOINT (MALE/FEMALE)	42	8136	29	6033	2	326	6	1016	4	525	1	236
RACE NOT AVAILABLE (TOTAL) 6/	207	34890	127	21585	6	839	37	5653	28	4949	9	1864
MALE	41	6385	24	3978	3	509	9	1373	4	450	1	75
FEMALE	37	4412	24	2931	2	170	8	910	2	263	1	138
JOINT (MALE/FEMALE)	38	7715	24	4682			9	1822	5	1211		



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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	513	56759	318	36714	23	2441	85	8944	76	7513	11	1147
MALE	244	28093	152	18235	10	1138	41	4720	36	3476	5	524
FEMALE	162	15575	96	9641	8	654	25	2285	30	2751	3	244
JOINT (MALE/FEMALE)	107	13091	70	8838	5	649	19	1939	10	1286	3	379
NOT HISPANIC OR LATINO (TOTAL)	2154	359452	1474	248732	107	16486	352	56396	175	29709	46	8129
MALE	848	132111	567	88469	41	6106	158	23976	65	10639	17	2921
FEMALE	539	77710	353	51856	36	4583	81	10506	57	8745	12	2020
JOINT (MALE/FEMALE)	760	148354	552	108083	29	5432	112	21769	51	9989	16	3081
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	76	12726	49	8476	5	837	11	1613	11	1800		
MALE	3	629	2	316					1	313		
FEMALE	2	257					1	121	1	136		
JOINT (MALE/FEMALE)	71	11840	47	8160	5	837	10	1492	9	1351		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	174	30748	107	19173	4	683	30	4551	23	4191	10	2150
MALE	25	4054	15	2591	2	410	5	735	2	243	1	75
FEMALE	23	3194	13	1534	1	113	7	1056	1	219	1	272
JOINT (MALE/FEMALE)	36	7062	25	4994			7	1212	3	704	1	152
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1838	305405	1280	214695	90	13528	286	46153	140	23651	42	7378
MALE	726	112722	491	76283	37	5792	129	19627	53	8385	16	2635
FEMALE	447	64917	301	43985	29	3383	61	8300	46	7458	10	1791
JOINT (MALE/FEMALE)	660	126813	488	94427	23	3988	95	18081	39	7472	15	2845
OTHERS, INCLUDING HISPANIC (TOTAL)	872	118439	538	75761	44	6179	157	19898	119	14841	14	1760
MALE	353	45767	219	29035	14	1452	67	8634	47	5836	6	810
FEMALE	248	27883	142	16822	14	1797	46	4755	42	4174	4	335
JOINT (MALE/FEMALE)	271	44789	177	29904	16	2930	44	6509	30	4831	4	615
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	910	87462	559	55235	47	3909	193	18500	96	8474	15	1344
50-79% OF MSA/MD MEDIAN	987	143584	681	98261	43	6657	152	22692	88	12620	23	3354
80-99% OF MSA/MD MEDIAN	379	71493	258	48446	19	2772	56	11372	34	6396	12	2507
100-119% OF MSA/MD MEDIAN	220	45821	151	31392	10	1919	29	6116	28	6035	2	359
120% OR MORE OF MSA/MD MEDIAN	388	106108	279	76564	18	5039	44	12141	34	8895	13	3469
INCOME NOT AVAILABLE 6/	33	5217	20	3197	2	151	4	683	5	793	2	393
TOTAL 14/	2917	459685	1948	313095	139	20447	478	71504	285	43213	67	11426

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	6	1096	5	679			1	417				
MALE	2	575	1	158			1	417				
FEMALE												
JOINT (MALE/FEMALE)	4	521	4	521								
ASIAN (TOTAL)	421	116726	301	86151	23	6330	56	14270	31	7924	10	2051
MALE	170	42213	116	29433	13	3947	23	4542	17	4171	1	120
FEMALE	49	10037	32	6856	3	341	6	932	5	1338	3	570
JOINT (MALE/FEMALE)	200	63695	153	49862	6	1625	26	8432	9	2415	6	1361
BLACK OR AFRICAN AMERICAN (TOTAL)	71	8820	42	5687	4	901	20	1678	3	262	2	292
MALE	27	3498	18	2446	2	578	6	350	1	124		
FEMALE	31	3448	16	2027	1	208	11	1023	2	138	1	52
JOINT (MALE/FEMALE)	13	1874	8	1214	1	115	3	305			1	240
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	12	2590	9	1935			2	498			1	157
MALE	7	1603	6	1461			1	142				
FEMALE	1	157									1	157
JOINT (MALE/FEMALE)	4	830	3	474			1	356				
WHITE (TOTAL)	4155	1065615	3073	810882	199	48566	480	98762	302	82002	101	25403
MALE	1236	292616	862	211441	66	14546	173	34815	100	25619	35	6195
FEMALE	749	126716	545	95985	33	5382	99	14848	55	8781	17	1720
JOINT (MALE/FEMALE)	2161	643979	1660	501866	100	28638	206	48561	147	47602	48	17312
2 OR MORE MINORITY RACES (TOTAL)	1	291	1	291								
MALE	1	291	1	291								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	81	25422	62	19921	5	868	9	3362	3	599	2	672
MALE	1	96	1	96								
FEMALE	1	203	1	203								
JOINT (MALE/FEMALE)	79	25123	60	19622	5	868	9	3362	3	599	2	672
RACE NOT AVAILABLE (TOTAL) 6/	482	144818	298	97665	30	9406	74	19119	56	12781	24	5847
MALE	62	13342	27	5204	10	2819	13	3905	8	1043	4	371
FEMALE	33	5125	19	3185	2	444	5	517	3	632	4	347
JOINT (MALE/FEMALE)	81	25925	49	18075	5	1163	12	2536	14	4117	1	34

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	336	40891	214	28581	17	1478	70	6970	21	2636	14	1226
MALE	162	21015	103	14716	8	585	34	3697	9	1215	8	802
FEMALE	73	7076	44	4414	2	118	15	1300	8	980	4	264
JOINT (MALE/FEMALE)	100	12468	66	9119	7	775	21	1973	4	441	2	160
NOT HISPANIC OR LATINO (TOTAL)	4340	1159755	3234	882971	212	55213	481	108643	311	86083	102	26845
MALE	1274	317421	899	228416	72	18479	166	36282	108	28630	29	5614
FEMALE	759	133661	550	101106	35	6079	100	15123	54	8976	20	2377
JOINT (MALE/FEMALE)	2296	705840	1778	551773	104	30238	213	56674	149	48477	52	18678
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	68	17502	45	12364	3	1126	11	2031	8	1753	1	228
MALE	6	1783	1	417	3	1126	2	240				
FEMALE	1	124	1	124								
JOINT (MALE/FEMALE)	61	15595	43	11823			9	1791	8	1753	1	228
ETHNICITY NOT AVAILABLE (TOTAL) 6/	485	147230	298	99295	29	8254	80	20462	55	13096	23	6123
MALE	64	14015	29	6981	8	1700	15	3952	9	1112	3	270
FEMALE	31	4825	18	2612	2	178	6	897	3	933	2	205
JOINT (MALE/FEMALE)	85	28044	50	18919	6	1396	14	3114	12	4062	3	553
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3731	1000191	2803	766270	177	45418	393	88169	270	76438	88	23896
MALE	1060	267152	751	193737	55	12664	137	31136	89	24121	28	5494
FEMALE	671	118362	497	91257	30	5124	83	12984	47	7499	14	1498
JOINT (MALE/FEMALE)	1993	613043	1550	480018	92	27630	172	43849	134	44818	45	16728
OTHERS, INCLUDING HISPANIC (TOTAL)	988	211008	672	153421	52	10703	168	29084	66	13174	30	4626
MALE	374	70791	246	48877	26	6236	66	9246	27	5510	9	922
FEMALE	156	21045	94	13624	6	667	32	3255	15	2456	9	1043
JOINT (MALE/FEMALE)	455	118059	331	90588	19	3383	69	16219	24	5208	12	2661
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	713	58680	423	34089	34	2797	170	13710	56	5185	30	2899
50-79% OF MSA/MD MEDIAN	866	114116	608	80860	40	4742	120	14804	72	10142	26	3568
80-99% OF MSA/MD MEDIAN	496	87953	361	62904	23	4460	60	10940	40	7984	12	1665
100-119% OF MSA/MD MEDIAN	457	92838	344	70373	22	4353	48	9706	35	6853	8	1553
120% OR MORE OF MSA/MD MEDIAN	2598	983976	1995	756159	141	49439	222	84720	183	70839	57	22819
INCOME NOT AVAILABLE 6/	99	27815	60	18826	1	280	22	4226	9	2565	7	1918
TOTAL 14/	5229	1365378	3791	1023211	261	66071	642	138106	395	103568	140	34422

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	56	10964	27	5594	6	1153	15	2478	5	889	3	850
MALE	17	3108	4	1003	1	59	9	1325	1	191	2	530
FEMALE	13	2172	9	1559	1	95	2	353	1	165		
JOINT (MALE/FEMALE)	24	5345	14	3032	4	999	3	632	2	362	1	320
ASIAN (TOTAL)	1963	527436	1335	356949	121	31554	294	83989	135	34398	78	20546
MALE	580	143806	392	98463	36	8557	88	21675	36	8257	28	6854
FEMALE	238	54733	147	32763	19	4420	32	8745	24	4575	16	4230
JOINT (MALE/FEMALE)	1139	326623	793	224128	65	18337	173	53419	75	21566	33	9173
BLACK OR AFRICAN AMERICAN (TOTAL)	494	85082	218	39463	33	5004	154	24490	65	11981	24	4144
MALE	123	21439	61	10562	6	737	34	5410	17	3905	5	825
FEMALE	164	22126	62	8979	17	2410	56	7144	18	1962	11	1631
JOINT (MALE/FEMALE)	205	40922	95	19922	10	1857	63	11735	30	6114	7	1294
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	61	15356	36	10438	3	451	16	2981	4	960	2	526
MALE	18	5898	13	5265	1	112	3	233	1	288		
FEMALE	15	2323	9	1724			5	469			1	130
JOINT (MALE/FEMALE)	28	7135	14	3449	2	339	8	2279	3	672	1	396
WHITE (TOTAL)	25122	6111207	16707	4064730	1088	266963	4501	1120604	1780	422790	1046	236120
MALE	5430	1265374	3205	757959	268	62668	1209	282015	427	94607	321	68125
FEMALE	3833	684867	2346	425803	163	28600	826	143999	319	53755	179	32710
JOINT (MALE/FEMALE)	15790	4144576	11132	2875112	655	175309	2439	687651	1029	273722	535	132782
2 OR MORE MINORITY RACES (TOTAL)	7	1079	2	255	1	190	2	327	1	192	1	115
MALE	4	633	1	114			2	327	1	192		
FEMALE	1	115									1	115
JOINT (MALE/FEMALE)	2	331	1	141	1	190						
JOINT (WHITE/MINORITY RACE) (TOTAL)	422	104216	279	69508	17	3898	83	20722	31	6892	12	3196
MALE	6	1161	2	470			4	691				
FEMALE	2	495			1	255			1	240		
JOINT (MALE/FEMALE)	413	102444	277	69038	16	3643	79	20031	30	6652	11	3080
RACE NOT AVAILABLE (TOTAL) 6/	3403	858793	1705	435871	156	38732	782	193451	431	115197	329	75542
MALE	322	74563	136	34133	20	4092	83	17969	42	9400	41	8969
FEMALE	189	34845	82	16083	4	585	52	9827	36	5864	15	2486
JOINT (MALE/FEMALE)	732	176594	432	103350	24	6575	162	39508	72	15820	42	11341

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1254	181946	586	87039	48	7086	441	58457	119	19313	60	10051
MALE	458	69995	206	34077	15	1863	175	22638	42	7906	20	3511
FEMALE	195	25706	91	11235	7	1039	66	8776	21	3042	10	1614
JOINT (MALE/FEMALE)	596	85503	289	41727	25	4034	197	26533	55	8283	30	4926
NOT HISPANIC OR LATINO (TOTAL)	26589	6597244	17830	4414155	1201	297343	4562	1173010	1893	457263	1103	255473
MALE	5770	1382202	3498	846138	303	71797	1180	288019	447	101618	342	74630
FEMALE	4090	743866	2492	460775	194	34803	854	151693	349	58846	201	37749
JOINT (MALE/FEMALE)	16658	4452461	11818	3099879	700	190072	2501	726478	1091	295548	548	140484
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	419	99273	262	59617	21	4517	85	24064	33	6513	18	4562
MALE	11	2102	6	1042	1	235	2	469	1	195	1	161
FEMALE	1	307	1	307								
JOINT (MALE/FEMALE)	407	96864	255	58268	20	4282	83	23595	32	6318	17	4401
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3266	835670	1631	421997	155	38999	759	193511	407	110210	314	70953
MALE	261	61683	104	26712	13	2330	75	18519	35	7121	34	7001
FEMALE	169	31797	71	14594	4	523	53	10068	29	4673	12	1939
JOINT (MALE/FEMALE)	672	169142	396	98298	32	8861	146	38649	63	14759	35	8575
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	23402	5803107	15810	3898820	1018	253901	3986	1033899	1630	396482	958	220005
MALE	4975	1191272	3001	723392	253	60743	1036	256214	389	87266	296	63657
FEMALE	3621	655159	2244	412184	157	27748	755	133828	296	50443	169	30956
JOINT (MALE/FEMALE)	14757	3944519	10550	2758940	606	165024	2174	638425	943	258568	484	123562
OTHERS, INCLUDING HISPANIC (TOTAL)	4597	1010344	2705	621072	244	53127	1063	212262	390	80536	195	43347
MALE	1196	245257	676	149300	58	11392	308	51880	99	20934	55	11751
FEMALE	627	107523	318	56243	45	8219	161	25487	65	9984	38	7590
JOINT (MALE/FEMALE)	2759	653666	1708	413934	139	33126	589	134034	224	49365	99	23207
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2939	350129	1449	164007	80	9639	977	124036	274	33018	159	19429
50-79% OF MSA/MD MEDIAN	4867	725382	2788	403082	213	29633	1143	180574	451	69149	272	42944
80-99% OF MSA/MD MEDIAN	3309	607675	2069	366014	168	31752	610	124205	282	52240	180	33464
100-119% OF MSA/MD MEDIAN	3236	668514	2056	413184	174	39211	592	128606	262	55697	152	31816
120% OR MORE OF MSA/MD MEDIAN	14407	4815781	10076	3289495	654	211886	2060	798814	992	330059	625	185527
INCOME NOT AVAILABLE 6/	2770	546652	1871	347026	136	25824	465	92807	191	53136	107	27859
TOTAL 14/	31528	7714133	20309	4982808	1425	347945	5847	1449042	2452	593299	1495	341039

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AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	7	158	2	112			5	46				
MALE												
FEMALE	5	46					5	46				
JOINT (MALE/FEMALE)	2	112	2	112								
ASIAN (TOTAL)	29	6451	15	3332	1	244	6	619	3	654	4	1602
MALE	12	2902	7	1777			2	115	1	218	2	792
FEMALE	5	495	3	305			2	190				
JOINT (MALE/FEMALE)	12	3054	5	1250	1	244	2	314	2	436	2	810
BLACK OR AFRICAN AMERICAN (TOTAL)	47	1082	26	795	1	4	17	225	2	18	1	40
MALE	28	517	17	389	1	4	8	106	2	18		
FEMALE	11	164	4	79			7	85				
JOINT (MALE/FEMALE)	8	401	5	327			2	34			1	40
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	3	45					2	25			1	20
MALE	2	35					1	15			1	20
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	964	119522	535	68853	36	3796	274	21064	77	15004	42	10805
MALE	260	28881	120	12312	11	1421	96	6793	20	4893	13	3462
FEMALE	203	17345	96	8526	4	57	74	3281	19	3902	10	1579
JOINT (MALE/FEMALE)	497	73047	317	47919	21	2318	102	10837	38	6209	19	5764
2 OR MORE MINORITY RACES (TOTAL)	1	6	1	6								
MALE												
FEMALE	1	6	1	6								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	22	4651	8	2292			9	463	5	1896		
MALE												
FEMALE	1	19	1	19								
JOINT (MALE/FEMALE)	21	4632	7	2273			9	463	5	1896		
RACE NOT AVAILABLE (TOTAL) 6/	142	12841	58	5620	1	5	68	2399	9	2429	6	2388
MALE	14	893	2	424			10	210	2	259		
FEMALE	15	982	5	674			10	308				
JOINT (MALE/FEMALE)	16	1912	10	1191			6	721				

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HISPANIC OR LATINO (TOTAL)	76	3703	27	1530	2	129	39	1018	7	899	1	127
MALE	32	1958	12	864	1	119	14	338	4	510	1	127
FEMALE	17	392	3	63	1	10	12	190	1	129		
JOINT (MALE/FEMALE)	26	1318	12	603			12	455	2	260		
NOT HISPANIC OR LATINO (TOTAL)	998	127923	554	73461	36	3915	282	21861	81	16913	45	11773
MALE	277	30751	131	13612	11	1306	99	6808	21	4878	15	4147
FEMALE	209	17553	103	8992	3	47	76	3412	18	3773	9	1329
JOINT (MALE/FEMALE)	509	79405	318	50761	22	2562	106	11523	42	8262	21	6297
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	9	630	6	558			2	53	1	19		
MALE												
FEMALE	1	25	1	25								
JOINT (MALE/FEMALE)	8	605	5	533			2	53	1	19		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	132	12500	58	5461	1	5	58	1909	7	2170	8	2955
MALE	7	519	3	426			4	93				
FEMALE	15	1097	3	529			11	318			1	250
JOINT (MALE/FEMALE)	13	1830	11	1175			1	338			1	317
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	887	114257	501	66480	34	3667	244	19913	69	14086	39	10111
MALE	232	26988	108	11448	10	1302	86	6520	16	4383	12	3335
FEMALE	187	16609	92	8438	3	47	65	3022	18	3773	9	1329
JOINT (MALE/FEMALE)	465	70446	299	46498	21	2318	92	10253	35	5930	18	5447
OTHERS, INCLUDING HISPANIC (TOTAL)	185	16521	82	8491	4	377	74	2378	18	3486	7	1789
MALE	73	5397	36	3030	2	123	24	559	7	746	4	939
FEMALE	38	1121	13	497	1	10	23	485	1	129		
JOINT (MALE/FEMALE)	73	9968	33	4964	1	244	26	1299	10	2611	3	850
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	251	9943	106	3864	8	202	123	4241	8	1094	6	542
50-79% OF MSA/MD MEDIAN	241	13267	116	6660	9	766	100	4244	10	992	6	605
80-99% OF MSA/MD MEDIAN	158	13420	91	8612	6	185	39	2158	17	1414	5	1051
100-119% OF MSA/MD MEDIAN	117	12284	72	8112	2	37	28	1620	8	1116	7	1399
120% OR MORE OF MSA/MD MEDIAN	415	91445	243	52120	14	2859	84	11850	46	13706	28	10910
INCOME NOT AVAILABLE 6/	33	4397	17	1642			7	728	7	1679	2	348
TOTAL 14/	1215	144756	645	81010	39	4049	381	24841	96	20001	54	14855



