DETAILED HMDA DATA

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Lending Summary by Jurisdiction

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other[1]	
	2012	2017	2012	2017	2012	2017	2012	2017
Carlsbad								
Government Backed Purchase	741	349	75.7%	79.9%	11.5%	6.6%	12.8%	13.5%
Conventional Purchase	2,862	3,488	79.1%	74.3%	9.5%	8.7%	11.4%	17.0%
Refinance	12,858	4,573	73.4%	62.1%	12.9%	15.9%	13.7%	22.0%
Home Improvement	268	584	71.6%	62.8%	17.9%	18.0%	10.4%	19.2%
Total	**16,729**	**8,994**	**74.5%**	**67.6%**	**12.3%**	**12.9%**	**13.2%**	**19.6%**
Chula Vista								
Government Backed Purchase	2,803	2,320	77.9%	78.1%	12.3%	7.1%	9.8%	14.9%
Conventional Purchase	1,983	2,590	72.7%	70.2%	13.6%	10.2%	13.7%	19.6%
Refinance	13,305	8,693	68.3%	55.3%	16.2%	18.9%	15.4%	25.8%
Home Improvement	381	1,121	49.9%	56.7%	39.9%	26.8%	10.2%	16.5%
Total	**18,472**	**14,724**	**69.9%**	**61.6%**	**15.9%**	**16.1%**	**14.3%**	**22.3%**
Coronado								
Government Backed Purchase	30	41	66.7%	73.2%	20.0%	2.4%	13.3%	24.4%
Conventional Purchase	217	240	76.0%	68.8%	13.4%	10.4%	10.6%	20.8%
Refinance	1,217	422	71.2%	61.1%	15.5%	20.6%	13.3%	18.2%
Home Improvement	43	43	76.7%	53.5%	9.3%	30.2%	14.0%	16.3%
Total	**1,507**	**746**	**71.9%**	**63.8%**	**15.1%**	**16.9%**	**12.9%**	**19.3%**

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other[1]	
	2012	2017	2012	2017	2012	2017	2012	2017
Del Mar								
Government Backed Purchase	6	5	83.3%	80.0%	0.0%	20.0%	16.7%	0.0%
Conventional Purchase	192	197	72.4%	70.1%	11.5%	10.2%	16.1%	19.8%
Refinance	1,097	327	71.8%	57.5%	14.8%	18.0%	13.4%	24.5%
Home Improvement	23	46	56.5%	60.9%	13.0%	21.7%	30.4%	17.4%
Total	**1,318**	**575**	**71.7%**	**62.3%**	**14.2%**	**15.7%**	**14.1%**	**22.1%**
El Cajon								
Government Backed Purchase	664	724	75.3%	76.1%	9.5%	8.8%	15.2%	15.1%
Conventional Purchase	744	1,448	72.3%	70.4%	14.4%	13.3%	13.3%	16.3%
Refinance	5,224	3,119	70.7%	59.4%	15.3%	17.4%	14.1%	23.1%
Home Improvement	207	389	63.3%	59.6%	30.4%	23.9%	6.3%	16.5%
Total	**6,839**	**5,680**	**71.1%**	**64.4%**	**15.1%**	**15.7%**	**13.8%**	**19.9%**
Encinitas								
Government Backed Purchase	184	77	73.4%	70.1%	12.5%	3.9%	14.1%	26.0%
Conventional Purchase	1,380	1,529	75.7%	70.7%	9.6%	10.0%	14.7%	19.3%
Refinance	7,671	2,633	72.5%	61.5%	12.8%	17.3%	14.7%	21.3%
Home Improvement	165	317	71.5%	61.5%	15.8%	17.4%	12.7%	21.1%
Total	**9,400**	**4,556**	**73.0%**	**64.7%**	**12.4%**	**14.6%**	**14.7%**	**20.7%**
Escondido								
Government Backed Purchase	1,062	1,131	75.0%	75.2%	12.2%	9.7%	12.7%	15.1%
Conventional Purchase	1,314	2,335	76.4%	71.2%	12.0%	9.8%	11.6%	19.0%
Refinance	8,049	4,415	69.5%	55.1%	16.0%	18.3%	14.4%	26.6%
Home Improvement	205	545	46.8%	55.0%	38.0%	27.0%	15.1%	18.0%
Total	**10,630**	**8,426**	**70.5%**	**62.2%**	**15.6%**	**15.3%**	**13.9%**	**22.4%**

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other[1]	
	2012	2017	2012	2017	2012	2017	2012	2017
Imperial Beach								
Government Backed Purchase	118	277	70.3%	72.6%	15.3%	7.2%	14.4%	20.2%
Conventional Purchase	191	365	68.6%	64.4%	15.2%	13.2%	16.2%	22.5%
Refinance	1,102	611	62.9%	55.2%	21.4%	20.3%	15.7%	24.5%
Home Improvement	46	82	65.2%	57.3%	28.3%	26.8%	6.5%	15.9%
Total	**1,457**	**1,335**	**64.3%**	**61.4%**	**20.3%**	**16.0%**	**15.4%**	**22.5%**
La Mesa								
Government Backed Purchase	411	371	74.5%	77.9%	14.4%	7.8%	11.2%	14.3%
Conventional Purchase	672	910	77.7%	77.9%	8.2%	6.7%	14.1%	15.4%
Refinance	4,003	1,902	73.2%	62.3%	14.3%	15.5%	12.5%	22.3%
Home Improvement	111	263	73.9%	63.9%	18.0%	18.3%	8.1%	17.9%
Total	**5,197**	**3,446**	**73.9%**	**68.2%**	**13.6%**	**12.5%**	**12.5%**	**19.3%**
Lemon Grove								
Government Backed Purchase	437	409	73.9%	74.6%	14.4%	8.3%	11.7%	17.1%
Conventional Purchase	322	507	71.1%	73.6%	14.9%	5.9%	14.0%	20.5%
Refinance	2,161	1,742	68.7%	56.9%	17.3%	16.5%	14.0%	26.5%
Home Improvement	81	214	43.2%	59.3%	43.2%	25.2%	13.6%	15.4%
Total	**3,001**	**2,872**	**69.0%**	**62.6%**	**17.3%**	**14.1%**	**13.7%**	**23.3%**
National City								
Government Backed Purchase	352	314	69.0%	74.8%	16.8%	11.5%	14.2%	13.7%
Conventional Purchase	209	360	72.7%	67.5%	12.9%	11.9%	14.4%	20.6%
Refinance	1,641	1,406	64.1%	52.4%	20.2%	20.2%	15.7%	27.4%
Home Improvement	69	194	52.2%	50.5%	36.2%	27.8%	11.6%	21.6%
Total	**2,271**	**2,274**	**65.3%**	**57.7%**	**19.5%**	**18.3%**	**15.2%**	**23.9%**

