

**Mortgage Volume and Price on Long Island, 2005-2010:
An Analysis of HMDA Data**

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Executive Summary

During the recession, Long Island witnessed a precipitous drop in mortgage lending, which fell by more than half from its peak in 2005-2006 to the market trough of 2009-2010. Regionally and nationally, the drop-off represented the aftermath of a broad, generalized crisis generated by a short-term asset bubble, as well as more fundamental instabilities common to unregulated financial sectors and real estate markets. In this report, we examine trends in mortgage lending, loan approvals, and loan types on Long Island between 2005-2006 and 2009-2010. Our analysis of loan types devotes special attention to the loss of high-interest lending in many of Long Island's communities, which has been accompanied by the loss of non-high interest lending during the same period.

Total Lending. Regional lending fell 52 percent from 2005-2006 to 2009-2010, but the losses were not felt evenly in all communities. Some places saw relatively minor reductions in mortgage volume, while in others lending has dropped by more than 80 percent and less than one loan was originated for every twenty households during 2009-2010. Many of the communities in the latter group are Latino and African American population centers. We also see disparities when we examine the total lending by race. Lending to African American and Latino primary applicants fell by 79 and 82 percent, respectively, while white applicants only experienced a 42 percent drop, and Asian applicants fared still better at 34 percent. The falling number of applications, approvals, and originations in these places and among Latinos and African Americans appears to be partly related to the retreat of financial institutions. The bankruptcy of mortgage companies, together with the rising denial rates and the inaccessibility of the lenders that remain, has reduced total lending in communities of color.

Denial Rates. Regional denial rates have not risen significantly during the recession, yet they vary considerably by place and by the race/ethnicity of the applicant. While denial rates rose for every racial/ethnic group and type of lending institution, the racial/ethnic groups, lending institutions, and communities with the lowest denial rates accounted for an increased share of mortgage applications/decisions in 2009-2010, thereby holding down the overall denial rate. Rates were stable for applicants with lower (safer) loan/income ratios, but rose sharply for those applying for loan amounts that exceeded four times their annual income. This partly accounts for higher denial rates for Latino and African American applicants, since they include a disproportionate number of high loan-to-value applicants than do Asian or white applicants. But the racial/ethnic denial rate gap at *all* loan/income ratios suggests that income cannot solely explain these disparities, which have geographically concentrated effects, due to Long Island's high levels of residential segregation.

Loan Characteristics and High-interest Lending. The Elmont-Inwood, Hempstead-Freeport, Amityville-Wyandanch, Brentwood-Islip, Mastic-Moriches, and Flanders-Riverside areas were hard hit by subprime lending (and the resulting foreclosure crisis), though the highest levels of high-interest lending occurred in the Hempstead, Wyandanch, and Brentwood clusters, where over half of all lending was high-interest. In the same clusters, very high-interest loans accounted for a quarter of originations. The volume of subprime lending has dropped sharply:

high-interest loans exceeded 5 percent of total loans in a small handful of communities and very high-interest loans exceeded 1 percent in just one place in North Bay Shore (1.02%).

On Long Island, second mortgages appear to have played a more significant role in the crisis than did investment properties. Loans secured by a subordinate lien made up 19 percent of non-high-interest originations, but nearly 29 percent of the high-interest category. Non-owner-occupied housing, by contrast, only accounted for 5 percent of high-interest originations and 6 percent of total.

Methodology

The analysis is based upon data collected under the Home Mortgage Disclosure Act (HMDA), and available from the Federal Financial Institutions Examination Council. Nearly all lending institutions in U.S. metropolitan areas must annually submit an account of their lending activity in a Loan Application Register (LAR) that records basic borrower demographic and income characteristics and property location (by census tract) for originations, applications, and purchased loans during a given year. HMDA data from individual years were pooled to create a 2005-2006 dataset of mortgage activity from the height of the subprime boom, and 2009-2010 dataset of activity during the recession. Tract numbers were matched to places used the MABEL/GeoCorr tract-to-place crosswalk for Nassau and Suffolk Counties; when a tract was split between multiple places, we used the crosswalk's allocation factor to weight the tract data. (For this reason, data for places that are smaller than a single tract are less reliable.) Records for multifamily housing (i.e., housing for 5 or more families), purchased loans, and preapprovals were excluded from the analysis.