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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE	1	200					1	200				
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	18	6324	16	5274			1	250	1	800		
FEMALE	9	4349	8	3549					1	800		
JOINT (MALE/FEMALE)	8	1725	8	1725								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	51	199666	38	159344	2	252	6	11774	5	28296		
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	312	1	312								
MALE	1	312	1	312								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	19	6722	15	4962			2	450	2	1310		
MALE	9	4237	7	3237			1	200	1	800		
FEMALE												
JOINT (MALE/FEMALE)	8	1725	8	1725								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	50	199156	38	159344	2	252	6	11774	4	27786		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	17	6012	15	4962			1	250	1	800		
MALE	8	4037	7	3237					1	800		
FEMALE												
JOINT (MALE/FEMALE)	8	1725	8	1725								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	512	1	312			1	200				
MALE	2	512	1	312			1	200				
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	70	206190	54	164618	2	252	8	12224	6	29096		
TOTAL 14/	70	206190	54	164618	2	252	8	12224	6	29096		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	6	1343	4	783	1	392	1	168				
MALE	1	168					1	168				
FEMALE	1	50	1	50								
JOINT (MALE/FEMALE)	4	1125	3	733	1	392						
ASIAN (TOTAL)	147	24876	85	14430	8	1144	35	6444	16	2557	3	301
MALE	49	8565	28	5346	2	272	13	2203	6	744		
FEMALE	19	2704	8	1239	1	125	7	989	2	274	1	77
JOINT (MALE/FEMALE)	79	13607	49	7845	5	747	15	3252	8	1539	2	224
BLACK OR AFRICAN AMERICAN (TOTAL)	63	6430	28	2548	6	732	22	1914	4	634	3	602
MALE	20	1785	9	761	3	265	6	399			2	360
FEMALE	19	1504	8	634	1	210	9	530	1	130		
JOINT (MALE/FEMALE)	24	3141	11	1153	2	257	7	985	3	504	1	242
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	5	394	3	225			1	15	1	154		
MALE	3	164	2	149			1	15				
FEMALE												
JOINT (MALE/FEMALE)	2	230	1	76					1	154		
WHITE (TOTAL)	2096	325328	1363	214494	72	10572	432	64457	149	23535	80	12270
MALE	687	108965	433	71539	23	3654	151	22509	46	6781	34	4482
FEMALE	288	40460	160	21681	10	863	68	10168	33	5204	17	2544
JOINT (MALE/FEMALE)	1120	175868	770	121274	39	6055	212	31745	70	11550	29	5244
2 OR MORE MINORITY RACES (TOTAL)	2	268	1	141			1	127				
MALE	1	127					1	127				
FEMALE												
JOINT (MALE/FEMALE)	1	141	1	141								
JOINT (WHITE/MINORITY RACE) (TOTAL)	24	3788	13	1933			8	1127	3	728		
MALE	1	90					1	90				
FEMALE	1	19	1	19								
JOINT (MALE/FEMALE)	22	3679	12	1914			7	1037	3	728		
RACE NOT AVAILABLE (TOTAL) 6/	378	73712	220	44559	18	3826	82	14210	37	8043	21	3074
MALE	30	3463	16	1801	4	514	10	1148				
FEMALE	13	2300	6	889			3	1023	2	253	2	135
JOINT (MALE/FEMALE)	49	7469	23	3491	5	615	17	2786	2	469	2	108

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HISPANIC OR LATINO (TOTAL)	151	17377	83	10341	4	500	44	4474	18	1921	2	141
MALE	67	9101	38	5945	2	372	19	1780	7	897	1	107
FEMALE	21	2349	10	1061	1	86	6	889	4	313		
JOINT (MALE/FEMALE)	62	5892	35	3335	1	42	18	1770	7	711	1	34
NOT HISPANIC OR LATINO (TOTAL)	2197	345541	1409	223130	84	12609	464	71108	156	26015	84	12679
MALE	707	111536	439	71814	28	4213	162	24530	44	6444	34	4535
FEMALE	306	42552	167	22526	10	987	77	11020	34	5548	18	2471
JOINT (MALE/FEMALE)	1184	191453	803	128790	46	7409	225	35558	78	14023	32	5673
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	17	2369	12	1719	1	76	3	435	1	139		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	17	2369	12	1719	1	76	3	435	1	139		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	356	70852	213	43923	16	3481	71	12445	35	7576	21	3427
MALE	18	2690	11	1837	2	120	3	349	1	184	1	200
FEMALE	14	2136	7	925	1	125	4	801			2	285
JOINT (MALE/FEMALE)	38	5546	20	2783	4	539	12	2042	1	71	1	111
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1934	305399	1266	201370	69	10384	392	60550	131	21493	76	11602
MALE	628	100148	399	65568	22	3594	137	21111	38	5700	32	4175
FEMALE	263	37736	147	20225	9	777	61	9501	30	4939	16	2294
JOINT (MALE/FEMALE)	1043	167515	720	115577	38	6013	194	29938	63	10854	28	5133
OTHERS, INCLUDING HISPANIC (TOTAL)	409	56135	227	31930	20	2844	112	14338	42	5979	8	1044
MALE	139	19707	76	12091	7	909	40	4599	13	1641	3	467
FEMALE	61	6626	28	3003	3	421	22	2408	7	717	1	77
JOINT (MALE/FEMALE)	208	29767	123	16836	10	1514	49	7296	22	3621	4	500
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	265	27636	150	16517	4	417	81	7804	21	2292	9	606
50-79% OF MSA/MD MEDIAN	391	43030	212	23794	17	1521	113	12076	30	3541	19	2098
80-99% OF MSA/MD MEDIAN	245	28473	145	16377	11	1189	51	6630	25	2838	13	1439
100-119% OF MSA/MD MEDIAN	239	30903	152	18934	12	1562	49	6925	19	2779	7	703
120% OR MORE OF MSA/MD MEDIAN	1360	258327	903	167645	57	11298	257	49787	100	21022	43	8575
INCOME NOT AVAILABLE 6/	221	47770	155	35846	4	679	31	5240	15	3179	16	2826
TOTAL 14/	2721	436139	1717	279113	105	16666	582	88462	210	35651	107	16247

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	3	65					3	65				
MALE	2	58					2	58				
FEMALE	1	7					1	7				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	77	3442	31	1691	6	258	39	1469	1	24		
MALE	18	890	8	468			10	422				
FEMALE	23	649	9	312	1	7	12	306	1	24		
JOINT (MALE/FEMALE)	36	1903	14	911	5	251	17	741				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	28					2	28				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	28					2	28				
RACE NOT AVAILABLE (TOTAL) 6/	5	210			2	83	3	127				
MALE	2	70			1	45	1	25				
FEMALE	1	38			1	38						
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	15	401	2	113	3	62	10	226				
MALE	3	165	1	68	1	45	1	52				
FEMALE	3	38					3	38				
JOINT (MALE/FEMALE)	9	198	1	45	2	17	6	136				
NOT HISPANIC OR LATINO (TOTAL)	65	3115	27	1539	4	241	33	1311	1	24		
MALE	18	831	7	400			11	431				
FEMALE	21	618	9	312	1	7	10	275	1	24		
JOINT (MALE/FEMALE)	26	1666	11	827	3	234	12	605				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	21	1	21								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	21	1	21								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	208	1	18	1	38	4	152				
MALE	1	22					1	22				
FEMALE	1	38			1	38						
JOINT (MALE/FEMALE)	2	46	1	18			1	28				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	59	2997	27	1539	4	241	27	1193	1	24		
MALE	15	748	7	400			8	348				
FEMALE	20	611	9	312	1	7	9	268	1	24		
JOINT (MALE/FEMALE)	24	1638	11	827	3	234	10	577				
OTHERS, INCLUDING HISPANIC (TOTAL)	21	515	3	134	3	62	15	319				
MALE	5	223	1	68	1	45	3	110				
FEMALE	4	45					4	45				
JOINT (MALE/FEMALE)	12	247	2	66	2	17	8	164				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	56	1793	17	642	3	112	35	1015	1	24		
50-79% OF MSA/MD MEDIAN	17	932	9	685	4	88	4	159				
80-99% OF MSA/MD MEDIAN	7	491	4	299			3	192				
100-119% OF MSA/MD MEDIAN	1	154					1	154				
120% OR MORE OF MSA/MD MEDIAN	4	206	1	65			3	141				
INCOME NOT AVAILABLE 6/	2	169			1	141	1	28				
TOTAL 14/	87	3745	31	1691	8	341	47	1689	1	24		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	14	1226	10	818			3	301	1	107		
ASIAN	19	1625	11	942	1	83	4	336	3	264		
BLACK OR AFRICAN AMERICAN	49	4570	20	1885	3	240	21	1818	5	627		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	221	1	46			1	175				
WHITE	756	72903	482	48028	39	3252	147	14268	76	6347	12	1008
2 OR MORE MINORITY RACES	3	291	1	97			2	194				
JOINT (WHITE/MINORITY RACE)	8	665	2	186	1	65	3	275	2	139		
RACE NOT AVAILABLE 6/	59	5961	32	3233	3	269	12	1133	9	990	3	336
ETHNICITY 7/												
HISPANIC OR LATINO	288	25636	175	16039	14	1163	52	4882	42	3230	5	322
NOT HISPANIC OR LATINO	571	56634	355	36375	30	2459	130	12471	48	4505	8	824
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	14	1557	9	911	2	174	2	288	1	184		
ETHNICITY NOT AVAILABLE 6/	37	3635	20	1910	1	113	9	859	5	555	2	198
MINORITY STATUS 8/												
WHITE NON-HISPANIC	477	47789	312	32260	24	2014	98	9561	36	3268	7	686
OTHERS, INCLUDING HISPANIC	381	34404	218	20049	21	1725	84	7864	53	4444	5	322
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	18	2157	14	1615	1	145	3	397				
ASIAN	26	4179	15	2299			5	1000	6	880		
BLACK OR AFRICAN AMERICAN	53	8168	38	5610	3	760	9	1373	3	425		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	363	1	146					1	217		
WHITE	815	118544	563	81726	39	5752	123	18434	69	9673	21	2959
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	1337	7	1126					1	211		
RACE NOT AVAILABLE 6/	65	8836	43	5739			12	1488	8	1214	2	395
ETHNICITY 7/												
HISPANIC OR LATINO	160	19620	100	12587	4	567	25	2618	26	3213	5	635
NOT HISPANIC OR LATINO	748	113075	530	78722	39	6090	112	18077	51	7862	16	2324
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	20	2737	13	1849			4	557	3	331		
ETHNICITY NOT AVAILABLE 6/	59	8152	38	5103			11	1440	8	1214	2	395
MINORITY STATUS 8/												
WHITE NON-HISPANIC	650	97953	462	68710	35	5185	97	15605	40	6129	16	2324
OTHERS, INCLUDING HISPANIC	270	36417	173	23374	8	1472	44	5659	40	5277	5	635



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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	152	1	86	1	66						
ASIAN	15	2996	12	2321			3	675				
BLACK OR AFRICAN AMERICAN	13	2634	8	1552	1	163	3	785	1	134		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	175	1	175								
WHITE	310	57839	214	40005	14	1973	42	8270	29	5299	11	2292
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	925	3	681			1	244				
RACE NOT AVAILABLE 6/	34	6772	19	3626	3	570	7	1398	4	963	1	215
ETHNICITY 7/												
HISPANIC OR LATINO	34	5772	24	4089	2	180	6	1142	1	171	1	190
NOT HISPANIC OR LATINO	302	57685	211	40035	13	1906	44	9086	24	4556	10	2102
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15	2427	8	1471	1	116	1	134	5	706		
ETHNICITY NOT AVAILABLE 6/	28	5609	15	2851	3	570	5	1010	4	963	1	215
MINORITY STATUS 8/												
WHITE NON-HISPANIC	265	50405	185	34963	11	1677	36	7241	23	4422	10	2102
OTHERS, INCLUDING HISPANIC	82	14758	55	10052	5	525	14	2980	7	1011	1	190
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	8	2321	5	1369			2	702	1	250		
BLACK OR AFRICAN AMERICAN	12	2413	9	1934			1	126	1	262	1	91
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	341							1	341		
WHITE	172	34339	119	24066	10	1919	21	3891	21	4195	1	268
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	9	1910	7	1438			1	297	1	175		
RACE NOT AVAILABLE 6/	18	4497	11	2585			4	1100	3	812		
ETHNICITY 7/												
HISPANIC OR LATINO	10	1529	5	688	1	244			4	597		
NOT HISPANIC OR LATINO	184	38456	130	27198	7	1128	24	5145	21	4626	2	359
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	1924	5	1114	2	547	2	263				
ETHNICITY NOT AVAILABLE 6/	17	3912	11	2392			3	708	3	812		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	153	31166	110	22709	7	1128	18	3463	17	3598	1	268
OTHERS, INCLUDING HISPANIC	47	9896	29	6001	3	791	6	1388	8	1625	1	91

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	22	6389	14	4232	3	787			5	1370		
BLACK OR AFRICAN AMERICAN	18	5077	12	3379	1	331	4	1134	1	233		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	306	82890	223	60320	13	3660	37	10273	24	6322	9	2315
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	11	2928	8	2231	1	261	1	200			1	236
RACE NOT AVAILABLE 6/	31	8824	22	6402			2	534	4	970	3	918
ETHNICITY 7/												
HISPANIC OR LATINO	14	3608	11	3074	1	190	1	193	1	151		
NOT HISPANIC OR LATINO	325	89259	233	63722	17	4849	39	11043	28	7518	8	2127
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	16	3801	12	2851			2	371	2	579		
ETHNICITY NOT AVAILABLE 6/	33	9440	23	6917			2	534	3	647	5	1342
MINORITY STATUS 8/												
WHITE NON-HISPANIC	273	74497	199	53835	12	3470	34	9709	21	5592	7	1891
OTHERS, INCLUDING HISPANIC	79	21342	55	15306	6	1569	8	1898	9	2333	1	236
TOTAL 14/	2917	459685	1948	313095	139	20447	478	71504	285	43213	67	11426

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	261	2	261								
ASIAN	32	3173	17	1640	4	367	9	979	1	67	1	120
BLACK OR AFRICAN AMERICAN	17	1206	8	767			7	301	2	138		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	76	1	76								
WHITE	611	50235	378	30141	26	2210	140	11175	45	4262	22	2447
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	78			1	60	1	18				
RACE NOT AVAILABLE 6/	48	3651	17	1204	3	160	13	1237	8	718	7	332
ETHNICITY 7/												
HISPANIC OR LATINO	145	9666	88	5921	7	446	33	2041	9	718	8	540
NOT HISPANIC OR LATINO	516	45222	318	26946	24	2096	119	10408	38	3597	17	2175
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	176					1	24	1	152		
ETHNICITY NOT AVAILABLE 6/	50	3616	17	1222	3	255	17	1237	8	718	5	184
MINORITY STATUS 8/												
WHITE NON-HISPANIC	463	40420	290	24261	19	1669	103	9043	35	3392	16	2055
OTHERS, INCLUDING HISPANIC	200	14533	115	8562	12	873	51	3363	13	1075	9	660
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	112	1	112								
ASIAN	35	6337	21	3403			9	2288	3	496	2	150
BLACK OR AFRICAN AMERICAN	18	1458	11	725	1	161	5	448	1	124		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	4	551	3	394							1	157
WHITE	731	96467	529	71264	36	4388	93	10734	55	7797	18	2284
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	1168	5	724			2	189			1	255
RACE NOT AVAILABLE 6/	69	8023	38	4238	3	193	11	1145	13	1725	4	722
ETHNICITY 7/												
HISPANIC OR LATINO	84	8651	52	5984	5	306	19	1417	6	694	2	250
NOT HISPANIC OR LATINO	710	97324	519	70844	32	4243	87	11919	52	7705	20	2613
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	868	4	302			3	295	3	271		
ETHNICITY NOT AVAILABLE 6/	62	7273	33	3730	3	193	11	1173	11	1472	4	705
MINORITY STATUS 8/												
WHITE NON-HISPANIC	636	86692	472	64801	31	4082	71	8994	46	6781	16	2034
OTHERS, INCLUDING HISPANIC	160	19145	97	11644	6	467	38	4637	13	1585	6	812

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	46	1	46								
ASIAN	42	7829	31	5537	1	235	6	1063	4	994		
BLACK OR AFRICAN AMERICAN	9	1178	7	915	1	208	1	55				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	394	69611	291	51143	17	3158	46	8533	30	5323	10	1454
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	8	1800	7	1531	1	269						
RACE NOT AVAILABLE 6/	42	7489	24	3732	3	590	7	1289	6	1667	2	211
ETHNICITY 7/												
HISPANIC OR LATINO	31	4972	20	2940	2	300	5	1272	1	219	3	241
NOT HISPANIC OR LATINO	418	74843	311	55597	18	3760	48	8028	33	6211	8	1247
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	917	5	714					1	203		
ETHNICITY NOT AVAILABLE 6/	41	7221	25	3653	3	400	7	1640	5	1351	1	177
MINORITY STATUS 8/												
WHITE NON-HISPANIC	353	62723	263	47085	14	2642	40	6848	28	4901	8	1247
OTHERS, INCLUDING HISPANIC	97	16742	71	11683	5	1012	12	2390	6	1416	3	241
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	417					1	417				
ASIAN	52	12279	40	9267	2	608	5	1011	4	1130	1	263
BLACK OR AFRICAN AMERICAN	5	746	3	506	1	115	1	125				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	592	2	592								
WHITE	354	69959	272	54029	18	3600	35	6867	23	4263	6	1200
2 OR MORE MINORITY RACES	1	291	1	291								
JOINT (WHITE/MINORITY RACE)	7	1702	6	1518					1	184		
RACE NOT AVAILABLE 6/	35	6852	20	4170	1	30	6	1286	7	1276	1	90
ETHNICITY 7/												
HISPANIC OR LATINO	21	3238	16	2366			5	872				
NOT HISPANIC OR LATINO	393	80890	302	62397	21	4323	36	7358	28	5577	6	1235
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	761	3	533							1	228
ETHNICITY NOT AVAILABLE 6/	39	7949	23	5077	1	30	7	1476	7	1276	1	90
MINORITY STATUS 8/												
WHITE NON-HISPANIC	323	64287	247	49457	18	3600	30	5995	23	4263	5	972
OTHERS, INCLUDING HISPANIC	93	20026	71	15073	3	723	12	2425	5	1314	2	491

