Enterprise Public Use Database Data Dictionary

Single-Family Properties
CENSUS TRACT FILE

Release of 2023 Data

Federal Housing Finance Agency

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Census Tract File

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The "Census Tract File" contains mortgage-level data on all single-family (1-4 unit) properties. Data are available at https://www.fhfa.gov/pudbdata.
Note: Fields are separated by one blank space. Beginning with the 2018 release, additional fields 40-57 are sourced from FHFA and based on available Enterprise data unless
otherwise indicated, as described in 85 Fed. Reg. 34196 (June 3, 2020), see https://www.govinfo.gov/content/pkg/FR-2020-06-03/pdf/2020-11819.pdf.

Field #	Field Width	Field Name	Values	Description / Comments
1	1	Enterprise Flag	1 = Fannie Mae 2 = Freddie Mac	Flag identifying whether the mortgage was purchased by Fannie Mae or by Freddie Mac. Fannie Mae and Freddie Mac are collectively referred to as the Enterprises in this document.
2	7	Record Number		Sequential numerical identifier for the property not related to the record number in the three National Files.
3	2	US Postal State Code	See the STATE/COUNTY file for a list of State codes and names. 00 = Missing	Two-digit numerical American National Standards Institute (ANSI) Federal Information Processing Series (FIPS) code, with a leading zero when applicable, indicating where the property is located.
4	5	Metropolitan Statistical Area (MSA) Code	See the MSA file for a list of MSA codes and names. 00000 = Missing code 99999 = In a non-metropolitan area Other = specific metropolitan area	Five-digit numerical code for the property's MSA if the property is located in an MSA, based on MSA definitions in effect on January 1, 2023.
5	3	County - 2020 Census	See the STATE/COUNTY file for a list of codes and County/Parish/Borough names listed by FIPS State code. 000 = Missing	Three-digit numerical FIPS county code, with leading zeros when applicable, indicating where the property is located. The transition in Connecticut from eight counties to nine planning regions will occur in the 2024 PUDB. See https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12063.pdf.
6	6	Census Tract - 2020 Census	3-6 digits with 2 implied decimals Example of data format: 002701 = Census tract 27.01 000000 = Missing	The tract number as used in the 2020 decennial census, with leading zeros when applicable, indicating where the property is located.

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7	6	2020 Census Tract - Percent Minority	Example of data format: 66.95 = 66.95 percent of the census tract population is minority. 9999.0 = Not available	The percentage of the census tract's population that is classified as belonging to a minority group, based on the 2020 decennial census. See definition of *Minority* in 12 CFR 1282.1.
8	6	2020 Census Tract - Median Income	999999 = Not available	The 2023 median family income for the census tract (in whole dollars) based on 2020 Census geography and the most recent American Community Survey (ACS) 5-year estimates available on January 1, 2023. The values for this field are supplied by FHFA.
9	6	Local Area Median Income	999999 = Not available	The 2023 MSA median family income, or for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, based on 2020 Census geography and the most recent ACS 5-year estimates available on January 1, 2023. The values for this field are supplied by FHFA.
10	8	Tract Income Ratio	Example of data format: 1.7500 = The tract income is 175 percent of the local area median income. 9999.000 = Not able to code	The ratio of the 2020 Census tract median income to the local area median income. This is the ratio used to determine whether the census tract qualifies as a low-income area for purposes of the single-family low-income areas housing goal. See definition of *Families in low-income areas* in 12 CFR 1282.1.
11	9	Borrower's (or Borrowers') Annual Income	999999999 = Not available	For mortgages originated prior to the year of acquisition by an Enterprise, the borrower's (or borrowers') annual income, which is reported to FHFA by the Enterprises as an origination year value, was inflated by FHFA to an acquisition year value using the ratio of the area median family income estimates (see field #12) for the acquisition year and origination year for the MSA or county. Values are rounded to the nearest $1,000. The missing indicator has been expanded to 9 digits beginning with the 2018 PUDB.