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other[1]	
	2012	2017	2012	2017	2012	2017	2012	2017
Oceanside								
Government Backed Purchase	1,260	1,232	76.8%	78.2%	12.9%	6.6%	10.3%	15.3%
Conventional Purchase	1,809	2,722	76.9%	71.5%	10.5%	10.2%	12.5%	18.3%
Refinance	10,164	5,346	68.8%	57.9%	15.8%	17.7%	15.5%	24.4%
Home Improvement	253	665	56.5%	62.0%	32.8%	20.0%	10.7%	18.0%
Total	**13,486**	**9,965**	**70.4%**	**64.4%**	**15.1%**	**14.4%**	**14.5%**	**21.2%**
Poway								
Government Backed Purchase	295	194	75.9%	75.3%	7.5%	9.8%	16.6%	14.9%
Conventional Purchase	898	1,229	78.1%	73.2%	9.9%	9.1%	12.0%	17.7%
Refinance	6,419	2,021	75.9%	63.6%	11.7%	14.6%	12.4%	21.8%
Home Improvement	153	253	77.1%	63.6%	13.7%	21.3%	9.2%	15.0%
Total	**7,765**	**3,697**	**76.2%**	**67.4%**	**11.4%**	**13.0%**	**12.4%**	**19.6%**
San Diego								
Government Backed Purchase	6,165	5,098	72.9%	76.5%	13.6%	7.0%	13.5%	16.5%
Conventional Purchase	14,246	18,796	75.8%	73.0%	10.6%	8.9%	13.5%	18.1%
Refinance	79,276	33,887	71.6%	57.6%	14.6%	18.1%	13.8%	24.3%
Home Improvement	2,010	4,388	62.5%	59.8%	28.0%	22.7%	9.5%	17.5%
Total	**101,697**	**62,169**	**72.1%**	**63.9%**	**14.3%**	**14.8%**	**13.6%**	**21.3%**
San Marcos								
Government Backed Purchase	752	604	74.5%	73.2%	12.0%	10.9%	13.6%	15.9%
Conventional Purchase	1,721	2,486	78.2%	72.8%	11.9%	9.4%	9.9%	17.7%
Refinance	7,351	3,431	71.4%	59.3%	14.0%	16.8%	14.7%	23.9%
Home Improvement	138	423	62.3%	62.4%	26.1%	21.0%	11.6%	16.5%
Total	**9,962**	**6,944**	**72.6%**	**65.5%**	**13.6%**	**13.9%**	**13.7%**	**20.6%**

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other[1]	
	2012	2017	2012	2017	2012	2017	2012	2017
Santee								
Government Backed Purchase	536	561	78.4%	80.6%	11.2%	6.2%	10.4%	13.2%
Conventional Purchase	436	951	78.2%	73.9%	9.9%	9.3%	11.9%	16.8%
Refinance	4,034	2,323	70.4%	61.5%	15.0%	16.1%	14.6%	22.4%
Home Improvement	121	306	60.3%	61.8%	30.6%	26.8%	9.1%	11.4%
Total	**5,127**	**4,141**	**71.7%**	**67.0%**	**14.6%**	**14.0%**	**13.8%**	**19.1%**
Solana Beach								
Government Backed Purchase	13	7	76.9%	28.6%	15.4%	14.3%	7.7%	57.1%
Conventional Purchase	297	255	71.7%	68.2%	9.8%	10.6%	18.5%	21.2%
Refinance	1,342	402	70.7%	59.0%	14.8%	17.2%	14.5%	23.9%
Home Improvement	25	51	80.0%	62.7%	16.0%	17.6%	4.0%	19.6%
Total	**1,677**	**715**	**71.1%**	**62.2%**	**14.0%**	**14.8%**	**15.0%**	**22.9%**
Vista								
Government Backed Purchase	803	665	77.6%	77.9%	11.1%	7.4%	11.3%	14.7%
Conventional Purchase	1,216	1,967	75.4%	71.1%	13.1%	10.1%	11.5%	18.9%
Refinance	6,116	3,325	68.9%	56.5%	15.5%	17.9%	15.7%	25.6%
Home Improvement	172	446	59.3%	57.4%	32.0%	24.7%	8.7%	17.9%
Total	**8,307**	**6,403**	**70.5%**	**63.3%**	**15.0%**	**14.9%**	**14.5%**	**21.9%**
Unincorporated County								
Government Backed Purchase	1,477	1,816	72.0%	76.8%	14.8%	8.8%	13.2%	14.5%
Conventional Purchase	1,830	3,127	70.8%	67.0%	15.4%	13.5%	13.8%	19.6%
Refinance	12,191	7,825	67.7%	57.9%	16.9%	17.1%	15.4%	25.0%
Home Improvement	437	965	51.9%	60.7%	36.8%	23.3%	11.2%	16.0%
Total	**15,935**	**13,733**	**68.0%**	**62.7%**	**17.1%**	**15.6%**	**14.9%**	**21.7%**