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	260	1	260								
ASIAN	253	85640	189	65676	15	4840	25	8549	18	5057	6	1518
BLACK OR AFRICAN AMERICAN	21	4142	13	2774	1	417	5	659			2	292
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	1371	3	873			2	498				
WHITE	2022	769439	1579	599068	102	35210	155	59434	143	58376	43	17351
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	54	20370	42	15844	3	539	6	3155	2	415	1	417
RACE NOT AVAILABLE 6/	242	102754	168	71664	20	8433	29	12425	20	6991	5	3241
ETHNICITY 7/												
HISPANIC OR LATINO	52	14014	36	11149	3	426	7	1239	5	1005	1	195
NOT HISPANIC OR LATINO	2256	851013	1759	661602	116	40511	178	68570	154	61422	49	18908
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	44	14417	31	10452	3	1126	7	1712	3	1127		
ETHNICITY NOT AVAILABLE 6/	246	104532	169	72956	19	7376	30	13199	21	7285	7	3716
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1917	737172	1509	575717	95	33425	139	55399	133	55710	41	16921
OTHERS, INCLUDING HISPANIC	425	138283	311	105239	25	7348	51	15670	28	7604	10	2422
TOTAL 14/	5229	1365378	3791	1023211	261	66071	642	138106	395	103568	140	34422

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	863	4	306			3	265	1	162	1	130
ASIAN	80	11829	38	4686	1	93	24	4815	9	1237	8	998
BLACK OR AFRICAN AMERICAN	69	6753	25	2424			30	3007	12	1130	2	192
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	11	811	3	259	1	11	6	411			1	130
WHITE	2440	286809	1280	144330	70	8571	776	96003	200	24234	114	13671
2 OR MORE MINORITY RACES	2	341	1	141			1	200				
JOINT (WHITE/MINORITY RACE)	7	694	5	545			1	77	1	72		
RACE NOT AVAILABLE 6/	321	42029	93	11316	8	964	136	19258	51	6183	33	4308
ETHNICITY 7/												
HISPANIC OR LATINO	359	36875	144	14743	6	618	158	15675	34	4073	17	1766
NOT HISPANIC OR LATINO	2270	272219	1212	138001	67	8218	689	89520	194	23313	108	13167
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	15	1297	10	974			3	210	1	20	1	93
ETHNICITY NOT AVAILABLE 6/	295	39738	83	10289	7	803	127	18631	45	5612	33	4403
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2079	248812	1130	128867	65	7964	619	79777	168	20369	97	11835
OTHERS, INCLUDING HISPANIC	543	58808	228	23911	7	711	222	24443	58	6694	28	3049
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	15	2245	4	486	2	154	7	1214	2	391		
ASIAN	176	31430	100	17310	10	1840	46	8378	7	1571	13	2331
BLACK OR AFRICAN AMERICAN	91	11678	30	3628	8	640	36	5071	12	1696	5	643
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	14	2189	7	1200	1	112	6	877				
WHITE	4053	594303	2452	349970	166	23044	879	137003	349	52445	207	31841
2 OR MORE MINORITY RACES	1	115									1	115
JOINT (WHITE/MINORITY RACE)	45	6757	25	3670	3	605	13	1727	4	755		
RACE NOT AVAILABLE 6/	472	76665	170	26818	23	3238	156	26304	77	12291	46	8014
ETHNICITY 7/												
HISPANIC OR LATINO	357	47474	162	21125	13	1323	133	17318	35	5036	14	2672
NOT HISPANIC OR LATINO	3987	593337	2418	349229	175	24693	849	136616	341	51572	204	31227
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	69	9953	40	6053	3	429	16	2081	5	800	5	590
ETHNICITY NOT AVAILABLE 6/	454	74618	168	26675	22	3188	145	24559	70	11741	49	8455
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3639	537867	2250	322603	152	21461	744	119381	309	46331	184	28091
OTHERS, INCLUDING HISPANIC	747	108475	358	51680	37	4768	249	35427	65	10249	38	6351

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4	552	1	56			1	160	2	336		
ASIAN	219	48484	145	31036	12	2313	42	10455	13	3126	7	1554
BLACK OR AFRICAN AMERICAN	58	8707	22	3105	3	579	23	3300	4	779	6	944
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	7	1388	6	1100					1	288		
WHITE	2626	476543	1699	295294	133	25461	464	95035	206	38027	124	22726
2 OR MORE MINORITY RACES	2	241	1	114			1	127				
JOINT (WHITE/MINORITY RACE)	34	6082	21	3942	1	145	8	1510	1	173	3	312
RACE NOT AVAILABLE 6/	359	65678	174	31367	19	3254	71	13618	55	9511	40	7928
ETHNICITY 7/												
HISPANIC OR LATINO	126	20396	59	8751	6	837	40	7258	11	1830	10	1720
NOT HISPANIC OR LATINO	2806	518606	1826	324878	142	27364	491	100982	214	40976	133	24406
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	45	7967	23	3784	4	758	10	2172	7	971	1	282
ETHNICITY NOT AVAILABLE 6/	332	60706	161	28601	16	2793	69	13793	50	8463	36	7056
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2449	446073	1614	282216	123	23858	414	84703	188	35177	110	20119
OTHERS, INCLUDING HISPANIC	488	92679	274	51106	26	4632	122	24626	39	7503	27	4812
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	9	2075	6	1430	1	227	2	418				
ASIAN	308	74871	213	51294	27	6557	36	8862	20	4501	12	3657
BLACK OR AFRICAN AMERICAN	47	8839	23	4355	3	588	13	2442	6	1114	2	340
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	578	1	212			1	212	1	154		
WHITE	2483	504134	1629	320771	119	25475	448	97931	190	40912	97	19045
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	49	10052	27	5393	1	417	15	2990	5	1121	1	131
RACE NOT AVAILABLE 6/	337	67965	157	29729	23	5947	77	15751	40	7895	40	8643
ETHNICITY 7/												
HISPANIC OR LATINO	101	16572	55	9893	1	126	32	4701	8	1015	5	837
NOT HISPANIC OR LATINO	2749	574611	1816	368664	147	32484	469	104760	213	46805	104	21898
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	52	10221	32	5651			15	3540	4	778	1	252
ETHNICITY NOT AVAILABLE 6/	334	67110	153	28976	26	6601	76	15605	37	7099	42	8829
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2314	474305	1534	303876	115	24708	400	89385	178	39101	87	17235
OTHERS, INCLUDING HISPANIC	560	121456	352	77419	33	7915	111	22376	43	8529	21	5217



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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	15	4265	10	2782	2	595	1	168			2	720
ASIAN	1102	345698	789	243054	66	19442	133	49249	82	23210	32	10743
BLACK OR AFRICAN AMERICAN	120	29626	63	16513	4	843	29	5980	19	4951	5	1339
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	22	9678	15	6955	1	328	3	1481	2	518	1	396
WHITE	11473	3863018	8214	2694951	501	167014	1606	631901	713	238205	439	130947
2 OR MORE MINORITY RACES	2	382			1	190			1	192		
JOINT (WHITE/MINORITY RACE)	234	71616	162	49040	8	2121	39	13459	18	4528	7	2468
RACE NOT AVAILABLE 6/	1439	491498	823	276200	71	21353	249	96576	157	58455	139	38914
ETHNICITY 7/												
HISPANIC OR LATINO	164	39391	84	20744	10	2453	41	8406	22	6062	7	1726
NOT HISPANIC OR LATINO	12655	4234856	9075	2962147	564	185578	1732	677641	801	264014	483	145476
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	192	59271	127	37609	9	2363	34	12922	12	3032	10	3345
ETHNICITY NOT AVAILABLE 6/	1396	482263	790	268995	71	21492	253	99845	157	56951	125	34980
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11054	3739291	7954	2618230	480	161006	1520	605144	678	228746	422	126165
OTHERS, INCLUDING HISPANIC	1827	553481	1237	373427	100	28132	273	89523	154	42045	63	20354
TOTAL 14/	31528	77114133	20309	4982808	1425	347945	5847	1449042	2452	593299	1495	341039

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	5	46					5	46				
ASIAN												
BLACK OR AFRICAN AMERICAN	14	376	6	296			8	80				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	10					1	10				
WHITE	181	7778	80	2967	7	197	81	2998	7	1074	6	542
2 OR MORE MINORITY RACES	1	6	1	6								
JOINT (WHITE/MINORITY RACE)	3	113					3	113				
RACE NOT AVAILABLE 6/	46	1614	19	595	1	5	25	994	1	20		
ETHNICITY 7/												
HISPANIC OR LATINO	44	1455	13	430	1	10	27	632	2	256	1	127
NOT HISPANIC OR LATINO	168	7351	76	2934	6	187	76	2997	5	818	5	415
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	39	1137	17	500	1	5	20	612	1	20		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	148	6686	67	2537	6	187	65	2729	5	818	5	415
OTHERS, INCLUDING HISPANIC	64	1970	20	732	1	10	40	845	2	256	1	127
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	52	1	52								
ASIAN	3	370	1	2			1	150	1	218		
BLACK OR AFRICAN AMERICAN	16	190	7	30	1	4	7	116			1	40
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	15					1	15				
WHITE	180	11830	97	6274	8	762	61	3455	9	774	5	565
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	135	1	124			2	11				
RACE NOT AVAILABLE 6/	37	675	9	178			28	497				
ETHNICITY 7/												
HISPANIC OR LATINO	14	578	4	195	1	119	8	140	1	124		
NOT HISPANIC OR LATINO	194	11899	101	6142	8	647	70	3637	9	868	6	605
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	33	790	11	323			22	467				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	169	11124	93	5988	7	643	56	3278	8	650	5	565
OTHERS, INCLUDING HISPANIC	36	1273	13	351	2	123	18	417	2	342	1	40

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	521	3	521								
BLACK OR AFRICAN AMERICAN	4	21	2	7			1	4	1	10		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	133	11584	77	7395	6	185	31	2001	14	952	5	1051
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	280					1	10	1	270		
RACE NOT AVAILABLE 6/	16	1014	9	689			6	143	1	182		
ETHNICITY 7/												
HISPANIC OR LATINO	7	537	4	367			2	108	1	62		
NOT HISPANIC OR LATINO	130	11378	78	7417	6	185	28	1891	14	1151	4	734
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	276	1	254			1	3	1	19		
ETHNICITY NOT AVAILABLE 6/	18	1229	8	574			8	156	1	182	1	317
MINORITY STATUS 8/												
WHITE NON-HISPANIC	120	10441	72	6774	6	185	26	1877	12	871	4	734
OTHERS, INCLUDING HISPANIC	19	1635	10	1149			5	125	4	361		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	78					1	40	1	38		
BLACK OR AFRICAN AMERICAN	3	32	3	32								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	20									1	20
WHITE	102	10373	64	6771	2	37	25	1509	6	851	5	1205
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	9	1781	5	1309			2	71	1	227	1	174
ETHNICITY 7/												
HISPANIC OR LATINO	1	205	1	205								
NOT HISPANIC OR LATINO	107	10402	65	6475	2	37	26	1549	8	1116	6	1225
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	123	1	123								
ETHNICITY NOT AVAILABLE 6/	8	1554	5	1309			2	71			1	174
MINORITY STATUS 8/												
WHITE NON-HISPANIC	100	10045	62	6443	2	37	25	1509	6	851	5	1205
OTHERS, INCLUDING HISPANIC	8	458	5	360			1	40	1	38	1	20

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	60	1	60								
ASIAN	19	5441	9	2768	1	244	4	429	1	398	4	1602
BLACK OR AFRICAN AMERICAN	10	463	8	430			1	25	1	8		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	339	74101	203	44236	13	2615	70	10482	34	9674	19	7094
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	14	4123	7	2168			3	329	4	1626		
RACE NOT AVAILABLE 6/	32	7257	15	2458			6	585	6	2000	5	2214
ETHNICITY 7/												
HISPANIC OR LATINO	4	220	2	82			2	138				
NOT HISPANIC OR LATINO	374	83704	221	49493	14	2859	76	11168	41	11738	22	8446
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	231	4	181			1	50				
ETHNICITY NOT AVAILABLE 6/	32	7290	16	2364			5	494	5	1968	6	2464
MINORITY STATUS 8/												
WHITE NON-HISPANIC	327	72813	196	43779	13	2615	66	9901	34	9674	18	6844
OTHERS, INCLUDING HISPANIC	50	10436	29	5607	1	244	10	951	6	2032	4	1602
TOTAL 14/	1215	144756	645	81010	39	4049	381	24841	96	20001	54	14855

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	50	1	50								
ASIAN	9	1098	4	399			4	632	1	67		
BLACK OR AFRICAN AMERICAN	10	806	4	453			5	223	1	130		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	186	2	186								
WHITE	223	23378	134	14863	4	417	60	5589	18	1979	7	530
2 OR MORE MINORITY RACES	1	141	1	141								
JOINT (WHITE/MINORITY RACE)	1	109	1	109								
RACE NOT AVAILABLE 6/	18	1868	3	316			12	1360	1	116	2	76
ETHNICITY 7/												
HISPANIC OR LATINO	32	2472	17	1497			12	642	3	333		
NOT HISPANIC OR LATINO	220	23744	131	14856	4	417	61	6098	17	1843	7	530
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	109					1	109				
ETHNICITY NOT AVAILABLE 6/	12	1311	2	164			7	955	1	116	2	76
MINORITY STATUS 8/												
WHITE NON-HISPANIC	193	21008	119	13628	4	417	48	4787	15	1646	7	530
OTHERS, INCLUDING HISPANIC	56	4861	29	2725			22	1606	5	530		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	15	2161	6	950	3	354	4	712	1	68	1	77
BLACK OR AFRICAN AMERICAN	17	1074	8	480	1	35	7	413	1	146		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	15					1	15				
WHITE	312	34892	173	19369	12	1063	88	9862	23	2826	16	1772
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	206	1	86			2	120				
RACE NOT AVAILABLE 6/	43	4682	24	2909	1	69	11	954	5	501	2	249
ETHNICITY 7/												
HISPANIC OR LATINO	35	3448	15	1659			15	1413	5	376		
NOT HISPANIC OR LATINO	318	35366	176	19578	15	1327	89	9911	21	2712	17	1838
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	246	3	246								
ETHNICITY NOT AVAILABLE 6/	35	3970	18	2311	2	194	9	752	4	453	2	260
MINORITY STATUS 8/												
WHITE NON-HISPANIC	280	31670	158	17782	12	1063	76	8666	19	2498	15	1661
OTHERS, INCLUDING HISPANIC	73	7135	33	3421	4	389	28	2658	7	590	1	77

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5	670	4	518					1	152		
BLACK OR AFRICAN AMERICAN	8	802	4	305	1	142	2	226			1	129
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	39	1	39								
WHITE	190	22140	122	14122	8	901	33	4300	18	1853	9	964
2 OR MORE MINORITY RACES	1	127					1	127				
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	40	4695	14	1393	2	146	15	1977	6	833	3	346
ETHNICITY 7/												
HISPANIC OR LATINO	23	2191	14	1202	1	60	4	641	2	147	2	141
NOT HISPANIC OR LATINO	189	22574	119	14158	9	1065	34	4338	18	2027	9	986
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	45	1	45								
ETHNICITY NOT AVAILABLE 6/	32	3663	11	972	1	64	13	1651	5	664	2	312
MINORITY STATUS 8/												
WHITE NON-HISPANIC	170	20482	109	13155	7	841	30	3923	16	1706	8	857
OTHERS, INCLUDING HISPANIC	39	3874	24	2109	2	202	7	994	3	299	3	270
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	3	733	3	733								
ASIAN	15	2335	11	1714	2	270	2	351				
BLACK OR AFRICAN AMERICAN	7	700	4	305	2	182	1	213				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	154							1	154		
WHITE	192	24006	124	14925	8	1110	43	6028	12	1428	5	515
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	93					1	93				
RACE NOT AVAILABLE 6/	20	2882	10	1257			2	240	6	1197	2	188
ETHNICITY 7/												
HISPANIC OR LATINO	18	2041	11	1210			3	299	4	532		
NOT HISPANIC OR LATINO	201	26476	130	16565	12	1562	43	6279	11	1555	5	515
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	64	1	64								
ETHNICITY NOT AVAILABLE 6/	19	2322	10	1095			3	347	4	692	2	188
MINORITY STATUS 8/												
WHITE NON-HISPANIC	172	21857	111	13560	8	1110	39	5622	9	1050	5	515
OTHERS, INCLUDING HISPANIC	45	5966	30	4026	4	452	7	956	4	532		

AGGREGATE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	560			1	392	1	168				
ASIAN	99	18044	58	10593	3	520	24	4595	12	2112	2	224
BLACK OR AFRICAN AMERICAN	13	1771	5	605			5	566	2	358	1	242
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1102	207911	765	143061	39	6925	193	36402	70	14248	35	7275
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	18	3197	10	1555			5	914	3	728		
RACE NOT AVAILABLE 6/	126	26844	65	11831	14	3461	29	7142	13	3576	5	834
ETHNICITY 7/												
HISPANIC OR LATINO	39	6494	24	4438	3	440	8	1083	4	533		
NOT HISPANIC OR LATINO	1185	223163	806	149540	41	7709	221	42030	80	16519	37	7365
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	10	1722	7	1364	1	76	1	143	1	139		
ETHNICITY NOT AVAILABLE 6/	126	26948	66	12303	12	3073	27	6531	15	3831	6	1210
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1047	198009	728	135651	37	6797	185	35344	64	13392	33	6825
OTHERS, INCLUDING HISPANIC	179	31540	103	18475	8	1428	43	7301	22	3870	3	466
TOTAL 14/	2721	436139	1717	279113	105	16666	582	88462	210	35651	107	16247



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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3	65					3	65				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	48	1538	17	642	2	67	28	805	1	24		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	18					1	18				
RACE NOT AVAILABLE 6/	4	172			1	45	3	127				
ETHNICITY 7/												
HISPANIC OR LATINO	10	275	1	68	1	45	8	162				
NOT HISPANIC OR LATINO	41	1348	15	556	2	67	23	701	1	24		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	170	1	18			4	152				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	1240	15	556	2	67	18	593	1	24		
OTHERS, INCLUDING HISPANIC	14	358	1	68	1	45	12	245				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	16	894	9	685	3	50	4	159				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	38			1	38						
ETHNICITY 7/												
HISPANIC OR LATINO	5	126	1	45	2	17	2	64				
NOT HISPANIC OR LATINO	10	747	7	619	1	33	2	95				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	21	1	21								
ETHNICITY NOT AVAILABLE 6/	1	38			1	38						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	747	7	619	1	33	2	95				
OTHERS, INCLUDING HISPANIC	6	147	2	66	2	17	2	64				