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12	6	Area Median Family Income (2023)	999999 = Not available	For properties in MSAs, the MSA median family income, and for properties outside MSAs, the county median family income or the State non-metropolitan median income, whichever is greater, for the reporting year (*i.e.*, the year of mortgage acquisition by the Enterprise). It is based on HUD's median family income estimates as established annually for use in determining eligibility for various assisted housing programs. The values for this field are supplied by FHFA.
13	8	Borrower Income Ratio	9999.000 = Not Applicable or Not Available Example of data format: 0.5811 = The borrower(s) annual income is 58.11 percent of the area median family income.	The ratio of the borrower's (or borrowers') annual income to the area median family income for the reporting year. This is the ratio used to determine whether borrower's (or borrowers') income qualifies for an income-based housing goal. This is the ratio defined at 12 CFR 1282.15(b)(1) for owner-occupied units.
14	9	Acquisition Unpaid Principal Balance (UPB)	999999999 = Not available	The UPB when the Enterprise acquired the mortgage. The UPB is reported as the midpoint for the $10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance.
15	1	Purpose of Loan	1 = Purchase* 2 = Refinancing (not cash-out or unknown type of refi) 4 = Home Improvement/Rehabilitation 7 = Refinancing (cash-out) 9 = Not applicable/not available	Purpose of loan reported by the Enterprise. * Purchases include subordinate liens and home improvement/rehabilitation loans that are associated with a home purchase.
16	1	Federal Guarantee	1 = Conventional/Other 2 = FHA-insured* 3 = VA-guaranteed 4 = FSA/RHS-guaranteed	*Includes FHA HECM and Title 1 loans.
17	2	Number of Borrowers	99 = Missing	

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Field #	Field Width	Field Name	Values	Description / Comments
18	1	First-Time Home Buyer	1 = Yes 2 = No 9 = Not available	
19-23	1	Borrower Race or National Origin 1-5	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = information not provided by borrower in a mail, internet, or telephone application 7 = not applicable 9 = not available	
24	1	Borrower Ethnicity	1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = information not provided by borrower in a mail, internet, or telephone application 4 = not applicable 9 = not available	

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Field #	Field Width	Field Name	Values	Description / Comments
25-29	1	Co-Borrower Race or National Origin 1-5	1 = American Indian or Alaska Native 2 = Asian 3 = Black or African American 4 = Native Hawaiian or Other Pacific Islander 5 = White 6 = information not provided by co-borrower in a mail, internet, or telephone application 7 = not applicable 8 = no co-borrower 9 = not available	
30	1	Co-Borrower Ethnicity	1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = information not provided by co-borrower in a mail, internet, or telephone application 4 = not applicable 5 = no co-borrower 9 = not available	
31	1	Borrower Gender	1 = Male 2 = Female 3 = information is not provided by the borrower in a mail or telephone application 4 = not applicable 9 = not available	

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Field #	Field Width	Field Name	Values	Description / Comments
32	1	Co-Borrower Gender	1 = Male 2 = Female 3 = information is not provided by the co-borrower in a mail or telephone application 4 = not applicable 5 = no co-borrower 9 = not available	
33	1	Age of Borrower	1 = under 25 years old 2 = 25 to 34 years old 3 = 35 to 44 years old 4 = 45 to 54 years old 5 = 55 to 64 years old 6 = 65 to 74 years old 7 = over 74 years old 9 = data not provided	Bucketing aligns with the disclosure of Borrower Age in the public HMDA dataset to conform with CFPB Privacy Guidance.
34	1	Age of Co-Borrower	1 = under 25 years old 2 = 25 to 34 years old 3 = 35 to 44 years old 4 = 45 to 54 years old 5 = 55 to 64 years old 6 = 65 to 74 years old 7 = over 74 years old 9 = data not provided/no co-borrower	Bucketing aligns with the disclosure of Co-Borrower Age in the public HMDA dataset to conform with CFPB Privacy Guidance.

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Field #	Field Width	Field Name	Values	Description / Comments
35	1	Occupancy Code	1 = Principal Residence/Owner-Occupied property 2 = Second Home 3 = Investment property 9 = Not Available	
36	5	Rate Spread	0 = Not applicable, not reported, or < 1.50 if a first lien (or < 3.50 if a subordinate lien) Actual values >= 1.50 (or >= 3.50 respectively) Example of data format: 3.10 = APR is 3.10 percent above the applicable Average Prime Offer Rate (APOR).	The spread (difference) between the annual percentage rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans, *i.e.*, the APOR, of a comparable type. See http://www.ffiec.gov/ratespread/newcalc.aspx for details.
37	1	HOEPA Status	1 = Yes 2 = No 9 = Not available or not applicable	Whether the loan is covered by section 103(bb) of the Home Ownership and Equity Protection Act (HOEPA) (15 U.S.C. 1602(bb)), as implemented by the Bureau of Consumer Financial Protection.
38	1	Property Type	1 = one to four-family (other than manufactured housing) 2 = manufactured housing 9 = unknown	HMDA "Construction Method"
39	1	Lien Status	1 = secured by a first lien 2 = secured by a subordinate lien 3 = not secured by a lien 4 = not applicable	