Mortgage Lending on Long Island

During the recession, Long Island witnessed a precipitous drop in mortgage lending, which fell by more than half from its peak in 2005-2006 to the market trough of 2009-2010. Regionally and nationally, the drop-off represented the aftermath of a broad, generalized crisis generated by a short-term asset bubble, as well as more fundamental instabilities common to unregulated financial sectors and real estate markets.

But the crisis also had its regional and local contours. The regional variations have been widely-reported: the metropolitan areas of Florida, Arizona, Nevada, and Ohio, for example, were relatively harder hit than elsewhere in the U.S. Research on local variation has been considerably sparser and mostly limited to local and regional media (though advocacy organizations such as the Empire Justice Center and New York Communities for Change have produced useful reports on subprime lending and foreclosure on Long Island).

Here, we examine trends in mortgage lending, loan approvals, and loan types on Long Island between 2005-2006 and 2009-2010. Our analysis of loan types devotes special attention to the loss of high-interest lending in many of Long Island's communities, which has been accompanied by the loss of non-high interest lending during the same period. The recent housing crisis has dramatically changed the landscape – financially and literally in many Long Island places.

Total Mortgage Lending

During the housing boom, Long Island was flush with mortgage lending. According to HMDA data, over \$60 billion of home finance flooded into the region during a two-year period (2005-2006). With the collapse of a system that drove easy credit – a system built on arcane financial instruments and derivatives, eager investors and private-label securitizations, untrustworthy rating agencies and increasingly predatory lending – secondary market demand for mortgages largely dried up. This was exacerbated by the ensuing recession, and the result was a massive flight of investor capital to safer investments and a pendulum swing towards tighter loan standards at the retail level.

During 2007 and 2008, mortgage originations plummeted across the United States, and on Long Island lending fell 52 percent (to \$28 billion) by 2009-2010. But the losses were not felt evenly in all communities. Some places saw relatively minor reductions in mortgage volume, while others were cut off from investment almost entirely. **Figures 1-3** illustrate how patterns of mortgage lending changed from 2005-2006 to 2009-2010. **Figures 1 and 2** show the place-level changes in loan originations and total lending. **Figure 3** shows the number of originations as a percentage of households within each place in 2009-2010, indicating loan density. (If one assumes that no household received more than one mortgage during this period, the resulting percentage reflects the proportion of households that received mortgages during this period; otherwise, this statistic can be read as “mortgages per 100 households”).