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	481	4	299			2	182				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	10					1	10				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	491	4	299			3	192				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	481	4	299			2	182				
OTHERS, INCLUDING HISPANIC	1	10					1	10				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	154					1	154				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	154					1	154				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	154					1	154				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	206	1	65			3	141				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	206	1	65			3	141				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	206	1	65			3	141				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	87	3745	31	1691	8	341	47	1689	1	24		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1203	215224	825	147003	59	9906	187	33430	103	19324	29	5561
10-19% MINORITY	670	116356	457	80764	25	4253	111	18337	61	9810	16	3192
20-49% MINORITY	764	101431	494	68484	44	5298	124	14241	86	11263	16	2145
50-79% MINORITY	242	23953	151	15312	10	911	44	4587	32	2656	5	487
80-100% MINORITY	38	2721	21	1532	1	79	12	909	3	160	1	41
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	50	4489	33	3046	1	79	15	1272	1	92		
MODERATE INCOME	620	64824	408	43689	23	2181	111	11409	68	6657	10	888
MIDDLE INCOME	1743	267061	1182	186233	90	12560	271	38537	163	24220	37	5511
UPPER INCOME	504	123311	325	80127	25	5627	81	20286	53	12244	20	5027
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	18	1942	14	1510			3	340	1	92		
50-79% MINORITY	12	1080	10	947			2	133				
80-100% MINORITY	20	1467	9	589	1	79	10	799				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	87	10591	62	7391	3	398	14	1695	8	1107		
20-49% MINORITY	109	13462	79	9658			19	2288	7	1156	4	360
50-79% MINORITY	176	16644	114	11332	10	872	34	2862	18	1578		
80-100% MINORITY	230	22873	141	14365	10	911	42	4454	32	2656	5	487
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	93	145849	633	103831	46	7094	137	21300	70	11127	17	2497
20-49% MINORITY	364	60080	252	43050	13	1673	56	8299	36	5645	7	1413
50-79% MINORITY	476	61132	297	39352	31	3793	78	8938	57	7448	13	1601
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	213	58784	130	35781	10	2414	36	10435	25	7090	12	3064
20-49% MINORITY	197	42814	126	28056	12	2580	36	7750	18	3009	5	1419
50-79% MINORITY	94	21713	69	16290	3	633	9	2101	10	2145	3	544
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2917	459685	1948	313095	139	20447	478	71504	285	43213	67	11426

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2783	886966	2043	672618	144	42628	297	79062	222	69122	77	23536
10-19% MINORITY	1355	316727	1010	236589	61	15277	161	35541	86	20793	37	8527
20-49% MINORITY	873	144057	602	102374	47	7631	131	19429	77	12952	16	1671
50-79% MINORITY	184	15685	114	10584	7	425	44	3320	10	701	9	655
80-100% MINORITY	34	1943	22	1046	2	110	9	754			1	33
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	56	5376	33	3259	2	300	13	1191	5	468	3	158
MODERATE INCOME	553	52173	376	38098	19	1026	117	9718	24	1932	17	1399
MIDDLE INCOME	2048	339013	1450	244103	92	15305	271	41206	177	31019	58	7380
UPPER INCOME	2572	968816	1932	737751	148	49440	241	85991	189	70149	62	25485
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	33	3770	23	2672			6	700	4	398		
50-79% MINORITY	12	978	4	265	1	240	4	278	1	70	2	125
80-100% MINORITY	11	628	6	322	1	60	3	213			1	33
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	84	12170	57	9068	3	321	18	2112	2	212	4	457
20-49% MINORITY	179	14618	114	9965	8	390	42	3148	10	820	5	295
50-79% MINORITY	172	14707	110	10319	6	185	40	3042	9	631	7	530
80-100% MINORITY	23	1315	16	724	1	50	6	541				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1092	174444	772	124853	51	8129	138	19459	99	17244	32	4759
20-49% MINORITY	554	100548	400	74107	21	4197	73	12018	41	8170	19	2056
50-79% MINORITY	402	64021	278	45143	20	2979	60	9729	37	5605	7	565
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1607	700352	1214	538697	90	34178	141	57491	121	51666	41	18320
20-49% MINORITY	706	206816	531	154460	39	11000	77	22648	42	12354	17	6354
50-79% MINORITY	259	61648	187	44594	19	4262	23	5852	26	6129	4	811
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5229	1365378	3791	1023211	261	66071	642	138106	395	103568	140	34422

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16241	4607872	10770	3011169	685	195401	2878	873908	1169	339188	739	188206
10-19% MINORITY	8853	1974417	5865	1305904	414	95852	1433	323445	728	158092	413	91124
20-49% MINORITY	5208	993243	3148	607076	247	47875	1117	204986	422	80155	274	53151
50-79% MINORITY	1031	120617	453	52559	67	7948	329	37855	119	14397	63	7858
80-100% MINORITY	195	17984	73	6100	12	869	90	8848	14	1467	6	700
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	218	24087	108	11733	12	1456	66	7137	22	2554	10	1207
MODERATE INCOME	3619	464057	1952	250240	172	22168	947	119035	356	47766	192	24848
MIDDLE INCOME	12967	2380738	7956	1416804	563	109095	2637	500831	1135	219072	676	134936
UPPER INCOME	14724	4845251	10293	3304031	678	215226	2197	822039	939	323907	617	180048
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	108	12252	59	6586	7	836	23	2583	13	1552	6	695
50-79% MINORITY	40	5516	20	2891	1	260	14	1771	4	454	1	140
80-100% MINORITY	70	6319	29	2256	4	360	29	2783	5	548	3	372
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	633	93079	382	56994	28	4319	129	18079	61	9360	33	4327
20-49% MINORITY	781	101217	475	60130	24	3280	163	21633	86	12340	33	3834
50-79% MINORITY	1089	142995	618	79604	46	6372	279	37174	85	11204	61	8641
80-100% MINORITY	991	115101	433	49668	66	7688	315	36084	115	13943	62	7718
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7157	1292646	4429	764879	285	54710	1470	280888	588	114782	385	77387
20-49% MINORITY	3520	658483	2221	403748	163	33134	628	122195	336	64370	172	35036
50-79% MINORITY	2290	429609	1306	248177	115	21251	539	97748	211	39920	119	22513
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8451	3222147	5959	2189296	372	136372	1279	574941	520	215046	321	106492
20-49% MINORITY	4552	1214717	3169	842026	227	59438	642	179617	306	81382	208	52254
50-79% MINORITY	1721	408387	1165	272709	79	19416	276	67481	113	27479	88	21302
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	31528	7714133	20309	4982808	1425	347945	5847	1449042	2452	593299	1495	341039

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	598	91168	330	51390	21	2250	164	14031	51	13840	32	9657
10-19% MINORITY	267	32781	143	18750	8	890	83	5322	21	4430	12	3389
20-49% MINORITY	243	18379	122	9953	6	800	84	4234	21	1583	10	1809
50-79% MINORITY	75	1879	37	799	2	100	35	972	1	8		
80-100% MINORITY	32	549	13	118	2	9	15	282	2	140		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	31	811	17	410			12	268	2	133		
MODERATE INCOME	235	8948	118	3840	7	191	91	3214	14	1222	5	481
MIDDLE INCOME	556	42774	288	25104	18	1019	197	9568	34	4358	19	2725
UPPER INCOME	393	92223	222	51656	14	2839	81	11791	46	14288	30	11649
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	12	241	9	213			2	25	1	3		
50-79% MINORITY	6	215	3	136			3	79				
80-100% MINORITY	13	355	5	61			7	164	1	130		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	31	2210	18	996			10	696	3	518		
20-49% MINORITY	42	2213	24	964	2	49	12	643	3	349	1	208
50-79% MINORITY	74	2667	34	1160	1	33	29	864	6	337	4	273
80-100% MINORITY	69	1664	34	663	2	100	32	893	1	8		
10-19% MINORITY	19	194	8	57	2	9	8	118	1	10		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	340	25698	175	14079	13	793	117	5709	20	2888	15	2229
20-49% MINORITY	118	10108	67	7334	3	97	41	1897	5	549	2	231
50-79% MINORITY	98	6968	46	3691	2	129	39	1962	9	921	2	265
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	227	63260	137	36315	8	1457	37	7626	28	10434	17	7428
20-49% MINORITY	107	20460	52	10452	3	744	30	2782	13	3532	9	2950
50-79% MINORITY	59	8503	33	4889	3	638	14	1383	5	322	4	1271
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1215	144756	645	81010	39	4049	381	24841	96	20001	54	14855



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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	25	30885	21	15459			3	804	1	14622		
10-19% MINORITY	16	146152	14	135632			2	10520				
20-49% MINORITY	12	12130	7	2645	1	64	1	463	3	8958		
50-79% MINORITY	15	16382	10	10241	1	188	2	437	2	5516		
80-100% MINORITY	2	641	2	641								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	1291	3	1291								
MODERATE INCOME	29	49568	21	40380	2	252	4	3420	2	5516		
MIDDLE INCOME	30	80629	24	56845			2	204	4	23580		
UPPER INCOME	8	74702	6	66102			2	8600				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	650	1	650								
80-100% MINORITY	2	641	2	641								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1261	5	1261								
10-19% MINORITY	4	30647	3	28127			1	2520				
20-49% MINORITY	6	1928	4	1401	1	64	1	463				
50-79% MINORITY	14	15732	9	9591	1	188	2	437	2	5516		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	27440	14	12614			2	204	1	14622		
10-19% MINORITY	7	42987	7	42987								
20-49% MINORITY	6	10202	3	1244					3	8958		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	2184	2	1584			1	600				
10-19% MINORITY	5	72518	4	64518			1	8000				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	70	206190	54	164618	2	252	8	12224	6	29096		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1259	243411	806	159427	50	10013	254	45941	92	18538	57	9492
10-19% MINORITY	566	85998	344	53232	19	2819	127	17110	58	10376	18	2461
20-49% MINORITY	615	80142	399	50448	26	2928	119	17640	43	5127	28	3999
50-79% MINORITY	211	20717	128	13113	7	761	56	5082	16	1466	4	295
80-100% MINORITY	70	5871	40	2893	3	145	26	2689	1	144		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	99	11029	62	6954	3	348	24	2674	5	532	5	521
MODERATE INCOME	690	80864	427	49623	25	2575	166	20620	45	4645	27	3401
MIDDLE INCOME	1257	189406	803	122197	41	6952	261	38710	100	14371	52	7176
UPPER INCOME	675	154840	425	100339	36	6791	131	26458	60	16103	23	5149
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	48	5770	34	4032	2	281	5	599	4	462	3	396
50-79% MINORITY	20	2669	10	1630			7	844	1	70	2	125
80-100% MINORITY	31	2590	18	1292	1	67	12	1231				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	119	19346	70	12404	5	698	29	4257	5	765	10	1222
20-49% MINORITY	109	12852	71	8695	1	80	28	2985	8	946	1	146
50-79% MINORITY	232	27337	146	15440	10	958	46	7682	16	1394	14	1863
80-100% MINORITY	191	18048	118	11483	7	761	49	4238	15	1396	2	170
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	39	3281	22	1601	2	78	14	1458	1	144		
20-49% MINORITY	767	126791	501	82841	25	5200	152	25415	56	8578	33	4757
50-79% MINORITY	251	33806	146	20265	6	875	57	6833	30	4341	12	1492
80-100% MINORITY	239	28809	156	19091	10	877	52	6462	14	1452	7	927
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	373	97274	235	64182	20	4115	73	16269	31	9195	14	3513
20-49% MINORITY	206	39340	127	24272	12	1864	42	7292	20	5089	5	823
50-79% MINORITY	96	18226	63	11885	4	812	16	2897	9	1819	4	813
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2721	436139	1717	279113	105	16666	582	88462	210	35651	107	16247

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	41	2571	20	1336	3	239	17	972	1	24		
10-19% MINORITY	13	454	6	227			7	227				
20-49% MINORITY	16	254	2	16	1	33	13	205				
50-79% MINORITY	17	466	3	112	4	69	10	285				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	28					1	28				
MODERATE INCOME	26	663	8	216	4	69	14	378				
MIDDLE INCOME	60	3054	23	1475	4	272	32	1283	1	24		
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	28					1	28				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	107	2	72			2	35				
20-49% MINORITY	5	110	3	32			2	78				
50-79% MINORITY	1	8					1	8				
80-100% MINORITY	16	438	3	112	4	69	9	257				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	37	2464	18	1264	3	239	15	937	1	24		
20-49% MINORITY	8	344	3	195			5	149				
50-79% MINORITY	15	246	2	16	1	33	12	197				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	87	3745	31	1691	8	341	47	1689	1	24		

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	3	50			1	17	1	17									1	17	6	100
ASIAN	4	31	1	8	1	8	3	23	1	8			1	8			2	15	13	100
BLACK OR AFRICAN AMERICAN	9	33			4	15	6	22	2	7	1	4	3	11			2	7	27	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	86	22	19	5	79	20	63	16	19	5	14	4	64	16			46	12	390	100
2 OR MORE MINORITY RACES	1	50											1	50					2	100
JOINT (WHITE/MINORITY RACE)	2	20	1	10	5	50											2	20	10	100
RACE NOT AVAILABLE 6/	7	20	1	3	6	17	7	20	2	6			9	26			3	9	35	100
ETHNICITY 7/																				
HISPANIC OR LATINO	27	29	3	3	20	21	8	9	7	7	5	5	13	14			11	12	94	100
NOT HISPANIC OR LATINO	79	23	18	5	68	20	63	18	13	4	10	3	53	15			41	12	345	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	13	1	6	3	19	4	25	2	13			2	13			2	13	16	100
ETHNICITY NOT AVAILABLE 6/	4	14			6	21	5	17	2	7			10	34			2	7	29	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	63	22	16	5	58	20	53	18	10	3	9	3	48	16			34	12	291	100
OTHERS, INCL. HISPANIC	45	28	5	3	34	21	21	13	12	7	6	4	20	12			20	12	163	100
GENDER 19/																				
MALE	53	26	8	4	39	19	41	20	8	4	6	3	29	14			22	11	206	100
FEMALE	30	26	8	7	24	21	13	11	4	3	4	3	18	16			15	13	116	100
JOINT (MALE/FEMALE)	27	18	6	4	29	19	23	15	12	8	4	3	30	20			19	13	150	100
GENDER NOT AVAILABLE 6/	2	17			5	42	3	25			1	8	1	8					12	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	56	28	10	5	31	16	37	19	12	6	3	2	27	14			23	12	199	100
50-79% OF MSA/MD MEDIAN	35	22	7	4	40	25	23	14	8	5	6	4	19	12			22	14	160	100
80-99% OF MSA/MD MEDIAN	10	20	3	6	12	24	8	16	2	4			9	18			6	12	50	100
100-119% OF MSA/MD MEDIAN	3	13			5	21	9	38			1	4	5	21			1	4	24	100
120% OR MORE OF MSA/MD MEDIAN	6	13	2	4	9	20	3	7	1	2	4	9	16	36			4	9	45	100
INCOME NOT AVAILABLE 6/	2	33							1	17	1	17	2	33					6	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	1	100																	1	100
ASIAN	16	25	1	2	6	9	9	14	6	9	1	2	12	19			13	20	64	100
BLACK OR AFRICAN AMERICAN	6	17	1	3	13	37	2	6			3	9	3	9			7	20	35	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND							1	100											1	100
WHITE	129	24	15	3	85	16	110	20	29	5	35	6	73	13	11	2	55	10	542	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	3	38			1	13	1	13					3	38					8	100
RACE NOT AVAILABLE 6/	27	32			15	18	13	15	4	5	4	5	12	14	1	1	9	11	85	100
ETHNICITY 7/																				
HISPANIC OR LATINO	24	27	1	1	20	22	13	14	6	7	7	8	4	4			15	17	90	100
NOT HISPANIC OR LATINO	131	24	15	3	77	14	108	20	28	5	32	6	86	16	10	2	60	11	547	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	9	1	9	3	27	3	27					2	18	1	9			11	100
ETHNICITY NOT AVAILABLE 6/	26	30			20	23	12	14	5	6	4	5	11	13	1	1	9	10	88	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	104	24	13	3	58	13	94	22	22	5	28	6	67	15	10	2	41	9	437	100
OTHERS, INCL. HISPANIC	51	24	4	2	43	20	29	14	12	6	11	5	24	11	1	0	35	17	210	100
GENDER 19/																				
MALE	66	25	6	2	42	16	43	16	17	7	19	7	32	12	3	1	33	13	261	100
FEMALE	42	30	3	2	25	18	20	14	4	3	6	4	21	15	3	2	15	11	139	100
JOINT (MALE/FEMALE)	55	20	8	3	40	14	67	24	15	5	16	6	45	16	5	2	29	10	280	100
GENDER NOT AVAILABLE 6/	19	34			13	23	6	11	3	5	2	4	5	9	1	2	7	13	56	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	66	32	7	3	52	25	24	12	11	5	8	4	18	9	3	1	19	9	208	100
50-79% OF MSA/MD MEDIAN	35	25	2	1	30	22	22	16	10	7	7	5	15	11	3	2	14	10	138	100
80-99% OF MSA/MD MEDIAN	18	27	2	3	11	17	12	18	3	5	5	8	7	11	1	2	7	11	66	100
100-119% OF MSA/MD MEDIAN	14	24	1	2	5	8	14	24	3	5	3	5	9	15	2	3	8	14	59	100
120% OR MORE OF MSA/MD MEDIAN	36	15	5	2	17	7	62	26	10	4	19	8	50	21	3	1	32	14	234	100
INCOME NOT AVAILABLE 6/	13	42			5	16	2	6	2	6	1	3	4	13			4	13	31	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE	2	13			3	20	7	47	1	7			2	13					15	100
ASIAN	55	17	5	2	20	6	102	32	10	3	16	5	60	19			54	17	322	100
BLACK OR AFRICAN AMERICAN	31	18	1	1	36	21	43	25	9	5	6	4	21	12			23	14	170	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	5	23			5	23	4	18	2	9	1	5					5	23	22	100
WHITE	964	20	57	1	574	12	1461	30	171	4	173	4	768	16	19	0	677	14	4864	100
2 OR MORE MINORITY RACES	1	100																	1	100
JOINT (WHITE/MINORITY RACE)	9	10			8	9	34	39	2	2	1	1	13	15	1	1	19	22	87	100
RACE NOT AVAILABLE 6/	162	20	5	1	128	16	219	27	21	3	37	5	129	16	3	0	98	12	802	100
ETHNICITY 7/																				
HISPANIC OR LATINO	111	22	5	1	97	19	135	27	14	3	16	3	68	13	4	1	57	11	507	100
NOT HISPANIC OR LATINO	945	19	59	1	535	11	1495	31	173	4	180	4	777	16	16	0	719	15	4899	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	19			16	18	23	25	8	9	4	4	17	19			6	7	91	100
ETHNICITY NOT AVAILABLE 6/	156	20	4	1	126	16	217	28	21	3	34	4	131	17	3	0	94	12	786	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	842	20	53	1	466	11	1303	30	150	4	156	4	680	16	15	0	617	14	4282	100
OTHERS, INCL. HISPANIC	225	19	11	1	179	15	340	29	46	4	43	4	178	15	5	0	159	13	1186	100
GENDER 19/																				
MALE	284	19	14	1	181	12	458	30	47	3	54	4	230	15	6	0	246	16	1520	100
FEMALE	250	24	11	1	145	14	268	26	42	4	34	3	162	15	4	0	134	13	1050	100
JOINT (MALE/FEMALE)	596	19	39	1	366	12	984	31	117	4	125	4	513	16	10	0	429	13	3179	100
GENDER NOT AVAILABLE 6/	99	19	4	1	82	15	160	30	10	2	21	4	88	16	3	1	67	13	534	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	396	37	11	1	170	16	196	18	24	2	36	3	133	12	5	0	101	9	1072	100
50-79% OF MSA/MD MEDIAN	275	22	18	1	193	16	352	29	44	4	33	3	149	12	6	0	160	13	1230	100
80-99% OF MSA/MD MEDIAN	135	21	9	1	80	12	201	31	22	3	24	4	96	15	2	0	85	13	654	100
100-119% OF MSA/MD MEDIAN	92	15	7	1	92	15	201	32	27	4	20	3	101	16	2	0	87	14	629	100
120% OR MORE OF MSA/MD MEDIAN	274	12	21	1	197	9	847	38	90	4	92	4	354	16	8	0	341	15	2224	100
INCOME NOT AVAILABLE 6/	57	12	2	0	42	9	73	15	9	2	29	6	160	34			102	22	474	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22		
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
RACE 5/																					
AMERICAN INDIAN/ALASKA NATIVE	3	43			4	57													7	100	
ASIAN	2	20					2	20					2	20				4	40	10	100
BLACK OR AFRICAN AMERICAN	8	36			11	50	1	5										2	9	22	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100	
WHITE	77	25	2	1	107	35	57	19	6	2	7	2	15	5	2	1	34	11	307	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)	3	33			3	33	1	11	1	11			1	11					9	100	
RACE NOT AVAILABLE 6/	14	23	1	2	25	41	8	13	1	2	1	2	5	8	3	5	3	5	61	100	
ETHNICITY 7/																					
HISPANIC OR LATINO	15	32			22	47	4	9	1	2	1	2	3	6			1	2	47	100	
NOT HISPANIC OR LATINO	78	25	2	1	105	33	57	18	6	2	6	2	17	5	3	1	40	13	314	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33			2	67													3	100	
ETHNICITY NOT AVAILABLE 6/	13	25	1	2	22	42	8	15	1	2	1	2	3	6	2	4	2	4	53	100	
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	65	24	2	1	92	34	53	20	5	2	5	2	14	5	2	1	32	12	270	100	
OTHERS, INCL. HISPANIC	29	32			39	42	8	9	2	2	1	1	6	7			7	8	92	100	
GENDER 19/																					
MALE	31	23	1	1	50	38	22	17	2	2	1	1	7	5	1	1	17	13	132	100	
FEMALE	38	31			49	40	14	12	2	2	2	2	3	2	4	3	9	7	121	100	
JOINT (MALE/FEMALE)	31	23	1	1	38	28	29	22	3	2	5	4	11	8			16	12	134	100	
GENDER NOT AVAILABLE 6/	7	23	1	3	14	47	4	13	1	3			2	7			1	3	30	100	
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	50	37			60	44	8	6	1	1	2	1	4	3	4	3	6	4	135	100	
50-79% OF MSA/MD MEDIAN	26	25	2	2	39	37	16	15	3	3	5	5	3	3	1	1	10	10	105	100	
80-99% OF MSA/MD MEDIAN	9	23			14	35	6	15	3	8			2	5			6	15	40	100	
100-119% OF MSA/MD MEDIAN	6	19			10	32	8	26					3	10			4	13	31	100	
120% OR MORE OF MSA/MD MEDIAN	15	15	1	1	26	26	30	30	1	1	1	1	8	8			17	17	99	100	
INCOME NOT AVAILABLE 6/	1	14			2	29	1	14					3	43					7	100	