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other[1]	
	2012	2017	2012	2017	2012	2017	2012	2017
San Diego County								
Government Backed Purchase	15,141	13,515	74.6%	77.1%	12.8%	7.6%	12.6%	15.2%
Conventional Purchase	26,952	37,949	75.6%	72.0%	11.3%	9.7%	13.1%	18.4%
Refinance	155,940	74,811	70.8%	58.0%	15.0%	17.7%	14.2%	24.3%
Home Improvement	4,205	9,621	60.3%	59.7%	29.6%	23.1%	10.1%	17.1%
Total	**202,238**	**135,896**	**71.5%**	**63.9%**	**14.6%**	**14.8%**	**13.9%**	**21.2%**

Source: www.lendingpatterns.com, 2020
Note:
1.   "Other": Withdrawn/Incomplete

Lending Patterns by Race/Ethnicity and Income Level

Loan Applicant Representation

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Carlsbad				
White	62.8%	74.9%	-12.1%	62.8%
Black	0.5%	1.2%	-0.6%	0.5%
Hispanic	4.6%	13.3%	-8.7%	4.6%
Asian	10.7%	7.0%	3.8%	10.7%
Other	21.3%	3.7%	17.6%	21.3%
Chula Vista				
White	23.3%	20.4%	2.9%	23.3%
Black	4.3%	4.1%	0.2%	4.3%
Hispanic	35.1%	58.2%	-23.1%	35.1%
Asian	11.3%	13.8%	-2.4%	11.3%
Other	25.9%	3.5%	22.4%	25.9%
Coronado				
White	65.8%	79.4%	-13.6%	65.8%
Black	0.6%	2.0%	-1.3%	0.6%
Hispanic	5.5%	12.2%	-6.6%	5.5%
Asian	1.5%	2.9%	-1.4%	1.5%
Other	26.6%	3.6%	23.0%	26.6%
Del Mar				
White	66.2%	89.4%	-23.3%	66.2%
Black	0.2%	0.2%	-0.1%	0.2%
Hispanic	3.0%	4.2%	-1.2%	3.0%
Asian	5.7%	2.8%	3.0%	5.7%
Other	24.9%	3.4%	21.5%	24.9%
El Cajon				
White	58.3%	56.8%	1.5%	58.3%
Black	2.5%	6.0%	-3.5%	2.5%
Hispanic	11.9%	28.2%	-16.3%	11.9%
Asian	3.1%	3.4%	-0.3%	3.1%
Other	24.3%	5.7%	18.6%	24.3%

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Encinitas				
White	70.8%	78.8%	-8.0%	70.8%
Black	0.3%	0.5%	-0.2%	0.3%
Hispanic	3.4%	13.7%	-10.2%	3.4%
Asian	3.9%	3.8%	0.1%	3.9%
Other	21.6%	3.2%	18.4%	21.6%
Escondido				
White	49.9%	40.4%	9.5%	49.9%
Black	1.8%	2.1%	-0.3%	1.8%
Hispanic	16.0%	48.9%	-32.9%	16.0%
Asian	7.1%	5.9%	1.2%	7.1%
Other	25.2%	2.7%	22.4%	25.2%
Imperial Beach				
White	45.9%	36.0%	9.8%	45.9%
Black	3.0%	4.0%	-1.1%	3.0%
Hispanic	18.6%	49.0%	-30.4%	18.6%
Asian	4.8%	6.2%	-1.4%	4.8%
Other	27.8%	4.8%	23.0%	27.8%
La Mesa				
White	57.7%	61.9%	-4.2%	57.7%
Black	2.4%	7.2%	-4.7%	2.4%
Hispanic	10.3%	20.5%	-10.2%	10.3%
Asian	3.6%	5.5%	-1.9%	3.6%
Other	26.0%	4.9%	21.0%	26.0%
Lemon Grove				
White	35.6%	34.7%	0.9%	35.6%
Black	8.5%	12.9%	-4.5%	8.5%
Hispanic	23.0%	41.2%	-18.2%	23.0%
Asian	7.3%	6.1%	1.2%	7.3%
Other	25.7%	5.0%	20.6%	25.7%
National City				
White	19.9%	11.7%	8.1%	19.9%
Black	3.6%	4.5%	-0.9%	3.6%
Hispanic	40.9%	63.0%	-22.1%	40.9%
Asian	10.1%	17.8%	-7.7%	10.1%
Other	25.5%	3.0%	22.6%	25.5%