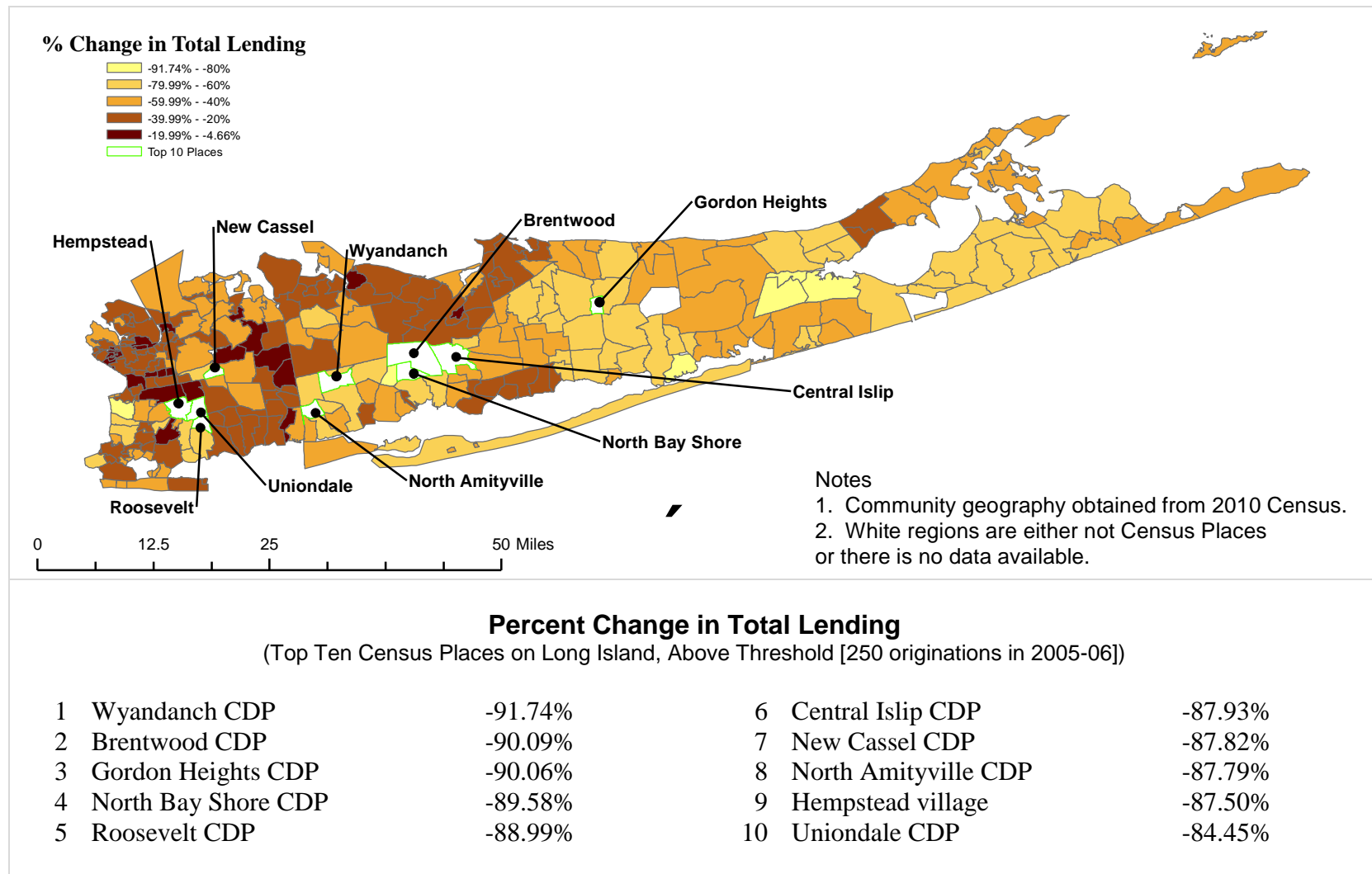


Figure 1. Change in Lending (Owner-occupied Housing), 2005-2006 to 2009-2010