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																										
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																									
RACE 5/																																													
AMERICAN INDIAN/ALASKA NATIVE																																													
ASIAN																																													
BLACK OR AFRICAN AMERICAN																						1	100																			1	100		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																													
WHITE																														1		100						1		100					
2 OR MORE MINORITY RACES																																													
JOINT (WHITE/MINORITY RACE)																																													
RACE NOT AVAILABLE 6/																						1	20							1		20				3		60		5		100			
ETHNICITY 7/																																													
HISPANIC OR LATINO																																													
NOT HISPANIC OR LATINO																						1	50							1		50						2		100					
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																													
ETHNICITY NOT AVAILABLE 6/																						1	20							1		20				3		60		5		100			
MINORITY STATUS 8/																																													
WHITE NON-HISPANIC																														1		100						1		100					
OTHERS, INCL. HISPANIC																						1	100																				1	100	
GENDER 19/																																													
MALE																						1	100																				1	100	
FEMALE																																													
JOINT (MALE/FEMALE)																																													
GENDER NOT AVAILABLE 6/																						1	17					1		17		1		17				3		50		6		100	
INCOME 9/																																													
LESS THAN 50% OF MSA/MD MEDIAN																																													
50-79% OF MSA/MD MEDIAN																																													
80-99% OF MSA/MD MEDIAN																																													
100-119% OF MSA/MD MEDIAN																																													
120% OR MORE OF MSA/MD MEDIAN																																													
INCOME NOT AVAILABLE 6/																						1	14	1	14	1	14	1	14	1	14					3		43		7		100			



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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					1	100													1	100
ASIAN	5	15			3	9	7	21			2	6	5	15			11	33	33	100
BLACK OR AFRICAN AMERICAN	4	13	2	6	7	23	5	16	1	3	2	6	3	10			7	23	31	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					1	100													1	100
WHITE	100	22	6	1	40	9	131	29	16	4	23	5	66	15	1	0	68	15	451	100
2 OR MORE MINORITY RACES	1	100																	1	100
JOINT (WHITE/MINORITY RACE)	1	14					5	71									1	14	7	100
RACE NOT AVAILABLE 6/	27	28			14	15	22	23	1	1	4	4	12	13			16	17	96	100
ETHNICITY 7/																				
HISPANIC OR LATINO	14	24			11	19	13	22	3	5	3	5	5	8			10	17	59	100
NOT HISPANIC OR LATINO	98	21	8	2	42	9	137	29	14	3	24	5	71	15	1	0	79	17	474	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	25					1	25			1	25					1	25	4	100
ETHNICITY NOT AVAILABLE 6/	25	30			13	15	19	23	1	1	3	4	10	12			13	15	84	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	86	22	6	2	32	8	119	30	13	3	21	5	61	15	1	0	59	15	398	100
OTHERS, INCL. HISPANIC	26	20	2	2	21	16	31	23	4	3	7	5	13	10			29	22	133	100
GENDER 19/																				
MALE	38	19	2	1	20	10	53	27	6	3	7	4	30	15			39	20	195	100
FEMALE	24	23	4	4	18	17	12	11	6	6	7	7	20	19			14	13	105	100
JOINT (MALE/FEMALE)	56	21	2	1	19	7	93	35	6	2	16	6	29	11	1	0	40	15	262	100
GENDER NOT AVAILABLE 6/	20	34			9	15	12	20			1	2	7	12			10	17	59	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	39	43	1	1	13	14	14	16	3	3	2	2	10	11			8	9	90	100
50-79% OF MSA/MD MEDIAN	38	32	1	1	18	15	19	16	5	4	7	6	18	15			14	12	120	100
80-99% OF MSA/MD MEDIAN	9	18	1	2	8	16	18	35	1	2			9	18			5	10	51	100
100-119% OF MSA/MD MEDIAN	6	11	2	4	4	7	17	31	3	6	3	6	10	19			9	17	54	100
120% OR MORE OF MSA/MD MEDIAN	34	13	3	1	16	6	97	36	6	2	15	6	36	13	1	0	60	22	268	100
INCOME NOT AVAILABLE 6/	12	32			7	18	5	13			4	11	3	8			7	18	38	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	3	43			3	43											1	14	7	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	17	34			19	38	7	14			1	2	1	2			5	10	50	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					2	100													2	100
RACE NOT AVAILABLE 6/	2	50			1	25											1	25	4	100
ETHNICITY 7/																				
HISPANIC OR LATINO	6	38			7	44	1	6			1	6					1	6	16	100
NOT HISPANIC OR LATINO	15	34			16	36	6	14					1	2			6	14	44	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	33			2	67													3	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	11	34			10	31	6	19					1	3			4	13	32	100
OTHERS, INCL. HISPANIC	9	36			12	48	1	4			1	4					2	8	25	100
GENDER 19/																				
MALE	8	40			7	35							1	5			4	20	20	100
FEMALE	9	45			8	40	1	5									2	10	20	100
JOINT (MALE/FEMALE)	4	18			10	45	6	27			1	5					1	5	22	100
GENDER NOT AVAILABLE 6/	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	20	39			22	43	2	4					1	2			6	12	51	100
50-79% OF MSA/MD MEDIAN	1	17			2	33	1	17			1	17					1	17	6	100
80-99% OF MSA/MD MEDIAN					1	50	1	50											2	100
100-119% OF MSA/MD MEDIAN							1	100											1	100
120% OR MORE OF MSA/MD MEDIAN	1	33					2	67											3	100
INCOME NOT AVAILABLE 6/																				

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CENSUS TRACTS BY MEDIAN AGE OF HOMES 23/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Loans On Manufactured Home Dwellings From Columns A,B,C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				Nonoccupant Loans From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
1990-MARCH 2000														
LOANS ORIGINATED	424	72774	699	145984	3896	833516	109	11689	6	38702	213	31073	15	932
APPLICAT'N APPROVED, NOT ACCEPTED	28	3919	52	11331	312	67052	7	1255			18	2622	1	45
APPLICATIONS DENIED	90	14028	125	23067	1036	231928	57	3401	1	8000	90	11973	17	909
APPLICATIONS WITHDRAWN	65	10767	79	15311	466	100850	14	2193			30	4844	1	24
FILES CLOSED FOR INCOMPLETENESS	21	3476	23	3891	326	75636	7	1891			13	2190		
1980-1989														
LOANS ORIGINATED	282	54482	905	263867	4954	1324614	119	21094	5	50125	238	44541		
APPLICAT'N APPROVED, NOT ACCEPTED	26	4558	75	23741	355	96255	5	487			14	2163		
APPLICATIONS DENIED	83	16608	126	35646	1179	316742	53	4522			66	10006	2	45
APPLICATIONS WITHDRAWN	42	8641	89	27502	549	154039	16	4021	1	8235	41	9125		
FILES CLOSED FOR INCOMPLETENESS	14	3125	35	11337	299	76152	12	3643			17	2807		
1970-1979														
LOANS ORIGINATED	574	96879	976	234210	5109	1139623	156	21280	11	11737	498	85141	10	349
APPLICAT'N APPROVED, NOT ACCEPTED	48	7466	65	16181	331	81387	11	1055			27	5417	2	71
APPLICATIONS DENIED	133	19567	163	28576	1651	381272	122	8140	4	3324	157	29134	18	504
APPLICATIONS WITHDRAWN	79	12126	113	31252	706	160054	25	3612	1	14622	56	10136		
FILES CLOSED FOR INCOMPLETENESS	14	2571	28	5620	413	94414	15	4214			27	4024		
1960-1969														
LOANS ORIGINATED	406	57074	701	200343	3886	940693	144	16024	16	32140	366	56302	4	217
APPLICAT'N APPROVED, NOT ACCEPTED	27	3370	47	9177	274	63178	11	608	1	188	26	3620	4	165
APPLICATIONS DENIED	97	12250	119	31007	1147	263737	86	5765	3	900	119	16857	7	166
APPLICATIONS WITHDRAWN	59	6650	63	16366	440	92743	24	5689	1	4716	41	5974		
FILES CLOSED FOR INCOMPLETENESS	10	1609	33	9185	303	59076	7	996			17	2696		
1959 OR EARLIER														
LOANS ORIGINATED	262	31886	510	178807	2464	744362	117	10923	16	31914	402	62056	2	193
APPLICAT'N APPROVED, NOT ACCEPTED	10	1134	22	5641	153	40073	5	644	1	64	20	2844	1	60
APPLICATIONS DENIED	75	9051	109	19810	834	255363	63	3013			150	20492	3	65
APPLICATIONS WITHDRAWN	40	5029	51	13137	291	85613	17	4486	3	1523	42	5572		
FILES CLOSED FOR INCOMPLETENESS	8	645	21	4389	154	35761	13	4111			33	4530		
AGE UNKNOWN														
LOANS ORIGINATED														
APPLICAT'N APPROVED, NOT ACCEPTED														
APPLICATIONS DENIED														
APPLICATIONS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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LOCATION CATEGORY	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans On Manufactured Home Dwellings From Columns A,B,C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PRINCIPAL CITY 24/														
LOANS ORIGINATED	3	765	64	26607	335	119218	10	3199			12	2623		
APPLICAT'N APPROVED, NOT ACCEPTED	2	577	4	1650	24	8962								
APPLICATIONS DENIED	1	329	7	2436	84	34711	4	627			6	1415		
APPLICATIONS WITHDRAWN			6	2219	43	15294	2	562			3	735		
FILES CLOSED FOR INCOMPLETENESS			5	1695	27	9377	2	416			1	379		
MSA/MD LESS PRINCIPAL CITY 25/														
LOANS ORIGINATED	1945	312330	3727	996604	19974	4863590	635	77811	54	164618	1705	276490	31	1691
APPLICAT'N APPROVED, NOT ACCEPTED	137	19870	257	64421	1401	338983	39	4049	2	252	105	16666	8	341
APPLICATIONS DENIED	477	71175	635	135670	5763	1414331	377	24214	8	12224	576	87047	47	1689
APPLICATIONS WITHDRAWN	285	43213	389	101349	2409	578005	94	19439	6	29096	207	34916	1	24
FILES CLOSED FOR INCOMPLETENESS	67	11426	135	32727	1468	331662	52	14439			106	15868		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	15	10	10							1.65	1.60
ASIAN	50	4	2	2						1.92	1.99
BLACK OR AFRICAN AMERICAN	61	3	3							1.70	1.69
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	2										
WHITE	1324	53	47	4	2					1.72	1.62
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	20	2	1	1						1.91	1.91
RACE NOT AVAILABLE 6/	105	1	1							1.54	1.54
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	269	28	26	2						1.67	1.61
NOT HISPANIC OR LATINO	1187	43	37	4	2					1.75	1.64
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	34	2	1	1						1.96	1.96
ETHNICITY NOT AVAILABLE 6/	88										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	1036	34	31	1	2					1.73	1.62
OTHERS, INCLUDING HISPANIC	434	39	33	6						1.72	1.64
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	480	35	31	4						1.70	1.63
50-79% OF MSA/MD MEDIAN	527	26	25		1					1.66	1.58
80-99% OF MSA/MD MEDIAN	207	6	6							1.73	1.76
100-119% OF MSA/MD MEDIAN	120	3	1	2						1.99	2.14
120% OR MORE OF MSA/MD MEDIAN	227	2	1	1						1.94	1.94
INCOME NOT AVAILABLE 6/	17	1			1					2.91	2.91
<b>GENDER 19/</b>											
MALE	564	37	35	1	1					1.69	1.62
FEMALE	414	17	14	2	1					1.77	1.64
JOINT (MALE/FEMALE)	554	19	15	4						1.75	1.62
GENDER NOT AVAILABLE 6/	46										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	656	15	13	1	1					1.75	1.62
10-19% MINORITY	380	14	11	3						1.81	1.73
20-49% MINORITY	400	28	26	1	1					1.69	1.62
50-79% MINORITY	127	13	11	2						1.66	1.56
80-100% MINORITY	15	3	3							1.76	1.76
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	28	2	1		1					2.32	2.32
MODERATE INCOME	326	36	33	3						1.68	1.63
MIDDLE INCOME	933	29	26	2	1					1.71	1.62
UPPER INCOME	291	6	4	2						1.86	1.82

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's	
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	1661	858	858							1.63	1.58
ASIAN	9828	736	277		459					2.02	2.20
BLACK OR AFRICAN AMERICAN	9936	279	279							1.72	1.74
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	221										
WHITE	208626	4751	4198		320	233				1.73	1.62
2 OR MORE MINORITY RACES	97										
JOINT (WHITE/MINORITY RACE)	4308	328	109		219					2.03	2.28
RACE NOT AVAILABLE 6/	16733	95	95							1.54	1.54
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	31220	2446	2262		184					1.67	1.59
NOT HISPANIC OR LATINO	199867	4482	3469		780	233				1.81	1.66
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5750	119	85		34					1.79	1.56
ETHNICITY NOT AVAILABLE 6/	14573										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	173468	3139	2804		102	233				1.75	1.62
OTHERS, INCLUDING HISPANIC	60502	3908	3012		896					1.77	1.69
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	47562	2619	2317		302					1.70	1.63
50-79% OF MSA/MD MEDIAN	75527	2590	2493			97				1.67	1.58
80-99% OF MSA/MD MEDIAN	38538	769	769							1.71	1.72
100-119% OF MSA/MD MEDIAN	24798	460	139		321					2.03	2.14
120% OR MORE OF MSA/MD MEDIAN	62262	473	98		375					2.09	2.20
INCOME NOT AVAILABLE 6/	2723	136				136				2.91	2.91
<b>GENDER 19/</b>											
MALE	84453	3313	3095		121	97				1.70	1.62
FEMALE	56289	1523	1240		147	136				1.82	1.69
JOINT (MALE/FEMALE)	102549	2211	1481		730					1.82	1.72
GENDER NOT AVAILABLE 6/	8119										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	115386	1478	1240		102	136				1.80	1.66
10-19% MINORITY	66517	1858	1143		715					1.90	1.92
20-49% MINORITY	55905	2510	2350		63	97				1.69	1.62
50-79% MINORITY	12518	1041	923		118					1.62	1.54
80-100% MINORITY	1084	160	160							1.76	1.76
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	2576	144	47			97				2.51	2.87
MODERATE INCOME	34412	2788	2607		181					1.67	1.62
MIDDLE INCOME	143180	3139	2682		321	136				1.74	1.62
UPPER INCOME	71242	976	480		496					1.96	2.20

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	3										
BLACK OR AFRICAN AMERICAN	23										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	207	1		1					2.11	2.11	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	6										
RACE NOT AVAILABLE 6/	20										
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	20										
NOT HISPANIC OR LATINO	210	1		1					2.11	2.11	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12										
ETHNICITY NOT AVAILABLE 6/	18										
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	177	1		1					2.11	2.11	
OTHERS, INCLUDING HISPANIC	62										
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	27										
50-79% OF MSA/MD MEDIAN	111										
80-99% OF MSA/MD MEDIAN	43	1		1					2.11	2.11	
100-119% OF MSA/MD MEDIAN	28										
120% OR MORE OF MSA/MD MEDIAN	50										
INCOME NOT AVAILABLE 6/	1										
<b>GENDER 19/</b>											
MALE	118	1		1					2.11	2.11	
FEMALE	18										
JOINT (MALE/FEMALE)	115										
GENDER NOT AVAILABLE 6/	9										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	120	1		1					2.11	2.11	
10-19% MINORITY	61										
20-49% MINORITY	65										
50-79% MINORITY	11										
80-100% MINORITY	3										
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	3										
MODERATE INCOME	38										
MIDDLE INCOME	191	1		1					2.11	2.11	
UPPER INCOME	28										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	599									
BLACK OR AFRICAN AMERICAN	4145									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	146									
WHITE	38929	158		158					2.11	2.11
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1199									
RACE NOT AVAILABLE 6/	4668									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	2980									
NOT HISPANIC OR LATINO	39786	158		158					2.11	2.11
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2409									
ETHNICITY NOT AVAILABLE 6/	4511									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	33582	158		158					2.11	2.11
OTHERS, INCLUDING HISPANIC	10994									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	3053									
50-79% OF MSA/MD MEDIAN	17627									
80-99% OF MSA/MD MEDIAN	8796	158		158					2.11	2.11
100-119% OF MSA/MD MEDIAN	6134									
120% OR MORE OF MSA/MD MEDIAN	13829									
INCOME NOT AVAILABLE 6/	247									
<b>GENDER 19/</b>										
MALE	19828	158		158					2.11	2.11
FEMALE	3387									
JOINT (MALE/FEMALE)	24301									
GENDER NOT AVAILABLE 6/	2170									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	25603	158		158					2.11	2.11
10-19% MINORITY	12064									
20-49% MINORITY	9978									
50-79% MINORITY	1753									
80-100% MINORITY	288									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	326									
MODERATE INCOME	5648									
MIDDLE INCOME	35803	158		158					2.11	2.11
UPPER INCOME	7909									