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Field #	Field Width	Field Name	Values	Description / Comments
40	1	Borrower Age 62 or older	1 = Yes 0 = No 9 = Missing	
41	1	Co-Borrower Age 62 or older	1 = Yes 0 = No 9 = Missing	
42	6	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available	999.00 = Not applicable	
43	1	Date of Mortgage Note	1 = Originated in same calendar year as acquired 2 = Originated prior to calendar year of acquisition 9 = Missing	
44	3	Term of Mortgage at Origination	999 = Not available	Months
45	1	Number of Units	1, 2, 3, or 4	

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Field #	Field Width	Field Name	Values	Description / Comments
46	6	Interest Rate at Origination	99.000 = Missing/Not available	
47	9	Note Amount	999999999 = Not available	Note amount is reported as the midpoint for the $10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance.
48	1	Preapproval	1 = Preapproval requested 2 = Preapproval not requested 9 = Preapproval request unknown or missing	
49	1	Application Channel	1 = ULDD Retail Origination 2 = ULDD Broker Origination 3 = Other 9 = Application channel unknown or missing	
50	1	Automated Underwriting System (AUS) Name	1 = Desktop Underwriter (DU) 2 = Loan Prospector (LP) or Loan Product Advisor (LPA) 3 = Technology Open to Approved Lenders (TOTAL) Scorecard 4 = Guaranteed Underwriting System (GUS) 5 = Other 6 = Not applicable or AUS not used 9 = AUS unknown or missing	

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Field #	Field Width	Field Name	Values	Description / Comments
51	2	Credit Score Model - Borrower	1 = Equifax Beacon 5.0 2 = Experian Fair Isaac 3 = FICO Risk Score Classic 04 4 = FICO Risk Score Classic 98 5 = VantageScore 2.0 6 = VantageScore 3.0 7 = More than one credit scoring model 8 = Other credit scoring model 9 = Not applicable 11 = FICO Score 9 12 = FICO Score 8 13 = FICO Score 10 14 = FICO Score 10T 15 = VantageScore 4.0 99 = Unknown	
52	2	Credit Score Model - Co-Borrower	1 = Equifax Beacon 5.0 2 = Experian Fair Isaac 3 = FICO Risk Score Classic 04 4 = FICO Risk Score Classic 98 5 = VantageScore 2.0 6 = VantageScore 3.0 7 = More than one credit scoring model 8 = Other credit scoring model 9 = Not applicable 10 = No co-applicant 11 = FICO Score 9 12 = FICO Score 8 13 = FICO Score 10 14 = FICO Score 10T 15 = VantageScore 4.0 99 = Unknown	

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Field #	Field Width	Field Name	Values	Description / Comments
53	2	Debt-to-Income (DTI) Ratio	10 = less than 20 percent 20 = 20 to less than 30 percent 30 = 30 to less than 36 percent Actual value = 36 to 49 percent 50 = 50 to 60 percent 60 = greater than 60 percent 99= Not available	
54	6	Discount Points	999999 = Not available/Not applicable	
55	3	Introductory Rate Period	999 = Not available/Not applicable	Months
56	1	Manufactured Home – Land Property Interest	1 = Direct ownership 2 = Indirect ownership 3 = Leasehold or ground rent 5 = Not applicable 9 = Unknown	
57	9	Property Value	999999999 = Not available	Property value is reported as the midpoint for the $10,000 interval into which the reported value falls.

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Field #	Field Width	Field Name	Values	Description / Comments
58	1	Rural Census Tract	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
59	1	Lower Mississippi Delta County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
60	1	Middle Appalachia County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
61	1	Persistent Poverty County	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
62	1	Area of Concentrated Poverty	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.
63	1	High Opportunity Area	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.

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Field #	Field Width	Field Name	Values	Description / Comments
		Qualified Opportunity Zone (QOZ) Census Tract	1 = Yes 0 = No	https://www.cdfifund.gov/opportunity-zones. The values for this field were supplied by FHFA through 2021. This tract-based designation is not available for Census 2020 tract geography, see https://www.irs.gov/pub/irs-drop/a-21-10.pdf. FHFA is therefore unable to continue publication of this field.
64	1	Colonias Tract	1 = Yes 0 = No	Property is located in this geographical area that the Duty to Serve regulation (12 CFR 1282.31-1282.41) identifies for Enterprise efforts. The values for this field are supplied by FHFA.