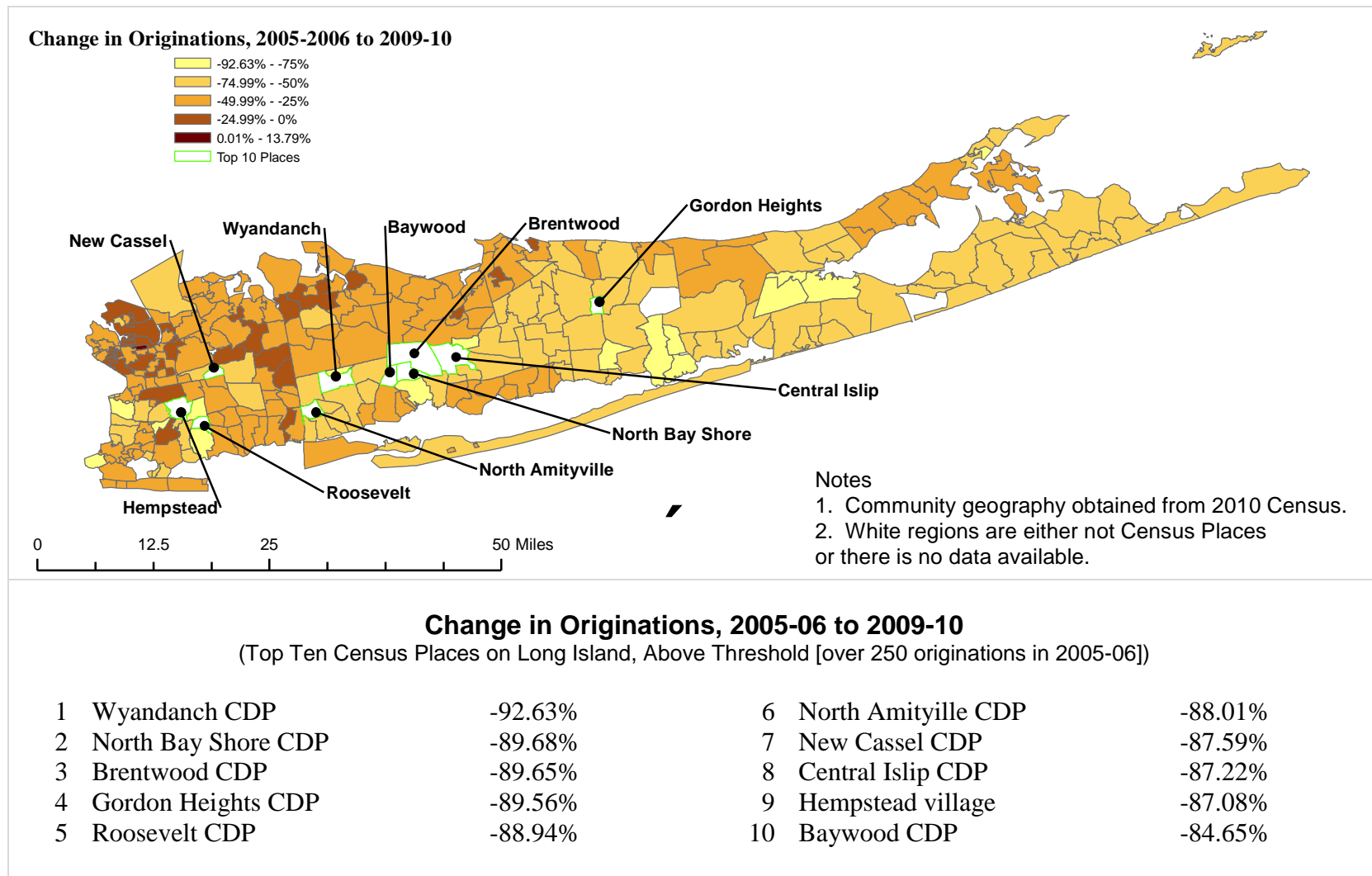


Figure 2. Change in Loan Originations (Owner-occupied Housing), 2005-2006 to 2009-2010