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	4	1			1					2.51	2.51
ASIAN	269	3	3							1.76	1.86
BLACK OR AFRICAN AMERICAN	28	1			1					2.83	2.83
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	8										
WHITE	2571	82	32	29	12	7		2		2.26	2.19
2 OR MORE MINORITY RACES	1										
JOINT (WHITE/MINORITY RACE)	58										
RACE NOT AVAILABLE 6/	229	6	3	2	1					2.10	2.08
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	140	46	11	21	9	5				2.34	2.28
NOT HISPANIC OR LATINO	2759	41	24	8	5	2		2		2.16	1.83
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	38										
ETHNICITY NOT AVAILABLE 6/	231	6	3	2	1					2.10	2.08
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	2380	38	22	8	4	2		2		2.16	1.81
OTHERS, INCLUDING HISPANIC	541	49	13	21	10	5				2.33	2.27
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	329	45	14	19	8	4				2.27	2.26
50-79% OF MSA/MD MEDIAN	528	21	8	7	4	1		1		2.27	2.21
80-99% OF MSA/MD MEDIAN	312	4	2	1		1				2.26	1.98
100-119% OF MSA/MD MEDIAN	291	5	3		1	1				2.39	1.81
120% OR MORE OF MSA/MD MEDIAN	1681	16	10	3	2			1		2.14	1.83
INCOME NOT AVAILABLE 6/	27	2	1	1						1.85	1.85
<b>GENDER 19/</b>											
MALE	854	40	14	12	8	5		1		2.37	2.29
FEMALE	540	15	7	6	1	1				2.09	2.01
JOINT (MALE/FEMALE)	1618	33	15	11	5	1		1		2.18	2.07
GENDER NOT AVAILABLE 6/	156	5	2	2	1					2.19	2.22
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	1755	29	15	9	4			1		2.10	1.93
10-19% MINORITY	902	10	7	2				1		2.03	1.68
20-49% MINORITY	442	30	11	10	4	5				2.37	2.27
50-79% MINORITY	60	19	5	8	4	2				2.28	2.14
80-100% MINORITY	9	5		2	3					2.65	2.86
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	14	1		1						2.20	2.20
MODERATE INCOME	221	36	9	14	7	6				2.43	2.29
MIDDLE INCOME	1137	43	22	12	7	1		1		2.10	1.85
UPPER INCOME	1796	13	7	4	1			1		2.21	1.93

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	576	103			103					2.51	2.51
ASIAN	82754	281	281							1.70	1.55
BLACK OR AFRICAN AMERICAN	5099	32			32					2.83	2.83
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1859										
WHITE	746573	11433	4439	3730	1919	390		955		2.38	2.27
2 OR MORE MINORITY RACES	291										
JOINT (WHITE/MINORITY RACE)	19318										
RACE NOT AVAILABLE 6/	82007	1784	1628	107	49					1.81	1.93
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	22850	3506	951	1728	504	323				2.25	2.26
NOT HISPANIC OR LATINO	820517	8343	3769	2002	1550	67		955		2.42	2.31
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11374										
ETHNICITY NOT AVAILABLE 6/	83736	1784	1628	107	49					1.81	1.93
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	708437	8171	3629	2002	1518	67		955		2.43	2.31
OTHERS, INCLUDING HISPANIC	142177	3678	1091	1728	536	323				2.24	2.21
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	28127	2945	981	1362	471	131				2.17	2.20
50-79% OF MSA/MD MEDIAN	75406	1790	740	747	182	81		40		2.15	2.18
80-99% OF MSA/MD MEDIAN	58380	429	116	175			138			2.55	2.42
100-119% OF MSA/MD MEDIAN	66035	368	278		50	40				2.13	1.75
120% OR MORE OF MSA/MD MEDIAN	701545	7766	4092	1359	1400			915		2.39	1.93
INCOME NOT AVAILABLE 6/	8984	335	141	194						1.89	2.14
<b>GENDER 19/</b>											
MALE	229738	3332	1378	1360	340	214		40		2.18	2.14
FEMALE	101871	928	449	351	90	38				2.04	2.01
JOINT (MALE/FEMALE)	547859	7652	2956	2019	1624	138		915		2.48	2.31
GENDER NOT AVAILABLE 6/	59009	1721	1565	107	49					1.82	1.93
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	620493	8016	3618	1965	1518			915		2.40	2.31
10-19% MINORITY	225214	1187	853	294				40		1.93	1.81
20-49% MINORITY	85857	2959	1561	866	208	324				2.18	1.85
50-79% MINORITY	6459	1228	316	591	255	66				2.20	2.10
80-100% MINORITY	454	243		121	122					2.59	2.86
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	1563	67		67						2.20	2.20
MODERATE INCOME	26329	2561	635	1297	377	252				2.30	2.29
MIDDLE INCOME	205602	5677	2666	1232	726	138		915		2.44	2.14
UPPER INCOME	704983	5328	3047	1241	1000			40		2.14	1.93

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2										
BLACK OR AFRICAN AMERICAN	4										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	33	7		1	2	3		1	5.06	5.09	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	4										
ETHNICITY 7/											
HISPANIC OR LATINO	2										
NOT HISPANIC OR LATINO	37	7		1	2	3		1	5.06	5.09	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	4										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	31	7		1	2	3		1	5.06	5.09	
OTHERS, INCLUDING HISPANIC	8										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	6	1				1			5.09	5.09	
50-79% OF MSA/MD MEDIAN	7	1			1				4.79	4.79	
80-99% OF MSA/MD MEDIAN	4	1		1					4.04	4.04	
100-119% OF MSA/MD MEDIAN	5										
120% OR MORE OF MSA/MD MEDIAN	20	4			1	2		1	5.37	5.39	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	9	1		1					4.04	4.04	
FEMALE	7										
JOINT (MALE/FEMALE)	24	6			2	3		1	5.23	5.19	
GENDER NOT AVAILABLE 6/	3										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	19	3		1	2				4.49	4.64	
10-19% MINORITY	13	4				3		1	5.48	5.39	
20-49% MINORITY	11										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	2										
MODERATE INCOME	2	2				1		1	5.57	5.57	
MIDDLE INCOME	21	4		1	2	1			4.69	4.72	
UPPER INCOME	18	1				1			5.50	5.50	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's			
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	193										
BLACK OR AFRICAN AMERICAN	119										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	1928	284		22	34	178		50		5.25 5.28	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	525										
ETHNICITY 7/											
HISPANIC OR LATINO	243										
NOT HISPANIC OR LATINO	1997	284		22	34	178		50		5.25 5.28	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	525										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1685	284		22	34	178		50		5.25 5.28	
OTHERS, INCLUDING HISPANIC	555										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	79	75				75				5.09 5.09	
50-79% OF MSA/MD MEDIAN	75	10			10					4.79 4.79	
80-99% OF MSA/MD MEDIAN	106	22		22						4.04 4.04	
100-119% OF MSA/MD MEDIAN	152										
120% OR MORE OF MSA/MD MEDIAN	2332	177			24	103		50		5.50 5.50	
INCOME NOT AVAILABLE 6/	21										
GENDER 19/											
MALE	645	22		22						4.04 4.04	
FEMALE	395										
JOINT (MALE/FEMALE)	1585	262			34	178		50		5.35 5.28	
GENDER NOT AVAILABLE 6/	140										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1623	56		22	34					4.43 4.64	
10-19% MINORITY	747	228				178		50		5.45 5.50	
20-49% MINORITY	395										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	31										
MODERATE INCOME	79	125				75		50		5.47 5.09	
MIDDLE INCOME	730	88		22	34	32				4.74 4.64	
UPPER INCOME	1925	71				71				5.50 5.50	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	3											
ASIAN	12											
BLACK OR AFRICAN AMERICAN	23	2	1		1				2.30	2.30		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	685	35	11	10	8	5	1		2.45	2.38		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	13											
RACE NOT AVAILABLE 6/	61											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	60	4	1	1	2				2.32	2.30		
NOT HISPANIC OR LATINO	676	33	11	9	7	5	1		2.46	2.38		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	13											
ETHNICITY NOT AVAILABLE 6/	49											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	611	31	10	9	6	5	1		2.47	2.38		
OTHERS, INCLUDING HISPANIC	124	6	2	1	3				2.31	2.30		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	45	3	1		2				2.46	2.82		
50-79% OF MSA/MD MEDIAN	137	2	2						1.62	1.62		
80-99% OF MSA/MD MEDIAN	78											
100-119% OF MSA/MD MEDIAN	71											
120% OR MORE OF MSA/MD MEDIAN	112	1		1					2.09	2.09		
INCOME NOT AVAILABLE 6/	355	31	9	9	7	5	1		2.50	2.41		
<b>GENDER 19/</b>												
MALE	218	7	2	2	1	2			2.42	2.38		
FEMALE	153	21	5	6	7	2	1		2.58	2.42		
JOINT (MALE/FEMALE)	402	9	5	2	1	1			2.12	1.87		
GENDER NOT AVAILABLE 6/	25											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	350	14	4	5	2	3			2.43	2.40		
10-19% MINORITY	214	8	4		2	2			2.37	2.24		
20-49% MINORITY	195	11	3	2	5		1		2.64	2.74		
50-79% MINORITY	34	4	1	3					2.11	2.08		
80-100% MINORITY	5											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	5											
MODERATE INCOME	158	13	4	4	4		1		2.46	2.24		
MIDDLE INCOME	470	11	5	5		1			2.13	2.07		
UPPER INCOME	165	13	3	1	5	4			2.69	2.96		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE	896									
ASIAN	2881									
BLACK OR AFRICAN AMERICAN	4270	260	214		46				1.96	1.78
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	395									
WHITE	130668	6078	1642	1450	1769	1193	24		2.52	2.43
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	2615									
RACE NOT AVAILABLE 6/	12689									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	9549	426	78	137	211				2.34	2.09
NOT HISPANIC OR LATINO	132747	5912	1778	1313	1604	1193	24		2.51	2.42
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2432									
ETHNICITY NOT AVAILABLE 6/	9686									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	119071	5652	1564	1313	1558	1193	24		2.53	2.43
OTHERS, INCLUDING HISPANIC	22853	686	292	137	257				2.20	2.09
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	5408	419	162		257				2.42	2.95
50-79% OF MSA/MD MEDIAN	21448	281	281						1.61	1.55
80-99% OF MSA/MD MEDIAN	15328									
100-119% OF MSA/MD MEDIAN	15325									
120% OR MORE OF MSA/MD MEDIAN	28123	137		137					2.09	2.09
INCOME NOT AVAILABLE 6/	68782	5501	1413	1313	1558	1193	24		2.56	2.50
<b>GENDER 19/</b>										
MALE	40278	1320	335	349	86	550			2.56	2.38
FEMALE	26764	2998	497	852	1390	235	24		2.61	2.76
JOINT (MALE/FEMALE)	82171	2020	1024	249	339	408			2.29	1.87
GENDER NOT AVAILABLE 6/	5201									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	69306	3289	736	906	712	935			2.60	2.96
10-19% MINORITY	44739	1232	637		337	258			2.35	1.98
20-49% MINORITY	34912	1496	405	301	766		24		2.48	2.74
50-79% MINORITY	4801	321	78	243					2.10	2.09
80-100% MINORITY	656									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	598									
MODERATE INCOME	21877	1496	444	435	593		24		2.38	2.24
MIDDLE INCOME	88644	1422	633	685		104			2.11	2.07
UPPER INCOME	43295	3420	779	330	1222	1089			2.71	2.96

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #			
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	2									
BLACK OR AFRICAN AMERICAN	40									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2									
WHITE	235									
2 OR MORE MINORITY RACES	1									
JOINT (WHITE/MINORITY RACE)	17									
RACE NOT AVAILABLE 6/	69	1	1					1.73	1.73	
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	15									
NOT HISPANIC OR LATINO	277									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	12									
ETHNICITY NOT AVAILABLE 6/	62	1	1					1.73	1.73	
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	216									
OTHERS, INCLUDING HISPANIC	83									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	11									
50-79% OF MSA/MD MEDIAN	37	1	1					1.73	1.73	
80-99% OF MSA/MD MEDIAN	19									
100-119% OF MSA/MD MEDIAN	21									
120% OR MORE OF MSA/MD MEDIAN	33									
INCOME NOT AVAILABLE 6/	245									
<b>GENDER 19/</b>										
MALE	118									
FEMALE	27									
JOINT (MALE/FEMALE)	180									
GENDER NOT AVAILABLE 6/	41	1	1					1.73	1.73	
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	137									
10-19% MINORITY	88									
20-49% MINORITY	107	1	1					1.73	1.73	
50-79% MINORITY	33									
80-100% MINORITY	1									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	5									
MODERATE INCOME	87	1	1					1.73	1.73	
MIDDLE INCOME	242									
UPPER INCOME	32									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	422										
BLACK OR AFRICAN AMERICAN	7356										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	350										
WHITE	43958										
2 OR MORE MINORITY RACES	114										
JOINT (WHITE/MINORITY RACE)	2957										
RACE NOT AVAILABLE 6/	13805	136	136					1.73	1.73		
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	2847										
NOT HISPANIC OR LATINO	51567										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2229										
ETHNICITY NOT AVAILABLE 6/	12319	136	136					1.73	1.73		
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	40633										
OTHERS, INCLUDING HISPANIC	15183										
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	1525										
50-79% OF MSA/MD MEDIAN	6167	136	136					1.73	1.73		
80-99% OF MSA/MD MEDIAN	3095										
100-119% OF MSA/MD MEDIAN	4533										
120% OR MORE OF MSA/MD MEDIAN	8156										
INCOME NOT AVAILABLE 6/	45486										
<b>GENDER 19/</b>											
MALE	20811										
FEMALE	4955										
JOINT (MALE/FEMALE)	35219										
GENDER NOT AVAILABLE 6/	7977	136	136					1.73	1.73		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	26604										
10-19% MINORITY	18030										
20-49% MINORITY	19614	136	136					1.73	1.73		
50-79% MINORITY	4634										
80-100% MINORITY	80										
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	745										
MODERATE INCOME	13106	136	136					1.73	1.73		
MIDDLE INCOME	46395										
UPPER INCOME	8716										



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	20											
ASIAN	1251											
BLACK OR AFRICAN AMERICAN	129	2	1					1	3.19	3.19		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	31											
WHITE	14473	91	52	12	13	12		2	2.16	1.84		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	239	1	1						1.65	1.65		
RACE NOT AVAILABLE 6/	1378	6	5					1	2.05	1.55		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	433	4	3					1	2.32	1.70		
NOT HISPANIC OR LATINO	15540	83	46	12	11	12		2	2.19	1.85		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	221	7	5		2				2.03	1.67		
ETHNICITY NOT AVAILABLE 6/	1327	6	5					1	2.05	1.55		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	13767	80	44	12	11	12		1	2.17	1.86		
OTHERS, INCLUDING HISPANIC	2293	14	10		2			2	2.25	1.67		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1206	21	11	1	4	2		3	2.44	1.84		
50-79% OF MSA/MD MEDIAN	2380	12	7	2	2	1			2.05	1.77		
80-99% OF MSA/MD MEDIAN	1838	8	6	1	1				1.83	1.60		
100-119% OF MSA/MD MEDIAN	1829	11	6		1	4			2.36	1.85		
120% OR MORE OF MSA/MD MEDIAN	9176	48	29	8	5	5		1	2.10	1.83		
INCOME NOT AVAILABLE 6/	1092											
<b>GENDER 19/</b>												
MALE	3028	24	16	4		2		2	2.18	1.79		
FEMALE	2269	11	5	2	1	2		1	2.38	2.22		
JOINT (MALE/FEMALE)	11370	59	33	6	12	8			2.14	1.85		
GENDER NOT AVAILABLE 6/	854	6	5					1	2.08	1.57		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	9504	64	38	9	10	6		1	2.10	1.79		
10-19% MINORITY	5206	21	14	1	2	3		1	2.12	1.79		
20-49% MINORITY	2498	12	7	2		2		1	2.29	1.72		
50-79% MINORITY	280	2			1	1			3.03	3.03		
80-100% MINORITY	33	1						1	4.79	4.79		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	49	1						1	4.79	4.79		
MODERATE INCOME	1324	14	5	1	2	5		1	2.63	2.62		
MIDDLE INCOME	6493	49	32	7	5	4		1	2.03	1.78		
UPPER INCOME	9655	36	22	4	6	3		1	2.11	1.78		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE	3915									
ASIAN	341628									
BLACK OR AFRICAN AMERICAN	24918	382	313				69		2.16	1.58
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	9544									
WHITE	3678538	28427	15253	4409	5530	3092	143		2.15	1.97
<b>2 OR MORE MINORITY RACES</b>										
JOINT (WHITE/MINORITY RACE)	62343	275	275						1.65	1.65
RACE NOT AVAILABLE 6/	371069	1664	894				770		2.95	1.61
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	64955	410	389				21		1.78	1.60
NOT HISPANIC OR LATINO	4012187	27411	14795	4409	4924	3092	191		2.14	1.97
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	52508	1263	657		606				2.29	1.96
ETHNICITY NOT AVAILABLE 6/	362305	1664	894				770		2.95	1.61
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	3540799	26754	14207	4409	4924	3092	122		2.15	1.99
OTHERS, INCLUDING HISPANIC	553487	2330	1634		606		90		2.11	1.67
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	138914	2149	984	143	412	398	212		2.43	2.22
50-79% OF MSA/MD MEDIAN	349978	1832	918	395	318	201			2.12	1.78
80-99% OF MSA/MD MEDIAN	332763	1346	846	104	396				2.02	1.60
100-119% OF MSA/MD MEDIAN	375489	2494	1499		137	858			2.27	1.85
120% OR MORE OF MSA/MD MEDIAN	3096959	22927	12488	3767	4267	1635	770		2.17	1.97
INCOME NOT AVAILABLE 6/	197852									
<b>GENDER 19/</b>										
MALE	770823	7990	6059	1446		395	90		1.92	1.77
FEMALE	427846	3372	773	1666	112	699	122		2.43	2.30
JOINT (MALE/FEMALE)	3050238	17321	8608	1297	5418	1998			2.20	2.00
GENDER NOT AVAILABLE 6/	243048	2065	1295				770		2.72	1.75
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	2758439	23909	11896	4041	5172	2030	770		2.22	2.00
10-19% MINORITY	1189261	4647	3508	143	250	624	122		2.03	1.79
20-49% MINORITY	509550	1840	1331	225		263	21		2.00	1.61
50-79% MINORITY	31968	283			108	175			3.13	3.44
80-100% MINORITY	2737	69					69		4.79	4.79
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	4948	69					69		4.79	4.79
MODERATE INCOME	169653	1792	642	121	206	802	21		2.58	2.62
MIDDLE INCOME	1173972	8584	5368	1403	672	1019	122		2.06	1.85
UPPER INCOME	3143382	20303	10725	2885	4652	1271	770		2.20	1.99