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Oceanside				
White	52.9%	48.4%	4.5%	52.9%
Black	3.2%	4.2%	-1.1%	3.2%
Hispanic	14.5%	35.9%	-21.4%	14.5%
Asian	5.4%	6.4%	-1.0%	5.4%
Other	24.0%	5.1%	18.9%	24.0%
Poway				
White	53.6%	69.1%	-15.5%	53.6%
Black	1.3%	1.5%	-0.2%	1.3%
Hispanic	6.5%	15.7%	-9.2%	6.5%
Asian	15.4%	9.9%	5.4%	15.4%
Other	23.3%	3.7%	19.5%	23.3%
San Diego				
White	44.3%	45.1%	-0.8%	44.3%
Black	3.4%	6.3%	-2.9%	3.4%
Hispanic	13.9%	28.8%	-14.9%	13.9%
Asian	13.1%	15.6%	-2.5%	13.1%
Other	25.3%	4.2%	21.1%	25.3%
San Marcos				
White	27.7%	48.6%	-21.0%	27.7%
Black	0.6%	2.1%	-1.5%	0.6%
Hispanic	5.2%	36.6%	-31.5%	5.2%
Asian	4.5%	8.8%	-4.3%	4.5%
Other	62.2%	3.9%	58.3%	62.2%
Santee				
White	61.0%	73.6%	-12.6%	61.0%
Black	1.4%	1.8%	-0.4%	1.4%
Hispanic	9.9%	16.3%	-6.3%	9.9%
Asian	3.8%	3.7%	0.2%	3.8%
Other	23.8%	4.6%	19.2%	23.8%
Solana Beach				
White	69.6%	77.3%	-7.6%	69.6%
Black	0.3%	0.4%	-0.2%	0.3%
Hispanic	3.8%	15.9%	-12.2%	3.8%
Asian	3.8%	3.9%	-0.2%	3.8%
Other	22.6%	2.4%	20.2%	22.6%

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Vista				
White	52.5%	40.8%	11.7%	52.5%
Black	1.7%	2.9%	-1.2%	1.7%
Hispanic	16.0%	48.4%	-32.3%	16.0%
Asian	5.5%	4.1%	1.4%	5.5%
Unincorporated County				
White	58.3%	61.4%	-3.2%	58.3%
Black	2.8%	3.9%	-1.1%	2.8%
Hispanic	10.2%	25.5%	-15.3%	10.2%
Asian	2.5%	4.6%	-2.1%	2.5%
Other	26.2%	4.6%	21.6%	26.2%
San Diego County				
White	48.2%	48.5%	-0.3%	48.2%
Black	2.8%	4.7%	-1.9%	2.8%
Hispanic	15.0%	32.0%	-17.0%	15.0%
Asian	9.0%	10.6%	-1.6%	9.0%

Note:
1. Percent of total population estimates are based on 2017 applicant data and compared to total population estimates from the 2010 Census.
2. Percent of applicant pool does not take into account applicants indicated as "MultiRace" or whose race was" Unk/NA". Therefore, total percentage of applicant pool does not add up to 100%.