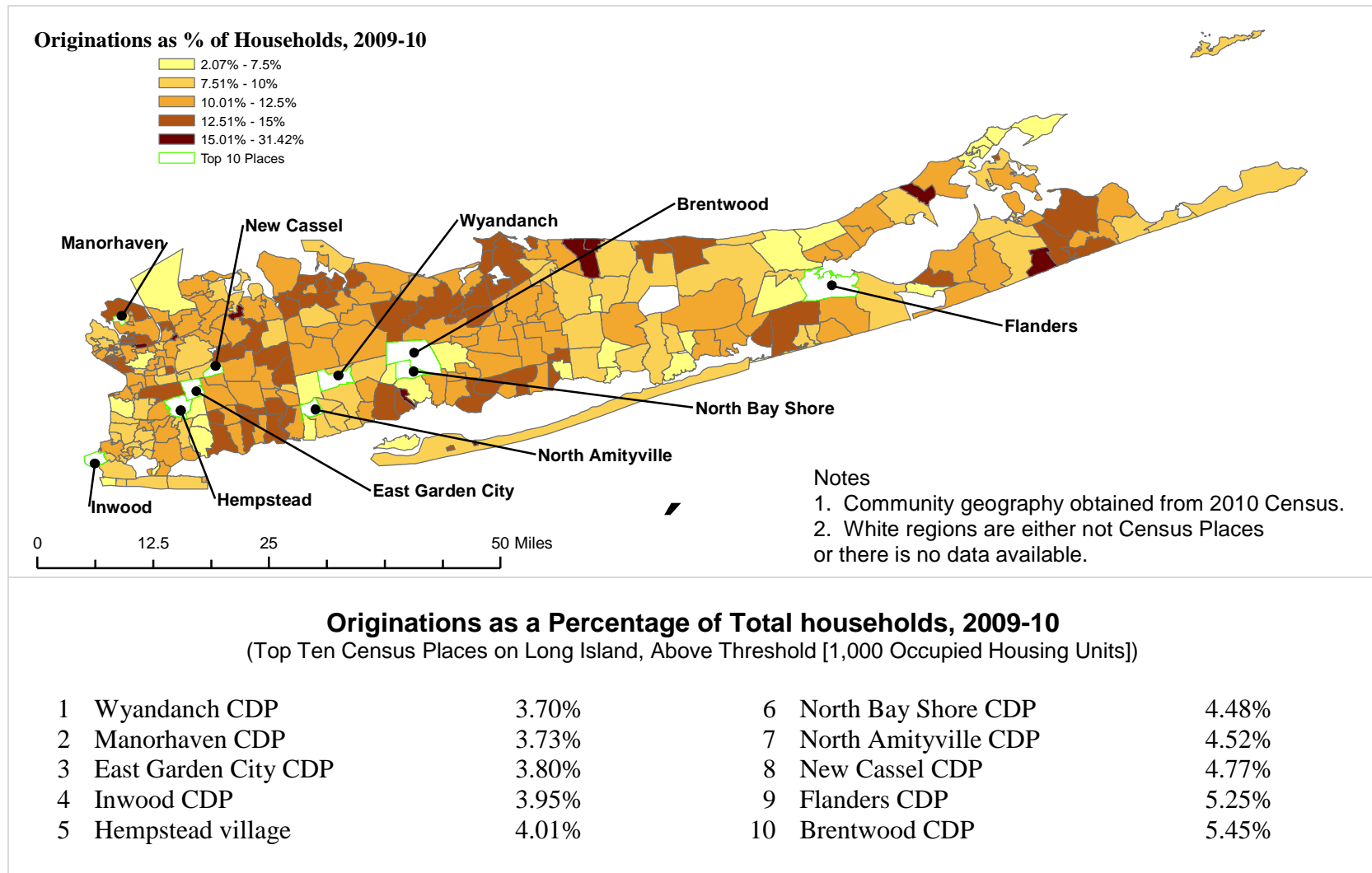


Figure 3. Loan Originations (Owner-occupied Housing) as a Percentage of Total Households, 2009-2010

The maps reveal gaps in mortgage financing across the island. Although none of Long Island's 292 places reported growth in mortgage lending (and only a small handful saw originations increase), a significant number of places saw only a modest decline in loan volume. Most of these places were located in predominantly white areas, particularly in the more affluent North Shore and South Shore communities. In central Suffolk County and the East End, lending generally fell at rates similar to that of the region.

Lending crashed dramatically, though, in several communities. Four clusters of disinvestment stand out: the Freeport-Hempstead-Uniondale-Roosevelt corridor in central Nassau County; Wyncott-Amityville and Islip-Brentwood-Bay Shore in western Suffolk; and the Riverhead-Flanders-Northampton area on the East End. In these clusters – and in isolated areas of disinvestment like Gordon Heights and New Cassel – lending has dropped by more than 80 percent and only one loan was originated for every twenty households during 2009-2010.

Many of these communities are Latino and African American population centers, and we also see disparities when we examine the total lending by race (Figure 4). Lending to non-Latino African American (hereafter “African American”) and Latino primary applicants fell by 79 and 82 percent, respectively, while non-Latino white (“white”) applicants only experienced a 42 percent drop. Non-Latino Asian applicants (“Asian”) fared still better at 34 percent, and indeed, the communities with the largest concentrations of Asian residents (especially near the northern Nassau-Queens border) saw some of the smallest declines.

