

**USDA Rural Development
Rural Housing Service**

**Section 502 Single Family Guaranteed Program
Active Loans by County & Congressional District**

Public Data Dictionary

Released June 2016

NOTE: Data are scheduled for regular release at the end of each federal fiscal year (October 1st) and calendar year (January 1st).

USDA Rural Development
Section 502 Single Family Guaranteed Program Data by County

Variable	Description
State-County FIPS	State-County FIPS code
Active Loans	Number of active loans within each county
Average Borrower Gross Annual Income	Average borrower gross annual income
Number of Loans by Income Level Code: Very Low Income	Count of active loans made to households earning at or below 50% of AMFI according to HUD limits active at time of mortgage obligation
Number of Loans by Income Level Code: Low Income	Count of active loans made to households earning between 50% of AMFI and 80% of AMFI according to HUD limits active at time of origination
Number of Loans by Income Level Code: Moderate Income	Count of active loans made to moderate income households earning between 80% AMFI and the greater of 1) 115% of the U.S. MFI, or 2) 115% of the average of the state-wide MFI and the State non-metro MFI, or 3) 115/80s of the AMFI according to HUD limits active at time of origination
Average Debt-Income Ratio	Average debt-to-income ratio
Race: American Indian/Alaskan Native	Number of loans by borrower race: American Indian/Alaskan Native
Race: Asian	Number of loans by borrower race: Asian
Race: Black/African-American	Number of loans by borrower race: Black/African-American
Race: Hawaiian/Pacific Islander	Number of loans by borrower race: Hawaiian/Pacific Islander
Race: White	Number of loans by borrower race: White
Ethnicity: Hispanic	Number of loans by borrower ethnicity: Hispanic
Marital Status: Married	Number of loans where borrower marital status: Married
Average Number of Dependents	Average number of dependents in household
Average Household Size	Average household size
First-time Homebuyer Status	Number of loans made to first-time homebuyers
Average Borrower Age	Average age of borrowers
Disability	Number of loans to borrowers indicating disabled status
Housing Project Type: PUD	Number of loans for homes within a Planned Unit Development
Housing Project Type: Condo	Number of loans for homes within a Condominium (Condo) development
Housing Project Type: Coop	Number of loans for homes within a Cooperative (Coop) development
Housing Project Type: Unknown	Number of loans for which housing project type is unknown
Housing Structure: Detached	Number of loans for detached homes
Housing Structure: Attached	Number of loans for attached homes
Housing Structure: Unknown	Number of loans for unknown housing structure

USDA Rural Development
Section 502 Single Family Guaranteed Program Data by County

Variable	Description
Manufactured Home	Number of loans for manufactured homes. Manufactured housing units are single-or multi-width units constructed partially off-site and then transported to a site to be completed and attached to a permanent foundation.
Average Living Area	Average living area (square feet)
Average Request Amount	Average loan amount requested
Average Loan Amount	Average loan amount
Average Loan to Value (LTV)	Average loan-to-value ratio
Average Appraised Value	Average appraised value

USDA Rural Development
Section 502 Single Family Guaranteed Active Loans by Congressional District

Variable	Description
State	State Abbreviation
Congressional District	Congressional District Code
Active Loans	Number of active loans within each Congressional District
Average Borrower Gross Annual Income	Average borrower gross annual income
Number of Loans by Income Level Code: Very Low Income	Count of active loans made to households earning at or below 50% of AMFI according to HUD limits active at time of mortgage obligation
Number of Loans by Income Level Code: Low Income	Count of active loans made to households earning between 50% of AMFI and 80% of AMFI according to HUD limits active at time of origination
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Average Debt-Income Ratio	Average debt-to-income ratio
Race: American Indian/Alaskan Native	Number of loans by borrower race: American Indian/Alaskan Native
Race: Asian	Number of loans by borrower race: Asian
Race: Black/African-American	Number of loans by borrower race: Black/African-American
Race: Hawaiian/Pacific Islander	Number of loans by borrower race: Hawaiian/Pacific Islander
Race: White	Number of loans by borrower race: White
Ethnicity: Hispanic	Number of loans by borrower ethnicity: Hispanic
Marital Status: Married	Number of loans where borrower marital status: Married
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Housing Structure: Detached	Number of loans for detached homes
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