



# Convergence of FHA and Subprime Lending Patterns Detroit-Warren-Livonia, MI

**Detroit, MI: Relationship of Quartile Rankings, Volume of BY FHA Home Purchase Loans as Percent of All Such Loans Originated in 2004 - 2005**

		Quartiles, FHA as a Percent of All Loans				
		1	2	3	4	Total
		Count	Count	Count	Count	Count
Quartiles, Number of FHA Loans	1	221	82	8	0	311
	2	76	143	75	1	295
	3	19	89	202	74	384
	4	3	5	36	244	288
	Total	319	319	321	319	1,278

A Quartile Ranking of '1' Denotes the Quartile with the Highest Value

### Legend

- FHA Endorsement Quadrant 1\*
- FHA Endorsement Quadrant 2\*\*
- Subprime Quadrants 1 and 2
- 2000 Zip Code Tabulation Area

\* FHA Endorsement Quadrant 1 includes the Census Tracts in the upper quartile ranking for both FHA market share and the number of FHA loans originated in 2004 and 2005.

\*\* FHA Endorsement Quadrant 2 includes the Census tracts not in Quadrant 1 but otherwise in the first two quadrants on both measures, (e.g., in the upper quartile for FHA loan volume but only in the second highest quartile for FHA market share.)