Source: www.lendingpatterns.com, 2020

Income Level

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Carlsbad			
White			
Low (0-49% AMI)	40.5%	34.0%	25.5%
Moderate (50-79% AMI)	52.6%	21.4%	26.0%
Middle (80-119% AMI)	60.1%	15.4%	24.5%
Upper (≥120% AMI)	68.3%	10.2%	21.5%
Unknown/NA	55.3%	13.8%	30.9%
Black			
Low (0-49% AMI)	0.0%	50.0%	50.0%
Moderate (50-79% AMI)	0.0%	50.0%	50.0%
Middle (80-119% AMI)	33.3%	33.3%	33.3%
Upper (≥120% AMI)	75.7%	8.1%	16.2%
Unknown/NA	33.3%	33.3%	33.3%
Hispanic			
Low (0-49% AMI)	40.5%	34.0%	25.5%
Moderate (50-79% AMI)	52.6%	21.4%	26.0%
Middle (80-119% AMI)	60.1%	15.4%	24.5%
Upper (≥120% AMI)	68.3%	10.2%	21.5%
Unknown/NA	55.3%	13.8%	30.9%
Asian			
Low (0-49% AMI)	14.3%	57.1%	28.6%
Moderate (50-79% AMI)	45.5%	45.5%	9.1%
Middle (80-119% AMI)	56.9%	13.7%	29.4%
Upper (≥120% AMI)	64.6%	12.3%	23.2%
Unknown/NA	35.7%	7.1%	57.1%
Chula Vista			
White			
Low (0-49% AMI)	46.4%	25.0%	28.6%
Moderate (50-79% AMI)	56.0%	17.5%	26.5%
Middle (80-119% AMI)	73.3%	14.5%	12.1%
Upper (≥120% AMI)	65.3%	12.3%	22.4%
Unknown/NA	55.1%	11.1%	33.7%
Black			
Low (0-49% AMI)	42.9%	57.1%	0.0%
Moderate (50-79% AMI)	48.6%	27.0%	24.3%
Middle (80-119% AMI)	58.4%	18.1%	23.5%
Upper (≥120% AMI)	61.5%	19.0%	19.5%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Unknown/NA	58.1%	6.5%	35.5%
Hispanic			
Low (0-49% AMI)	31.0%	39.2%	29.9%
Moderate (50-79% AMI)	46.1%	24.2%	29.7%
Middle (80-119% AMI)	60.5%	14.1%	25.4%
Upper (≥120% AMI)	61.4%	13.5%	25.1%
Unknown/NA	48.3%	16.6%	35.1%
Asian			
Low (0-49% AMI)	31.6%	23.7%	44.7%
Moderate (50-79% AMI)	45.3%	27.0%	27.7%
Middle (80-119% AMI)	56.3%	19.0%	24.6%
Upper (≥120% AMI)	61.9%	14.3%	23.8%
Unknown/NA	96.4%	0.0%	3.6%
Coronado			
White			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	46.7%	26.7%	26.7%
Middle (80-119% AMI)	54.3%	28.6%	17.1%
Upper (≥120% AMI)	61.8%	15.0%	23.2%
Unknown/NA	69.2%	7.7%	23.1%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	60.0%	20.0%	20.0%
Unknown/NA	**--**	**--**	**--**
Hispanic			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	51.2%	22.0%	26.8%
Unknown/NA	100.0%	0.0%	0.0%
Asian			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	75.0%	12.5%	12.5%
Unknown/NA	0.0%	33.3%	66.7%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Del Mar			
White			
Low (0-49% AMI)	36.4%	54.5%	9.1%
Moderate (50-79% AMI)	21.4%	21.4%	57.1%
Middle (80-119% AMI)	65.0%	20.0%	15.0%
Upper (≥120% AMI)	66.0%	12.7%	21.3%
Unknown/NA	53.8%	23.1%	23.1%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	0.0%
Middle (80-119% AMI)	0.0%	0.0%	0.0%
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Unknown/NA	0.0%	0.0%	0.0%
Hispanic			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	0.0%
Middle (80-119% AMI)	50.0%	25.0%	25.0%
Upper (≥120% AMI)	57.1%	21.4%	21.4%
Unknown/NA	--	--	--
Asian			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	50.0%	16.7%	33.3%
Upper (≥120% AMI)	65.2%	4.3%	30.4%
Unknown/NA	33.3%	0.0%	66.7%
El Cajon			
White			
Low (0-49% AMI)	41.5%	32.4%	26.1%
Moderate (50-79% AMI)	55.3%	21.7%	23.0%
Middle (80-119% AMI)	65.1%	12.9%	22.0%
Upper (≥120% AMI)	67.9%	10.9%	21.1%
Unknown/NA	55.2%	13.8%	30.9%
Black			
Low (0-49% AMI)	66.7%	0.0%	33.3%
Moderate (50-79% AMI)	57.9%	26.3%	15.8%
Middle (80-119% AMI)	67.3%	18.2%	14.5%
Upper (≥120% AMI)	66.1%	12.5%	21.4%
Unknown/NA	80.0%	5.0%	15.0%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	26.7%	46.7%	26.7%
Moderate (50-79% AMI)	42.8%	27.5%	29.7%
Middle (80-119% AMI)	62.5%	14.2%	23.3%
Upper (≥120% AMI)	24.1%	25.9%	50.0%
Unknown/NA	48.6%	16.2%	35.1%
Asian			
Low (0-49% AMI)	10.0%	70.0%	20.0%
Moderate (50-79% AMI)	40.0%	28.0%	32.0%
Middle (80-119% AMI)	61.7%	19.1%	19.1%
Upper (≥120% AMI)	55.3%	13.6%	31.1%
Unknown/NA	57.1%	0.0%	42.9%
Encinitas			
White			
Low (0-49% AMI)	28.4%	50.0%	21.6%
Moderate (50-79% AMI)	39.6%	30.2%	30.2%
Middle (80-119% AMI)	52.7%	21.3%	26.0%