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	6	6		1	2	3			5.14	5.16		
BLACK OR AFRICAN AMERICAN	4	1				1			5.56	5.56		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	156	52	10	10	9	12	6	5	5.12	4.78		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	22	5			1	4			5.34	5.35		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	9	3		1		1	1		5.11	5.08		
NOT HISPANIC OR LATINO	156	55	10	10	10	15	5	5	5.14	4.91		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3											
ETHNICITY NOT AVAILABLE 6/	21	6			2	4			5.22	5.32		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	144	48	10	9	8	11	5	5	5.13	4.78		
OTHERS, INCLUDING HISPANIC	23	10		2	2	5	1		5.17	5.20		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	36	10	2	2	1	1	1	3	5.95	5.25		
50-79% OF MSA/MD MEDIAN	48	14	3	4	2	2	2	1	4.92	4.45		
80-99% OF MSA/MD MEDIAN	11	10		1	2	4	2	1	5.68	5.25		
100-119% OF MSA/MD MEDIAN	11	8	1	1	3	3			4.72	4.87		
120% OR MORE OF MSA/MD MEDIAN	65	20	4	3	2	10	1		4.84	5.12		
INCOME NOT AVAILABLE 6/	18	2			2				4.75	4.75		
<b>GENDER 19/</b>												
MALE	44	16	4	4	2	3	2	1	4.89	4.60		
FEMALE	32	12	1	1	4	3	1	2	5.79	5.20		
JOINT (MALE/FEMALE)	95	31	5	6	5	10	3	2	5.00	4.99		
GENDER NOT AVAILABLE 6/	18	5			1	4			5.34	5.35		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	103	34	4	7	8	10	2	3	5.13	4.89		
10-19% MINORITY	42	18	5	2	2	6	1	2	5.17	5.06		
20-49% MINORITY	38	9	1	2	1	4	1		4.95	5.08		
50-79% MINORITY	5	2			1		1		5.61	5.61		
80-100% MINORITY	1	1					1		6.00	6.00		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1	1					1		6.00	6.00		
MODERATE INCOME	35	10	2	2	1	1	1	3	5.73	5.05		
MIDDLE INCOME	96	37	5	7	8	12	3	2	5.05	4.90		
UPPER INCOME	57	16	3	2	3	7	1		4.93	5.16		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	264	247		35	92	120			5.12	4.99		
BLACK OR AFRICAN AMERICAN	148	24				24			5.56	5.56		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	11389	2268	492	569	366	535	178	128	4.82	4.69		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7											
RACE NOT AVAILABLE 6/	3725	488			10	478			5.57	5.65		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	411	37		8		26	3		4.98	5.08		
NOT HISPANIC OR LATINO	11094	2472	492	596	428	653	175	128	4.86	4.71		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	435											
ETHNICITY NOT AVAILABLE 6/	3593	518			40	478			5.52	5.65		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	10543	2201	492	561	336	509	175	128	4.82	4.69		
OTHERS, INCLUDING HISPANIC	1265	308		43	92	170	3		5.14	5.08		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1293	204	30	43	25	18	14	74	6.04	5.75		
50-79% OF MSA/MD MEDIAN	2192	521	123	138	160	43	29	28	4.69	4.18		
80-99% OF MSA/MD MEDIAN	623	285		27	31	115	86	26	5.91	5.96		
100-119% OF MSA/MD MEDIAN	433	281	36	32	70	143			4.76	5.00		
120% OR MORE OF MSA/MD MEDIAN	9119	1654	303	364	100	838	49		4.81	5.12		
INCOME NOT AVAILABLE 6/	1873	82			82				4.74	4.69		
<b>GENDER 19/</b>												
MALE	3032	921	270	309	160	79	77	26	4.49	4.00		
FEMALE	1278	304	17	15	113	115	14	30	5.60	5.48		
JOINT (MALE/FEMALE)	7924	1314	205	280	185	485	87	72	4.94	4.99		
GENDER NOT AVAILABLE 6/	3299	488			10	478			5.57	5.65		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	11067	1680	299	522	351	395	49	64	4.67	4.69		
10-19% MINORITY	2531	979	179	59	62	566	49	64	5.32	5.57		
20-49% MINORITY	1752	289	14	23	30	196	26		5.29	5.32		
50-79% MINORITY	169	76			25		51		5.82	6.23		
80-100% MINORITY	14	3					3		6.00	6.00		
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	14	3					3		6.00	6.00		
MODERATE INCOME	1461	245	31	23	25	23	51	92	6.23	6.23		
MIDDLE INCOME	4992	1501	264	268	376	482	75	36	4.83	4.75		
UPPER INCOME	9066	1278	197	313	67	652	49		4.89	5.35		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE		1						1	4.13	4.13		
ASIAN	11											
BLACK OR AFRICAN AMERICAN	4											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	273	15	6	2	3		4		2.38	2.25		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	6	1		1					2.17	2.17		
RACE NOT AVAILABLE 6/	27											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	7	4	2		1			1	2.57	2.33		
NOT HISPANIC OR LATINO	287	13	4	3	2		4		2.44	2.25		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	25											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	262	12	4	2	2		4		2.47	2.43		
OTHERS, INCLUDING HISPANIC	30	5	2	1	1			1	2.49	2.17		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	33	4	2	1	1				2.07	1.89		
50-79% OF MSA/MD MEDIAN	49	1						1	4.13	4.13		
80-99% OF MSA/MD MEDIAN	45	2	1	1					1.96	1.96		
100-119% OF MSA/MD MEDIAN	35	1	1						1.64	1.64		
120% OR MORE OF MSA/MD MEDIAN	156	9	2	1	2		4		2.68	2.73		
INCOME NOT AVAILABLE 6/	3											
<b>GENDER 19/</b>												
MALE	58	5	3		1		1		2.14	1.66		
FEMALE	44	3		2			1		2.65	2.25		
JOINT (MALE/FEMALE)	203	9	3	1	2		2	1	2.60	2.61		
GENDER NOT AVAILABLE 6/	16											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	192	9	3	1	1		4		2.57	2.73		
10-19% MINORITY	79	4	1	2	1				2.17	2.21		
20-49% MINORITY	43	3	2					1	2.43	1.66		
50-79% MINORITY	6	1			1				2.99	2.99		
80-100% MINORITY	1											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	2	1	1						1.50	1.50		
MODERATE INCOME	24	2			1			1	3.56	3.56		
MIDDLE INCOME	133	6	3	2	1				1.99	1.95		
UPPER INCOME	162	8	2	1	1		4		2.69	2.87		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE		52					52		4.13	4.13
ASIAN	3267									
BLACK OR AFRICAN AMERICAN	291									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	55143	3834	1205	270	688	1671			2.60	2.73
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1863	410		410					2.17	2.17
RACE NOT AVAILABLE 6/	4609									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	692	415	328		35			52	2.06	1.66
NOT HISPANIC OR LATINO	59776	3881	877	680	653	1671			2.63	2.73
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	263									
ETHNICITY NOT AVAILABLE 6/	4442									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	53840	3471	877	270	653	1671			2.68	2.73
OTHERS, INCLUDING HISPANIC	6376	825	328	410	35			52	2.11	2.17
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	2284	193	133	25	35				1.88	1.54
50-79% OF MSA/MD MEDIAN	5155	52						52	4.13	4.13
80-99% OF MSA/MD MEDIAN	6742	513	268	245					1.94	1.66
100-119% OF MSA/MD MEDIAN	6539	78	78						1.64	1.64
120% OR MORE OF MSA/MD MEDIAN	44118	3460	726	410	653	1671			2.71	2.73
INCOME NOT AVAILABLE 6/	335									
<b>GENDER 19/</b>										
MALE	11027	845	401		35	409			2.34	2.99
FEMALE	7389	698		270		428			2.99	3.46
JOINT (MALE/FEMALE)	44014	2753	804	410	653	834		52	2.54	2.61
GENDER NOT AVAILABLE 6/	2743									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	42649	2797	799	25	302	1671			2.76	3.00
10-19% MINORITY	14586	1084	78	655	351				2.29	2.25
20-49% MINORITY	7562	380	328					52	1.97	1.66
50-79% MINORITY	373	35			35				2.99	2.99
80-100% MINORITY	3									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	28	60	60						1.50	1.50
MODERATE INCOME	1809	87			35			52	3.67	4.13
MIDDLE INCOME	18291	1040	419	270	351				2.12	2.25
UPPER INCOME	45045	3109	726	410	302	1671			2.72	3.00

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN	1											
BLACK OR AFRICAN AMERICAN	3											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	113	18	3	5		3	3	4	5.39	5.20		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	2		1		1			5.04	5.04		
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	3	1						1	6.26	6.26		
NOT HISPANIC OR LATINO	113	17	3	5		3	2	4	5.33	5.13		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	6	2		1		1			5.04	5.04		
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	108	17	3	5		3	2	4	5.33	5.13		
OTHERS, INCLUDING HISPANIC	8	1						1	6.26	6.26		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	26	4		2				1	5.47	5.20		
50-79% OF MSA/MD MEDIAN	30	3					1	2	6.99	7.33		
80-99% OF MSA/MD MEDIAN	20	4		1			2	1	5.49	5.71		
100-119% OF MSA/MD MEDIAN	13	3		1			1	1	5.53	5.13		
120% OR MORE OF MSA/MD MEDIAN	31	6	3	2				1	4.27	3.98		
INCOME NOT AVAILABLE 6/	3											
<b>GENDER 19/</b>												
MALE	25	3					1	1	6.29	6.27		
FEMALE	18	6		2			1	1	6.00	5.94		
JOINT (MALE/FEMALE)	76	10	3	3		2	1	1	4.79	4.14		
GENDER NOT AVAILABLE 6/	4	1		1					4.27	4.27		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	46	9	1	3		2	2	1	5.19	5.13		
10-19% MINORITY	36	4	2	1				1	4.67	3.92		
20-49% MINORITY	35	5		2		2		1	5.40	5.27		
50-79% MINORITY	5	2					1	1	7.32	7.32		
80-100% MINORITY	1											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	8											
MODERATE INCOME	37	7		1		1	2	3	6.42	6.26		
MIDDLE INCOME	54	8	3	1		2	1	1	4.94	4.63		
UPPER INCOME	24	5		4		1			4.51	4.24		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's	
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's		MEDIAN 31/ \$000's
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE	60										
ASIAN	38										
BLACK OR AFRICAN AMERICAN	277										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	3664	392	82	129		55	49	77	5.15	4.15	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	345	108		18		90			5.55	5.80	
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO	106	14						14	6.26	6.26	
NOT HISPANIC OR LATINO	3920	378	82	129		55	35	77	5.11	4.15	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7										
ETHNICITY NOT AVAILABLE 6/	351	108		18		90			5.55	5.80	
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	3540	378	82	129		55	35	77	5.11	4.15	
OTHERS, INCLUDING HISPANIC	428	14						14	6.26	6.26	
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	852	67		23				14	30	6.03	6.26
50-79% OF MSA/MD MEDIAN	932	45				10			35	7.27	7.33
80-99% OF MSA/MD MEDIAN	686	142		18		110		14		5.63	5.80
100-119% OF MSA/MD MEDIAN	519	47		10		25			12	5.47	5.13
120% OR MORE OF MSA/MD MEDIAN	1317	199	82	96				21		4.17	4.10
INCOME NOT AVAILABLE 6/	78										
<b>GENDER 19/</b>											
MALE	882	42				10		14	18	6.49	6.27
FEMALE	447	104		23		20		14	47	6.35	6.26
JOINT (MALE/FEMALE)	2939	336	82	106		115		21	12	4.79	4.15
GENDER NOT AVAILABLE 6/	116	18		18						4.27	4.27
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	2137	205	7	106		45		35	12	4.93	4.15
10-19% MINORITY	1123	106	75	13					18	4.34	3.75
20-49% MINORITY	954	158		28		100			30	5.80	5.80
50-79% MINORITY	135	31						14	17	7.42	8.38
80-100% MINORITY	35										
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME	160										
MODERATE INCOME	1113	123		13		10		35	65	6.67	7.33
MIDDLE INCOME	1878	163	82	10		45		14	12	4.65	3.86
UPPER INCOME	1233	214		124		90				4.85	4.27



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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	62					2	62				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	46	1376	14	570	4	57	28	749				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	18					1	18				
RACE NOT AVAILABLE 6/	3	128			2	83	1	45				
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	12	267	1	45	3	62	8	160				
NOT HISPANIC OR LATINO	34	1145	11	486	2	40	21	619				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	21	1	21								
ETHNICITY NOT AVAILABLE 6/	5	151	1	18	1	38	3	95				
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	31	1065	11	486	2	40	18	539				
OTHERS, INCLUDING HISPANIC	16	368	2	66	3	62	11	240				
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	38	970	9	263	2	52	27	655				
50-79% OF MSA/MD MEDIAN	11	445	4	242	4	88	3	115				
80-99% OF MSA/MD MEDIAN	1	84					1	84				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	85	1	65			1	20				
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	13	585	3	175	1	45	9	365				
FEMALE	18	378	5	125	2	45	11	208				
JOINT (MALE/FEMALE)	20	576	6	270	3	50	11	256				
GENDER NOT AVAILABLE 6/	1	45					1	45				
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	16	782	6	366	1	38	9	378				
10-19% MINORITY	10	289	4	122			6	167				
20-49% MINORITY	15	251	2	16	1	33	12	202				
50-79% MINORITY	11	262	2	66	4	69	5	127				
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1	28					1	28				
MODERATE INCOME	16	320	5	98	4	69	7	153				
MIDDLE INCOME	35	1236	9	472	2	71	24	693				
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2	12	1	3	1	1	2	1	3	4.55	4.03	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO		1							1	5.66	5.66	
NOT HISPANIC OR LATINO	2	9	1	3	1		2		2	3.77	2.57	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		1				1				3.58	3.58	
ETHNICITY NOT AVAILABLE 6/		1							1	11.51	11.51	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	2	9	1	3	1		2		2	3.77	2.57	
OTHERS, INCLUDING HISPANIC		2					1		1	4.62	4.62	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1	8	1	1	1		2		3	5.12	4.51	
50-79% OF MSA/MD MEDIAN	1	3		1			1		1	3.90	3.58	
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN		1		1						2.01	2.01	
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1	2	1				1			3.08	3.08	
FEMALE	1	4		1	1				2	4.70	4.52	
JOINT (MALE/FEMALE)		6		2			1	1	1	4.95	4.03	
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	1	5		3	1		1			2.80	2.49	
10-19% MINORITY	1	3	1				1		1	5.89	4.53	
20-49% MINORITY		2							2	6.86	6.86	
50-79% MINORITY		2					1		1	4.62	4.62	
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	1	4				1	1	1	1	6.32	5.10	
MIDDLE INCOME	1	8	1	3	1		1		2	3.67	2.53	
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/ \$000's	MEDIAN 31/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	81	489	90	225	44	21	30	45	34	3.21	2.47	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO		45						45		5.66	5.66	
NOT HISPANIC OR LATINO	81	405	90	225	44		30		16	2.54	2.47	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		21				21				3.58	3.58	
ETHNICITY NOT AVAILABLE 6/		18							18	11.51	11.51	
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	81	405	90	225	44		30		16	2.54	2.47	
OTHERS, INCLUDING HISPANIC		66				21		45		5.00	5.66	
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	5	258	90	60	44		30		34	3.33	2.49	
50-79% OF MSA/MD MEDIAN	76	166		100		21		45		3.48	2.47	
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN		65		65						2.01	2.01	
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	76	99	90				9			1.88	1.62	
FEMALE	5	120		60	44				16	3.10	2.53	
JOINT (MALE/FEMALE)		270		165		21	21	45	18	3.74	2.47	
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	76	290		225	44		21			2.53	2.47	
10-19% MINORITY	5	117	90				9		18	3.37	1.62	
20-49% MINORITY		16							16	6.86	6.86	
50-79% MINORITY		66				21		45		5.00	5.66	
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	5	93				21	9	45	18	6.21	5.66	
MIDDLE INCOME	76	396	90	225	44		21		16	2.50	2.47	
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	5108	66	28455	459	607	305	175
FHA	2490	2	1874		28	38	51
VA	378		715		5		
FSA/RHS	42		4				
LOANS ORIGINATED							
CONVENTIONAL	3724	51	18789	273	355	146	91
FHA	1652	1	846		11	12	24
VA	261		389		4		
FSA/RHS	30		3				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	253	1	1259	17	17	14	6
FHA	104		115			2	
VA	30		32				
FSA/RHS	5		1				
APPLICATIONS DENIED							
CONVENTIONAL	601	9	5057	151	134	129	71
FHA	411		471		4	14	25
VA	59		158				
FSA/RHS	7						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	393	2	2005	18	58	11	5
FHA	261	1	322		9	10	2
VA	23		106		1		
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	137	3	1345		43	5	2
FHA	62		120		4		
VA	5		30				
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	448	1	NA	NA	NA	NA	NA
FHA	158		NA	NA	NA	NA	NA
VA	29		NA	NA	NA	NA	NA
FSA/RHS	8		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	2774	13	14917	21	252	24	
FHA	1510	1	760		9		
VA	240		337		3		
FSA/RHS	30		3				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	55		18		2	2	1
FHA	4		2				1
VA			1				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	16		8		2		
FHA	3		1				
VA							
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	7						
FHA							
VA			1				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	32		9			2	1
FHA	1		1				1
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	2		NA	NA	NA	NA	NA
FHA	2		NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS	1		NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	2						
FHA	3			1			
VA							
FSA/RHS	1						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	23		39	1	5	1	
FHA			1				
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	12		35	1	5		
FHA			1				
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	4		3			1	
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	5		1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	2				1		
FHA			1				
VA							
FSA/RHS							



MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000's	#	\$000's	#	\$000's
<b>BORROWER CHARACTERISTICS</b>						
<b>RACE 5/</b>						
AMERICAN INDIAN/ALASKA NATIVE			NA	NA	NA	NA
ASIAN	11	2295	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	6	697	NA	NA	NA	NA
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	3	743	NA	NA	NA	NA
WHITE	373	77365	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	9	3032	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	46	14285	NA	NA	NA	NA
<b>ETHNICITY 7/</b>						
HISPANIC OR LATINO	32	3412	NA	NA	NA	NA
NOT HISPANIC OR LATINO	364	79151	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	9	2123	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	43	13731	NA	NA	NA	NA
<b>MINORITY STATUS 8/</b>						
WHITE NON-HISPANIC	333	71736	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	69	12147	NA	NA	NA	NA
<b>INCOME 9/</b>						
LESS THAN 50% OF MSA/MD MEDIAN	68	5906	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	84	10840	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	51	8560	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	44	7874	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	198	64649	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/	3	588	NA	NA	NA	NA
<b>GENDER 19/</b>						
MALE	87	15645	NA	NA	NA	NA
FEMALE	83	12032	NA	NA	NA	NA
JOINT (MALE/FEMALE)	247	62351	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	31	8389	NA	NA	NA	NA
<b>CENSUS TRACT CHARACTERISTICS 10/</b>						
<b>RACIAL/ETHNIC COMPOSITION 11/</b>						
LESS THAN 10% MINORITY	218	55894	NA	NA	NA	NA
10-19% MINORITY	143	29672	NA	NA	NA	NA
20-49% MINORITY	71	11744	NA	NA	NA	NA
50-79% MINORITY	14	988	NA	NA	NA	NA
80-100% MINORITY	2	119	NA	NA	NA	NA
<b>INCOME CHARACTERISTICS 12/ 13/</b>						
LOW INCOME	3	320	NA	NA	NA	NA
MODERATE INCOME	54	5037	NA	NA	NA	NA
MIDDLE INCOME	246	40477	NA	NA	NA	NA
UPPER INCOME	145	52583	NA	NA	NA	NA

MSA/MD: 29404 - LAKE COUNTY-KENOSHA COUNTY, IL-WI

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	3168	43	17521	189	321	123	NA
PRICING REPORTED	93	7	100	64	17	20	NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.24	5.06	2.17	5.14	2.47	5.35	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.18	5.09	1.79	4.99	2.25	5.20	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	17621	253	338	143	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	2		1				NA
PRICING REPORTED	12		7		2		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.55		2.78		5.66		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	4.03		2.28		5.66		NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	8		2		NA



## **E. Appendix E – Meeting Summaries**

Attached are the summaries of the meetings conducted during the A.I. process.

