

Enterprise Public Use Database Data Dictionary

Multifamily 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 property-level data on all multifamily 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 17-30 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 multifamily 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.
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 <i>Minority</i> in 12 CFR 1282.1.

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Field #	Field Width	Field Name	Values	Description / Comments
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. 9999.00 = Not able to code	The ratio of the 2020 census tract median income to the local area median income. This field is not required for calculating performance for the multifamily housing goal or subgoal. It is provided here for informational purposes.
11	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>i.e.</i> , 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.
12	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.
13	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/Other	Purpose of loan reported by the Enterprise.

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Field #	Field Width	Field Name	Values	Description / Comments
14	1	Type of Seller Institution	1 = Mortgage company 2 = Savings Association Insurance Fund (SAIF)-insured depository institution 3 = Bank Insurance Fund (BIF)-insured depository institution 4 = Credit union insured by the National Credit Union Administration (NCUA) 5 = Other	The type of seller that sold the mortgage to the Enterprise; this is not necessarily the originating lender. The SAIF and BIF were merged in 2006 to form the Deposit Insurance Fund (DIF), see https://www.fdic.gov/news/financial-institution-letters/2006/fil06036.html . Analysts may treat values of '2' and '3' equally in the post-2006 PUDB.
15	1	Federal Guarantee	1 = Conventional/Other 2 = FHA-insured 3 = VA-guaranteed 4 = FSA/RHS-guaranteed	
16	1	Lien Status	1 = secured by a first lien 2 = secured by a subordinate lien 3 = not secured by a lien 4 = not applicable	
17	6	Loan-to-Value Ratio (LTV) at Origination, or Combined LTV (CLTV) where available	999.00 = Not applicable	
18	1	Date of Mortgage Note	1 = Originated in same calendar year as acquired 2 = Originated prior to calendar year of acquisition 9 = Missing	
19	3	Term of Mortgage at Origination	999 = Not available	Months

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Field #	Field Width	Field Name	Values	Description / Comments
20	1	Number of Units	1 = 5 to 24 units 2 = 25 to 50 3 = 51 to 99 4 = 100 to 149 5 = over 149 9 = Unknown	The PUDB binning differs from the CFPB bins for the HMDA dataset (25-49 and 50-99) in order to allow alignment with FHFA's regulatory definition of "small multifamily property" as "at least 5 dwelling units but no more than 50 dwelling units" in 12 CFR 1282.1.
21	6	Interest Rate at Origination	99.000 = Missing/Not available	
22	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.
23	9	Property Value	999999999 = Not available	Property value is reported as the midpoint for the \$10,000 interval into which the reported value falls to conform with CFPB Privacy Guidance.
24	3	Prepayment Penalty Term	999 = Missing/Not available	Months
25	1	Non-fully Amortizing Feature - Balloon	1 = Balloon payment 9 = Not applicable/missing	

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Field #	Field Width	Field Name	Values	Description / Comments
26	1	Non-fully Amortizing Feature – Interest-only	1 = Interest-only payments 9 = Not applicable/missing	
27	1	Non-fully Amortizing Feature – Negative Amortization	1 = Negative Amortization 9 = Not applicable/missing	
28	1	Non-fully Amortizing Feature - Other	1 = Other non-fully amortizing features 9 = Not applicable/missing	
29	3	Multifamily Affordable Units - Percent	999 = Missing/Not available	Percentage of units relative to the total units in the property that are income-restricted pursuant to Federal, State, or local affordable housing programs.
30	1	Construction Method	1 = Site-built 2 = Manufactured home park/community 9 = Not applicable/missing	
31	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.
32	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.

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33	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.
34	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.
35	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.
36	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.
	1	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.
37	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.