Upper (≥120% AMI)	66.6%	11.2%	22.2%
Unknown/NA	54.1%	21.6%	24.3%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	100.0%
Middle (80-119% AMI)	0.0%	0.0%	0.0%
Upper (≥120% AMI)	61.5%	15.4%	23.1%
Unknown/NA	0.0%	100.0%	0.0%
Hispanic			
Low (0-49% AMI)	0.0%	71.4%	28.6%
Moderate (50-79% AMI)	42.9%	28.6%	28.6%
Middle (80-119% AMI)	46.2%	26.9%	26.9%
Upper (≥120% AMI)	71.4%	10.1%	18.5%
Unknown/NA	20.0%	0.0%	80.0%
Asian			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	44.4%	11.1%	44.4%
Upper (≥120% AMI)	60.7%	19.0%	20.2%
Unknown/NA	25.0%	0.0%	75.0%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Escondido			
White			
Low (0-49% AMI)	38.2%	30.0%	31.8%
Moderate (50-79% AMI)	54.2%	18.5%	27.4%
Middle (80-119% AMI)	64.4%	11.9%	23.7%
Upper (≥120% AMI)	65.5%	11.2%	23.4%
Unknown/NA	55.4%	12.8%	31.8%
Black			
Low (0-49% AMI)	16.7%	66.7%	16.7%
Moderate (50-79% AMI)	60.0%	20.0%	20.0%
Middle (80-119% AMI)	65.9%	12.2%	22.0%
Upper (≥120% AMI)	68.2%	14.1%	17.6%
Unknown/NA	61.5%	15.4%	23.1%
Hispanic			
Low (0-49% AMI)	24.1%	41.4%	34.5%
Moderate (50-79% AMI)	47.4%	27.4%	25.3%
Middle (80-119% AMI)	57.3%	15.9%	26.8%
Upper (≥120% AMI)	61.0%	14.4%	24.6%
Unknown/NA	51.6%	21.0%	27.4%
Asian			
Low (0-49% AMI)	34.6%	34.6%	30.8%
Moderate (50-79% AMI)	50.8%	23.0%	26.2%
Middle (80-119% AMI)	54.1%	18.2%	27.7%
Upper (≥120% AMI)	58.9%	16.2%	24.9%
Unknown/NA	45.5%	22.7%	31.8%
Imperial Beach			
White			
Low (0-49% AMI)	41.9%	25.8%	32.3%
Moderate (50-79% AMI)	64.8%	16.7%	18.5%
Middle (80-119% AMI)	57.1%	18.8%	24.1%
Upper (≥120% AMI)	63.4%	12.5%	24.2%
Unknown/NA	62.9%	14.3%	22.9%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	66.7%	0.0%	33.3%
Middle (80-119% AMI)	56.3%	0.0%	43.8%
Upper (≥120% AMI)	47.8%	8.7%	43.5%
Unknown/NA	66.7%	0.0%	33.3%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	35.3%	29.4%	35.3%
Moderate (50-79% AMI)	43.3%	29.9%	26.9%
Middle (80-119% AMI)	53.2%	22.1%	24.7%
Upper (≥120% AMI)	56.8%	13.5%	29.7%
Unknown/NA	62.5%	0.0%	37.5%
Asian			
Low (0-49% AMI)	40.0%	40.0%	20.0%
Moderate (50-79% AMI)	33.3%	33.3%	33.3%
Middle (80-119% AMI)	54.5%	36.4%	9.1%
Upper (≥120% AMI)	57.8%	11.1%	31.1%
Unknown/NA	0.0%	25.0%	75.0%
La Mesa			
White			
Low (0-49% AMI)	46.2%	24.0%	29.8%
Moderate (50-79% AMI)	61.2%	15.5%	23.3%
Middle (80-119% AMI)	69.1%	10.7%	20.2%
Upper (≥120% AMI)	67.7%	10.5%	21.8%
Unknown/NA	58.7%	13.0%	28.3%
Black			
Low (0-49% AMI)	50.0%	0.0%	50.0%
Moderate (50-79% AMI)	57.1%	14.3%	28.6%
Middle (80-119% AMI)	68.0%	12.0%	20.0%
Upper (≥120% AMI)	67.3%	12.2%	20.4%
Unknown/NA	37.5%	12.5%	50.0%
Hispanic			
Low (0-49% AMI)	23.1%	46.2%	30.8%
Moderate (50-79% AMI)	50.0%	20.0%	30.0%
Middle (80-119% AMI)	66.3%	12.5%	21.2%
Upper (≥120% AMI)	66.2%	9.0%	24.8%
Unknown/NA	50.0%	11.5%	38.5%
Asian			
Low (0-49% AMI)	80.0%	20.0%	0.0%
Moderate (50-79% AMI)	85.7%	7.1%	7.1%
Middle (80-119% AMI)	75.0%	7.1%	17.9%
Upper (≥120% AMI)	51.2%	20.7%	28.0%
Unknown/NA	33.3%	0.0%	66.7%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Lemon Grove			
White			
Low (0-49% AMI)	41.6%	24.7%	33.8%
Moderate (50-79% AMI)	52.5%	13.0%	34.5%
Middle (80-119% AMI)	63.9%	10.3%	25.8%
Upper (≥120% AMI)	62.2%	11.2%	26.6%
Unknown/NA	55.2%	16.4%	28.4%
Black			
Low (0-49% AMI)	29.4%	47.1%	23.5%
Moderate (50-79% AMI)	52.6%	10.5%	36.8%
Middle (80-119% AMI)	63.9%	13.3%	22.9%
Upper (≥120% AMI)	53.3%	18.7%	28.0%
Unknown/NA	47.8%	13.0%	39.1%
Hispanic			
Low (0-49% AMI)	40.0%	28.9%	31.1%
Moderate (50-79% AMI)	42.8%	21.1%	36.2%
Middle (80-119% AMI)	59.7%	13.9%	26.4%
Upper (≥120% AMI)	59.0%	12.7%	28.3%
Unknown/NA	50.0%	15.8%	34.2%
Asian			
Low (0-49% AMI)	25.0%	25.0%	50.0%
Moderate (50-79% AMI)	67.4%	18.6%	14.0%
Middle (80-119% AMI)	70.8%	12.3%	16.9%
Upper (≥120% AMI)	66.3%	14.0%	19.8%
Unknown/NA	36.4%	0.0%	63.6%
National City			
White			
Low (0-49% AMI)	50.0%	21.9%	28.1%
Moderate (50-79% AMI)	44.3%	22.8%	32.9%