## **Social Service/Housing Provider Group Meeting**

**Date: May 23, 2012**

**Location: Kenosha Museum**

**Time: 9:30 AM**

### **Attendee List:**

EICA Urban Outreach Center

Kenosha County Prevention Services Network

Habitat of Humanity of Kenosha

Wisconsin Women's Business Initiative Corporation

Women and Children's Horizon

Walkin' In My Shoes

### **Issues Presented:**

Evictions are high

Kenosha is more expensive than Racine

Affordable housing tends to be in unsafe neighborhoods

Almost impossible to find housing coming out of transitional housing

Unsafe housing – bad conditions or bad location

Complaints are not filed as there is a fear of retribution

Race is not an issue, poverty is an issue

Housing market is very tight

Bad credit (especially medical and utility past bills) is negatively affecting those that wish to purchase or rent housing

HOME program has twenty houses that have not sold

Need for small business loans

Transportation is good but most service ends early (6pm)

Lack of affordable housing

Waiting lists are too long for some affordable housing developments

Lack of information on accessible housing

Landlords refusing to rent to some individuals

Individuals with criminal records have a difficult time finding housing

Housing voucher demand significantly outnumbers the supply

Families are underemployed and therefore cannot afford safe and decent housing

There is an increase in low income rental property foreclosures that limit the supply of affordable rental units

There is a need to encourage landlords to provide more low income rental units as well as monitoring the conditions of those units

The cost of affordable housing is not affordable as compared to other surrounding areas

Lack of affordable housing for mentally and physically disabled individuals and families

The issue is more economics than discrimination

### **Mayor Bossman Meeting**

**Date: May 23, 2012**

**Time: 11:00 AM**

The City is willing to reestablish the Human Rights Commission.

Blighted neighborhoods are addressed promptly; there are pockets of blight but not whole neighborhoods. The City focuses on systematic code enforcement to address these issues.

Foreclosures have become an affordable housing issue as renters are being evicted in the process. There is an opportunity here for landlords to purchase house and provide more affordable housing.

The Boys and Girls Club project was created to improve the neighborhood. In the building there is a police station that does a lot of community outreach and education.

Population growth in the City has been stable.

Redevelopment is addressing the abandoned industrial sites and buildings for a number of residential and commercial reuses.

### **Donna Cook, Executive Director of Housing Authority, Meeting**

**Date: May 23, 2012**

**Time: 1:00 PM**

The Housing Authority administers housing choice vouchers, provides education, and resolves landlord issues. The Housing Authority does not own any public housing or currently have plans to develop public housing.

In addition to housing choice vouchers, the Housing Authority has 70 Family Unification Program Vouchers and 8 VASH Vouchers (Veterans). The waiting list is currently closed for all programs.

The Housing Authority administers the Welfare to Work Program, Family Self Sufficiency Program, a mainstream program for those with disabilities, and is a HUD certified counseling agency (only within the City) and provides free housing workshops as well as other programs.

Rental inspections are done once per year.

The Housing Authority ran a deficit last year and was forced to cut staff.

Rentals are expensive in Kenosha and the landlords are very savvy about fair housing issues.

### **Rich Schroeder, Deputy Director of Community Development and Inspections, Meeting**

**Date: May 23, 2012**

**Time: 2:00 PM**

The Zoning Ordinance was adopted in 1984 and is updated at least annually.

RM-3 is defined as Elderly/Handicap District.

Group Homes are defined as 8 units or less.

The State Statute conflicts with the Fair Housing Act. State law has a 1,000 foot distance for adjacent for protected classes. In practice, the City approves requests that conflict with this law.

The zoning ordinance is listed on-line.

The City's Comprehensive Plan was adopted in 2010 and is also on-line. It was recently updated as well.

The State follows the TBC Code. The City has adopted the IBC Code.

Building Inspections does the ADA review. There are two inspectors on staff. On-site inspections are done by an outside firm and plan reviews are done by the State or a small amount locally.

Code Enforcement is done systematically as well as annually. Concentration is on inner city areas and identified as targeted neighborhood areas.

Occupancy permits are required for new construction of commercial, residential, and multi-family. There is a new inspection for major alterations as well.

In terms of property maintenance complaints, the name of the complainant can be given out if requested. To provide anonymity a complaint can be given to the neighborhood alderman and only the alderman's name can be released.

### **Mike Maki, HOME Program, Meeting**

**Date: May 23, 2012**

**Time: 3:00 PM**

The HOME Program has twenty homes for sale in its inventory, fourteen of which are currently listed for sale. The construction of new homes is on hold until these properties sell.

HOME Program is currently focusing on rehabs for owner occupied housing units as well as Repair Grants for low-income and elderly home owners. There is a strong demand in Kenosha for these programs.

There is not a CHDO in Kenosha.

The Repair Grant Program is run through program income funds and focuses on neighborhoods that have a high rate of code issues as identified through the inspections department. This program is almost completely focused on exterior work, though some kitchens and bathrooms have been done.

There is a loan program for home owner repairs for loans up to \$7,500 and payments are deferred for two years.

Communication is developing and improving between the HOME Program and the local realtors. There is a local realtor that is marketing the HOME Program's housing inventory.

The biggest issues facing the HOME Program are a need for additional funding and clients that qualify for the program.

### **Zohrab Khaligan, Redevelopment Authority, Meeting**

**Date: May 23, 2012**

**Time: 3:30 PM**

The Wisconsin Housing and Economic Development Agency is the largest provider of housing and economic funding in the area. WHEDA provides affordable housing, economic development funding, Tax Credits, and New Market Tax Credits.

A number redevelopment sites have been identified and successfully developed for housing, including affordable housing, and commercial uses. There are still a number of sites to be redeveloped and plans are ongoing to market, finance, and develop these sites.

The City offers a rent withholding program to provide leverage for tenants that are faced with rental housing safety issues.

Housing is the most basic need of individuals and families. Income has become the biggest impediment to addressing this need.

**Yolanda Adams, Director Urban League of Racine-Kenosha, Meeting**

**Date: May 24, 2012**

**Time: 10:00 AM**

There is a history of poor people being displaced as neighborhoods have been redeveloped.

A serious problem facing the Urban League is the trend for small local non-profits being overlooked for funding. This is short sighted as community based centers are important for neighborhood stability and do the work that larger agencies do not do. For example the Spanish Center is about to close due to lack of funding.

The Kenosha Urban League serves a very racially diverse community.

There is a lack of information about how to file a housing complaint. We would like to see the reestablishment of the Human Relations Commission as well as information and accessibility to file housing complaints.

There is a huge need for affordable rental housing. The average one-bedroom is \$700 per month which is financially out of reach for someone earning near minimum wage.

The HOME Program has been effective and there have been positive plans from the Community Development Department, such as the Beer Proposal.

There is an emerging absentee landlord problem. It is vital to a neighborhood to have owners care for their properties.

Based on economics, some individuals are forced to live in poor housing conditions or unsafe neighborhoods. The areas of affordable housing tend to be areas of higher minority concentrations and higher crime rates, especially violent crimes, such as domestic abuse.

**Frank J. Pacetti, City Administrator, Meeting**

**Date: May 24, 2012**

**Time: 10:00 AM**

Kenosha County receives the majority of State and Federal funding for housing and social services and administers those programs.

Kenosha County has a Human Relations Commission,

There exist in the City a few pockets of poverty.

There is a very effective Neighborhood Watch Program throughout the entire City.

**Mike Higgins, City Assessor, Meeting**

**Date: May 24, 2012**

**Time: 11:00 AM**

Over the last four years assessments have gone down. Prior to this decline, property value increases were very robust; on average they were around 7% per year.

In 2011 and 2012, there has been an 11% (approximately 5.5% in 2011 and 5.5% in 2012) decrease in assessed property values.

The City reassesses properties every two years. These reassessments are all done in-house by analyzing neighborhoods based on such factors as current market rates, the number of building permits, recent sales figures, etc.

Taxes are based on full assessment amount.

For 2013, assessed values are expected to continue to decline and it is expected that millage rates will increase.

## **Kenosha REALTORS Association Meeting**

**Date: May 24, 2012**

**Time: 11:00 AM**

### **Attendee List:**

Melissa Roach-Zievers, President of Kenosha REALTORS Association

Marc Frisco, President Elect of Kenosha REALTORS Association

### **Issues:**

A few aldermen were real estate agents; agree with real estate decisions that were made at their urging.

City RFP to real estate agents for the marketing of the HOME program was too extensive.

There are around 300 members in Kenosha REALTORS Association (KRA).

The KRA has one annual meeting and six additional meetings per year. At four of the meetings guest speakers are invited to speak. KRA would be happy to have a speaker on fair housing issues at one of their meetings.

As REALTORS, there is a national continuing education requirement that addresses fair housing issues.

In Kenosha there is a landlord association.

In the rental market, there is limited realtor involvement.

Average sales price in the County is \$120,000.

In terms of assessments, the community is very aware of assessments.

Abbott Labs is the largest employer in Kenosha.

Kenosha is the last Northern stop for the METRA.

There is a definite economic influence in Kenosha housing from Chicago.

City is very effective in policies that focus on neighborhood improvement. Rehab program has been successful as it has kept homeowners in neighborhoods and subsequently improved the neighborhoods.

Financing for all real estate projects is a problem. FHA loan provisions are too restrictive. Financing problem is property specific; not neighborhood specific. We would suggest more closing cost credits for homes for sale for those who qualify.

New construction homes were selling for around \$200 to mid \$300 thousands. These were built 5 to 10 years ago and are not selling.

There is a large inventory of homes under \$100,000.



**Laverne Jaros, Director of Kenosha County Division of Aging and Disability, Meeting**

**Date: May 24, 2012**

**Time: 1:30 PM**

There is not enough affordable accessible housing. Plain and simple, there is not enough housing.

Interacting with consumers, do not hear about discrimination.

Experience a lot of evictions and would like to see better system for landlord tenant resolution. The largest population this affects is the mentally ill and those suffering from substance abuse. Occasionally, this is an issue for developmentally delayed.

There are a lot of assisted living facilities for the elderly.

The State is the provider of services for elderly and developmentally disabled. The County is the provider of services for mental illness.

Support the development of more supportive services housing apartments; especially encourage more Section 8 vouchers for this purpose.

Concerned that new developments are being built too far away and inaccessible to services; would like to see new development more focused on livability.

There is a supply of unoccupied available housing but it is not accessible or affordable.

Support home modification programs, would like to see money dedicated to making home modifications.

A big issue for the elderly is that they do not have money available for home maintenance or money for intermediate care.

The most recent Point in Time count done in January 2012 counted 16 homeless persons. This number is incorrect; the count should have been over 100.

National Alliance on Mental Illness (NAMI) has done crisis intervention training with the Police. This has been effective in training Police Officers how to better interact with those who are mentally ill.

We would like to see a better process for filing housing complaints.

Transportation does not extend beyond the City limits and stops early.

**Veronica King, Kenosha NAACP, Meeting**

**Date: May 24, 2012**

**Time: 3:00 PM**

In addition to representing the Kenosha NAACP, Ms. King is social worker and a substance abuse counselor for the Department of Corrections.

There is no housing for released offenders. This disproportionately affects African Americans.

Landlord issues:

- Hear a lot about improper evictions
- Landlords are good at circumventing the process
- I believe that that the landlords are well versed in the appropriate procedures but do not follow those procedures; it is the tenant that is unaware of their rights

There is a lack of affordable housing.

Waiting lists are too long for affordable housing choices.

There is a lack of information on accessible units; no brochures, not in the news, everything is word of mouth.

There is a lot of senior housing, but not much for low-income and disabled.

NIMBYism is a problem.

Homeowners need money for rehabilitations.

Outside of the City, neighborhoods are not very diverse.

In Kenosha, the minority population has steadily grown.

With the loss of Chrysler, there was a lot of money that was lost as well going to places like United Way. If agencies are not getting money, those in need are not getting the same level of support. This has a direct effect on housing.

African American professionals tend not to stay on Kenosha; I feel that the reason for this is because there are not a lot of professional advancement opportunities and a lack of cultural opportunities that are offered in other nearby cities.

Information tends to be spread word of mouth amongst the lower-income African American community. As a suggestion, important information for this community should go through churches and social services agencies.

## **Legal Action of Wisconsin Meeting**

**Date: May 24, 2012**

**Time: 4:00 PM**

### **Attendee List:**

Gai Lorenzen, Managing Director, Legal Action of Wisconsin

Leon Todd, Attorney, Legal Action of Wisconsin

### **Issues:**

Legal Action only hears about a small amount of issues that are happening in Kenosha.

Not experiencing overt discrimination.

Once a case is introduced, we are starting to see subtle discrimination.

Most cases seem to be abuse based on income.

In the landlord/tenant situation, we are seeing this is all economics; what can the landlord get away with in terms of abusing tenants.

A new problem encountered is the cash for keys for foreclosed properties. This is being abused by banks and realtors. Cash for keys is a way for homeowners in foreclosure -- or for tenants who are victims of foreclosure -- to receive cash in exchange for surrendering the keys and vacating. Banks generally reach an agreement with the occupants of a foreclosed home, which stipulates the home will be left in good condition and cleaned.

Landlord/Tenant Laws – recently the powers that local municipalities have governing these issues was seriously limited. For example, the issuance of occupancy permits has been removed. Found in Chapter 7.04 and ATCP Chapter 134.

Retaliation is an issue. The tenant files a complaint and then 28 days later there is an eviction notice.

There are a lot of technicalities that lead to a tenant being in violation of their lease and as such this gives the landlord a lot of latitude for evictions and encourages retaliation.

Legal Action has had cases against the housing Authority for fair housing issues and not following HUD procedures. The trend is improving and outlook is that the issues are decreasing.

In today's environment there is a lot of information available about people that landlords use to not rent to someone.

Private landlords are a problem.

Private subsidized with mental illness – reasonable accommodation issues are a problem.

Units need to be improved, not acceptable for living. Unfortunately, people don't complain, "I have 5 kids; I will never find housing again."



**F. Appendix F – 2012 Update to the Analysis of Impediments to Fair Housing Choice Resolution**

Attached is Resolution #145-12 approving the 2012 Update to the Analysis of Impediments to Fair Housing Choice passed by the City of Kenosha Common Council on November 5, 2012.

**RESOLUTION # 145-12**

**By: The Mayor**

**TO APPROVE THE 2012 UPDATE TO THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND AUTHORIZE THE FILING OF THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

**WHEREAS**, the City is a recipient of funds from the U.S. Department of Housing and Urban Development (HUD) and pursuant to 24 CFR § 91.225, the City of Kenosha, as an entitlement city under the Community Development Block Grant Program (CDBG), annually certifies that it will affirmatively further fair housing; and

**WHEREAS**, such certification serves as the City's acknowledgment that it accepts the obligation to promote fair housing within its jurisdiction; and

**WHEREAS**, the City carries out its certification by implementing a process to address the following three (3) components of the certification: 1) Conducting an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Taking appropriate action to overcome the effects of impediments identified through that analysis; and 3) Maintaining records reflecting the analysis and actions in this regard, and

**WHEREAS**, the City's consultants, Urban Design Ventures, LLC, in conjunction with the City of Kenosha's Department of Community Development and Inspections, have prepared the 2012 Update to the Analysis of Impediments to Fair Housing Choice; and

**WHEREAS**, drafts of the Analysis of Impediments to Fair Housing Choice (A.I.) were on public display from October 15, 2012 through November 2, 2012, after the City held interviews and meetings to solicit comments from various agencies, groups, and citizens in the preparation of the final document; and

**WHEREAS**, the City desires to confirm its continuing commitment to affirmatively furthering fair housing choice in the City of Kenosha, which includes a commitment to and the requirement to equally enforce all land use development and other laws regarding accessibility of housing in its jurisdiction.

**NOW, THEREFORE BE IT RESOLVED** that the City Council hereby approves and adopts the 2012 Update to the Analysis of Impediments to Fair Housing Choice for the City of Kenosha, Wisconsin and confirms the City's continued commitment to affirmatively further fair housing through the following activities:

**SECTION 1.** That the City of Kenosha has conducted an Analysis of Impediment to Fair Housing Choice within its jurisdiction; and

**SECTION 2.** That the City of Kenosha will take appropriate actions to overcome the effects of any impediments identified through the Analysis of Impediments; and


**SECTION 3.** That the Mayor, on behalf of the City of Kenosha, Wisconsin, is hereby authorized to file the 2012 Update to the Analysis of Impediments to Fair Housing Choice with the U.S. Department of Housing and Urban Development.

Adopted this 5<sup>th</sup> day of November, 2012

ATTEST:

  
\_\_\_\_\_  
Debra L. Salas, City Clerk-Treasurer

APPROVE:

  
\_\_\_\_\_  
Keith G. Bosman, Mayor