Middle (80-119% AMI)	58.8%	12.5%	28.7%
Upper (≥120% AMI)	59.4%	19.3%	21.3%
Unknown/NA	56.3%	9.4%	34.4%
Black			
Low (0-49% AMI)	25.0%	75.0%	0.0%
Moderate (50-79% AMI)	60.0%	15.0%	25.0%
Middle (80-119% AMI)	33.3%	20.0%	46.7%
Upper (≥120% AMI)	36.0%	32.0%	32.0%
Unknown/NA	54.5%	9.1%	36.4%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	31.3%	43.4%	25.3%
Moderate (50-79% AMI)	56.6%	17.5%	25.9%
Middle (80-119% AMI)	58.5%	14.8%	26.6%
Upper (≥120% AMI)	62.0%	15.4%	22.6%
Unknown/NA	40.4%	17.5%	42.1%
Asian			
Low (0-49% AMI)	12.5%	25.0%	62.5%
Moderate (50-79% AMI)	33.3%	33.3%	33.3%
Middle (80-119% AMI)	58.5%	17.1%	24.4%
Upper (≥120% AMI)	55.6%	13.9%	30.6%
Unknown/NA	23.5%	17.6%	58.8%
Oceanside			
White			
Low (0-49% AMI)	40.2%	30.6%	29.2%
Moderate (50-79% AMI)	56.2%	18.0%	25.8%
Middle (80-119% AMI)	95.1%	2.3%	2.5%
Upper (≥120% AMI)	68.4%	10.5%	21.1%
Unknown/NA	59.0%	8.4%	32.6%
Black			
Low (0-49% AMI)	41.7%	41.7%	16.7%
Moderate (50-79% AMI)	40.4%	34.0%	25.5%
Middle (80-119% AMI)	58.1%	20.0%	21.9%
Upper (≥120% AMI)	54.8%	21.7%	23.6%
Unknown/NA	67.7%	3.2%	29.0%
Hispanic			
Low (0-49% AMI)	33.6%	37.3%	29.1%
Moderate (50-79% AMI)	44.3%	26.5%	29.2%
Middle (80-119% AMI)	61.9%	13.7%	24.4%
Upper (≥120% AMI)	66.3%	10.5%	23.2%
Unknown/NA	59.8%	9.8%	30.5%
Asian			
Low (0-49% AMI)	18.5%	37.0%	44.4%
Moderate (50-79% AMI)	46.0%	22.2%	31.7%
Middle (80-119% AMI)	61.5%	17.3%	21.2%
Upper (≥120% AMI)	62.4%	12.5%	25.1%
Unknown/NA	66.7%	4.8%	28.6%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Poway			
White			
Low (0-49% AMI)	39.1%	37.0%	23.9%
Moderate (50-79% AMI)	52.8%	22.0%	25.2%
Middle (80-119% AMI)	66.7%	14.3%	19.0%
Upper (≥120% AMI)	68.8%	10.7%	20.5%
Unknown/NA	57.7%	15.4%	26.9%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	33.3%	0.0%	66.7%
Middle (80-119% AMI)	71.4%	0.0%	28.6%
Upper (≥120% AMI)	48.5%	30.3%	21.2%
Unknown/NA	60.0%	0.0%	40.0%
Hispanic			
Low (0-49% AMI)	36.4%	27.3%	36.4%
Moderate (50-79% AMI)	44.0%	24.0%	32.0%
Middle (80-119% AMI)	54.5%	20.5%	25.0%
Upper (≥120% AMI)	56.0%	14.3%	29.7%
Unknown/NA	70.0%	0.0%	30.0%
Asian			
Low (0-49% AMI)	44.4%	33.3%	22.2%
Moderate (50-79% AMI)	50.0%	26.9%	23.1%
Middle (80-119% AMI)	59.6%	18.0%	22.5%
Upper (≥120% AMI)	96.5%	1.0%	2.5%
Unknown/NA	23.1%	30.8%	46.2%
San Diego			
White			
Low (0-49% AMI)	44.7%	29.0%	26.4%
Moderate (50-79% AMI)	54.4%	18.8%	26.8%
Middle (80-119% AMI)	64.0%	13.1%	22.9%
Upper (≥120% AMI)	66.4%	11.4%	22.2%
Unknown/NA	54.3%	14.3%	31.3%
Black			
Low (0-49% AMI)	31.1%	48.0%	20.9%
Moderate (50-79% AMI)	44.4%	27.8%	27.8%
Middle (80-119% AMI)	55.1%	18.6%	26.3%
Upper (≥120% AMI)	57.1%	18.9%	24.0%
Unknown/NA	54.8%	13.6%	31.7%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	31.6%	35.9%	32.5%
Moderate (50-79% AMI)	49.9%	23.1%	27.0%
Middle (80-119% AMI)	58.3%	15.9%	25.9%
Upper (≥120% AMI)	60.8%	14.2%	25.0%
Unknown/NA	49.8%	14.0%	36.2%
Asian			
Low (0-49% AMI)	34.1%	39.1%	26.9%
Moderate (50-79% AMI)	53.4%	21.3%	25.3%
Middle (80-119% AMI)	58.9%	16.0%	25.1%
Upper (≥120% AMI)	65.1%	11.3%	23.6%
Unknown/NA	49.2%	11.4%	39.5%
San Marcos			
White			
Low (0-49% AMI)	44.0%	28.8%	27.2%
Moderate (50-79% AMI)	51.5%	18.7%	29.8%
Middle (80-119% AMI)	65.5%	14.1%	20.4%
Upper (≥120% AMI)	68.5%	10.5%	21.0%
Unknown/NA	54.9%	15.0%	30.1%
Black			
Low (0-49% AMI)	50.0%	50.0%	0.0%
Moderate (50-79% AMI)	25.0%	25.0%	50.0%
Middle (80-119% AMI)	47.4%	10.5%	42.1%
Upper (≥120% AMI)	70.0%	10.0%	20.0%
Unknown/NA	75.0%	0.0%	25.0%
Hispanic			
Low (0-49% AMI)	24.4%	41.5%	34.1%
Moderate (50-79% AMI)	43.2%	31.1%	25.8%
Middle (80-119% AMI)	55.5%	16.1%	28.4%
Upper (≥120% AMI)	58.0%	13.3%	28.7%
Unknown/NA	52.0%	12.0%	36.0%
Asian			
Low (0-49% AMI)	28.6%	28.6%	42.9%
Moderate (50-79% AMI)	44.7%	31.6%	23.7%
Middle (80-119% AMI)	57.1%	14.3%	28.6%
Upper (≥120% AMI)	64.4%	13.7%	21.8%
Unknown/NA	54.5%	18.2%	27.3%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Santee			
White			
Low (0-49% AMI)	44.5%	31.3%	24.2%
Moderate (50-79% AMI)	53.3%	22.7%	23.9%
Middle (80-119% AMI)	68.2%	10.7%	21.1%
Upper (≥120% AMI)	70.6%	9.7%	19.8%
Unknown/NA	56.1%	14.0%	29.9%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	36.4%	36.4%	27.3%
Middle (80-119% AMI)	69.6%	21.7%	8.7%
Upper (≥120% AMI)	72.0%	12.0%	16.0%
Unknown/NA	80.0%	0.0%	20.0%
Hispanic			
Low (0-49% AMI)	41.7%	29.2%	29.2%
Moderate (50-79% AMI)	42.9%	30.2%	27.0%
Middle (80-119% AMI)	58.1%	17.1%	24.8%
Upper (≥120% AMI)	66.5%	12.1%	21.4%
Unknown/NA	61.5%	15.4%	23.1%
Asian			
Low (0-49% AMI)	20.0%	60.0%	20.0%
Moderate (50-79% AMI)	52.6%	26.3%	21.1%
Middle (80-119% AMI)	70.0%	8.0%	22.0%
Upper (≥120% AMI)	55.6%	12.1%	32.3%
Unknown/NA	--	--	--
Solana Beach			
White			
Low (0-49% AMI)	18.2%	54.5%	27.3%
Moderate (50-79% AMI)	38.9%	33.3%	27.8%
Middle (80-119% AMI)	57.1%	23.8%	19.0%
Upper (≥120% AMI)	64.8%	9.6%	25.6%
Unknown/NA	50.0%	28.6%	21.4%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	0.0%
Middle (80-119% AMI)	0.0%	0.0%	0.0%
Upper (≥120% AMI)	0.0%	0.0%	100.0%
Unknown/NA	0.0%	0.0%	0.0%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	100.0%
Middle (80-119% AMI)	25.0%	75.0%	0.0%
Upper (≥120% AMI)	68.2%	13.6%	18.2%
Unknown/NA	0.0%	0.0%	0.0%
Asian			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	0.0%	0.0%	100.0%
Upper (≥120% AMI)	50.0%	12.5%	37.5%
Unknown/NA	0.0%	0.0%	0.0%
Vista			
White			
Low (0-49% AMI)	44.0%	27.5%	28.6%
Moderate (50-79% AMI)	50.5%	23.3%	26.3%
Middle (80-119% AMI)	61.5%	12.2%	26.3%
Upper (≥120% AMI)	68.8%	10.5%	20.7%
Unknown/NA	56.7%	10.4%	32.8%
Black			
Low (0-49% AMI)	25.0%	25.0%	50.0%
Moderate (50-79% AMI)	33.3%	25.0%	41.7%
Middle (80-119% AMI)	41.2%	23.5%	35.3%
Upper (≥120% AMI)	61.7%	18.3%	20.0%
Unknown/NA	46.2%	7.7%	46.2%
Hispanic			
Low (0-49% AMI)	24.7%	42.5%	32.9%
Moderate (50-79% AMI)	45.6%	28.0%	26.4%
Middle (80-119% AMI)	61.1%	13.8%	25.1%
Upper (≥120% AMI)	62.9%	9.8%	27.3%
Unknown/NA	55.8%	2.3%	41.9%
Asian			
Low (0-49% AMI)	4.8%	61.9%	33.3%
Moderate (50-79% AMI)	40.0%	35.0%	25.0%
Middle (80-119% AMI)	64.1%	14.1%	21.8%
Upper (≥120% AMI)	63.9%	10.6%	25.5%
Unknown/NA	38.5%	15.4%	46.2%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Unincorporated County			
White			
Low (0-49% AMI)	37.1%	33.0%	29.8%
Moderate (50-79% AMI)	53.0%	21.3%	25.7%
Middle (80-119% AMI)	62.9%	14.5%	22.5%
Upper (≥120% AMI)	66.5%	11.8%	21.7%
Unknown/NA	57.8%	10.8%	31.4%
Black			
Low (0-49% AMI)	27.3%	63.6%	9.1%
Moderate (50-79% AMI)	45.1%	33.3%	21.6%
Middle (80-119% AMI)	59.5%	15.9%	24.6%
Upper (≥120% AMI)	62.1%	20.5%	17.4%
Unknown/NA	65.9%	4.5%	29.5%
Hispanic			
Low (0-49% AMI)	25.9%	43.7%	30.4%
Moderate (50-79% AMI)	43.3%	23.8%	32.9%
Middle (80-119% AMI)	54.0%	15.3%	30.7%
Upper (≥120% AMI)	62.0%	15.0%	23.0%
Unknown/NA	45.8%	15.3%	38.9%
Asian			
Low (0-49% AMI)	21.7%	43.5%	34.8%
Moderate (50-79% AMI)	56.6%	20.8%	22.6%
Middle (80-119% AMI)	54.9%	20.6%	24.5%
Upper (≥120% AMI)	60.6%	13.7%	25.7%
Unknown/NA	45.0%	20.0%	35.0%
San Diego County			
White			
Low (0-49% AMI)	41.6%	30.4%	27.9%
Moderate (50-79% AMI)	54.0%	19.9%	26.0%
Middle (80-119% AMI)	64.0%	13.1%	22.9%
Upper (≥120% AMI)	66.9%	11.2%	21.9%
Unknown/NA	55.7%	13.1%	31.2%
Black			
Low (0-49% AMI)	31.7%	49.2%	19.1%
Moderate (50-79% AMI)	45.2%	27.6%	27.2%
Middle (80-119% AMI)	57.5%	17.9%	24.6%
Upper (≥120% AMI)	59.5%	18.1%	22.5%
Unknown/NA	58.8%	9.3%	31.9%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	30.7%	38.1%	31.2%
Moderate (50-79% AMI)	47.4%	23.8%	28.8%
Middle (80-119% AMI)	58.8%	15.4%	25.8%
Upper (≥120% AMI)	61.7%	13.5%	24.8%
Unknown/NA	50.0%	14.2%	35.8%
Asian			
Low (0-49% AMI)	31.5%	38.5%	30.0%
Moderate (50-79% AMI)	51.7%	22.7%	25.6%
Middle (80-119% AMI)	58.8%	16.5%	24.7%
Upper (≥120% AMI)	63.7%	12.0%	24.3%
Unknown/NA	48.8%	12.3%	38.9%

Source: www.lendingpatterns.com, 2020