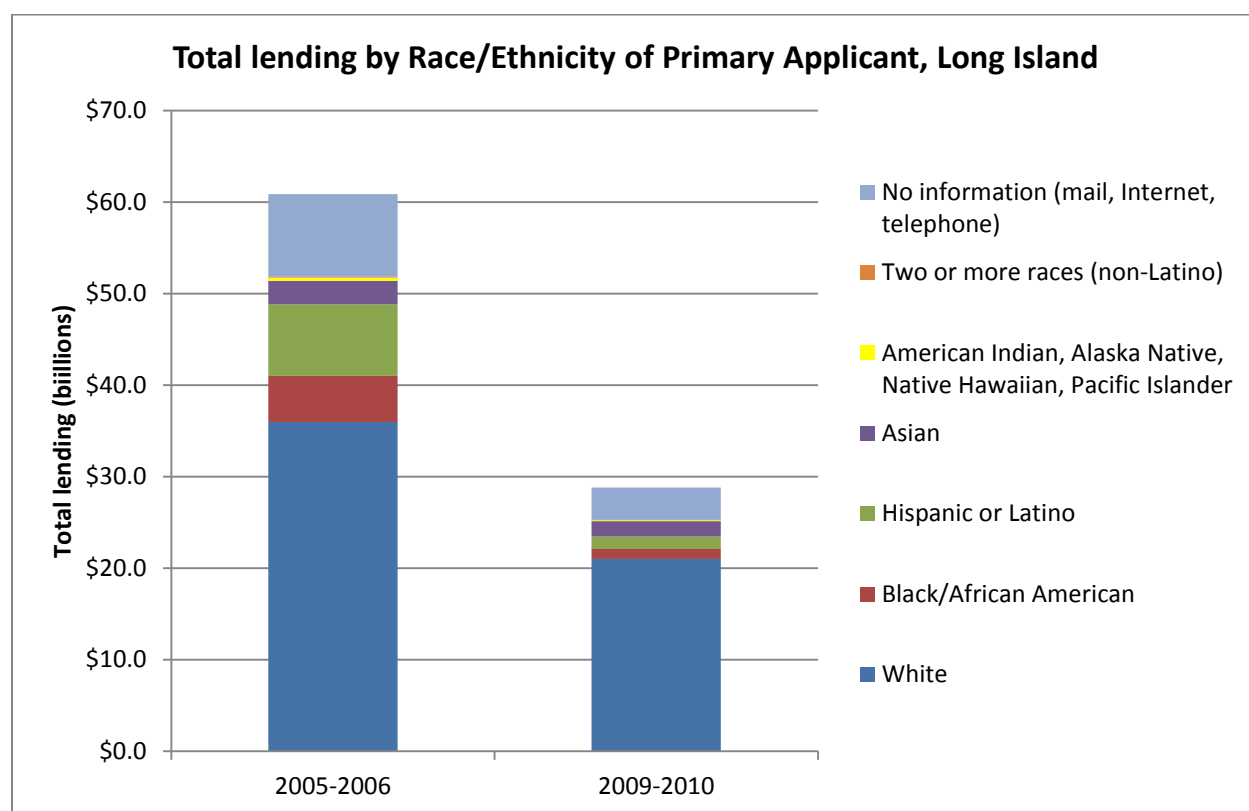


Figure 4. Total Lending by Race/Ethnicity of Primary Applicants (for Owner-occupied Housing), 2005-2006 to 2009-2010

There are many possible causes for both the general drop in lending and its spatial and racial variations. Recessionary unemployment has reduced the incomes and damaged the credit ratings of many families (and foreclosure has acted often enough as a link between the two). Falling property values and the foreclosure glut have immobilized the housing market and made it more difficult to refinance “underwater” homes. When speculators enter foreclosure centers, they may make a greater number of all-cash offers that do not require mortgage financing. Most troublingly, the aftermath of housing crisis may be prompting a return from abundant, often predatory lending back to familiar redlining practices, which had abated during with the increased enforcement of CRA in the 1990s, and become (if perversely) a non-issue during the subprime booms of the early and mid-2000s.

Determining the relative importance of such factors is beyond the scope of this report. We focus instead on two HMDA-reported dimensions of lending that offer insight on the Long Island case – denial rates, which reveal *to whom* lenders are willing to lend; and loan characteristics, which show *how* (or under what conditions) they are willing to lend.

Denial Rates

In this section, we will examine trends in denial rates over time. HMDA records the actions that were taken for particular applications, from applications that never secured preapproval, to applications that were closed for incompleteness (prior to the lending institution rendering a decision), to loans that were successfully originated. We calculate denial rate as a simple percentage of denials divided by approval or denial decisions.

There is an important caveat that must precede our analysis: although we use HMDA data to measure denial rates by place, race/ethnicity, and loan/borrower income ratio, a rigorous examination of the factors that lead to denial would require a more statistically sophisticated approach (and more comprehensive data) than is presented here. Thus, for example, an in-depth explanation of disparities in denial rates across racial and ethnic groups would consider a range of possible causal factors – including creditworthiness, income, and discriminatory lending – and test the explanatory power and significance of each. Our analytical goals are more modest here, and our findings are limited, though we hope that they suggest avenues for future research.

Overall denial rates for first-lien mortgages on owner-occupied housing on Long Island were nearly unchanged from 2005-2006 to 2009-2010, rising only from 26 to 27 percent. Refinance denial rates rose slightly (30 to 32 percent), while purchase and improvement denial rates fell slightly (20 to 17 percent, and 31 to 30 percent). This is somewhat surprising in light of the recent and widely-reported tightening of lending standards. One explanation may be that, during the crisis, fewer purchasers sought mortgage financing, and those who did may have been discouraged by lending institutions or loan officers prior to beginning an application for preapproval or financing.

Examining denial rates by place, race/ethnicity, loan/income ratio, and lending institution reveal differences that are masked in the overall rate. First, we consider geographic variations in loan denial rate: **Figures 5-7** show denial rate in 2005-2006, denial rate in 2009-2010, and the change in denial rate between these two periods.

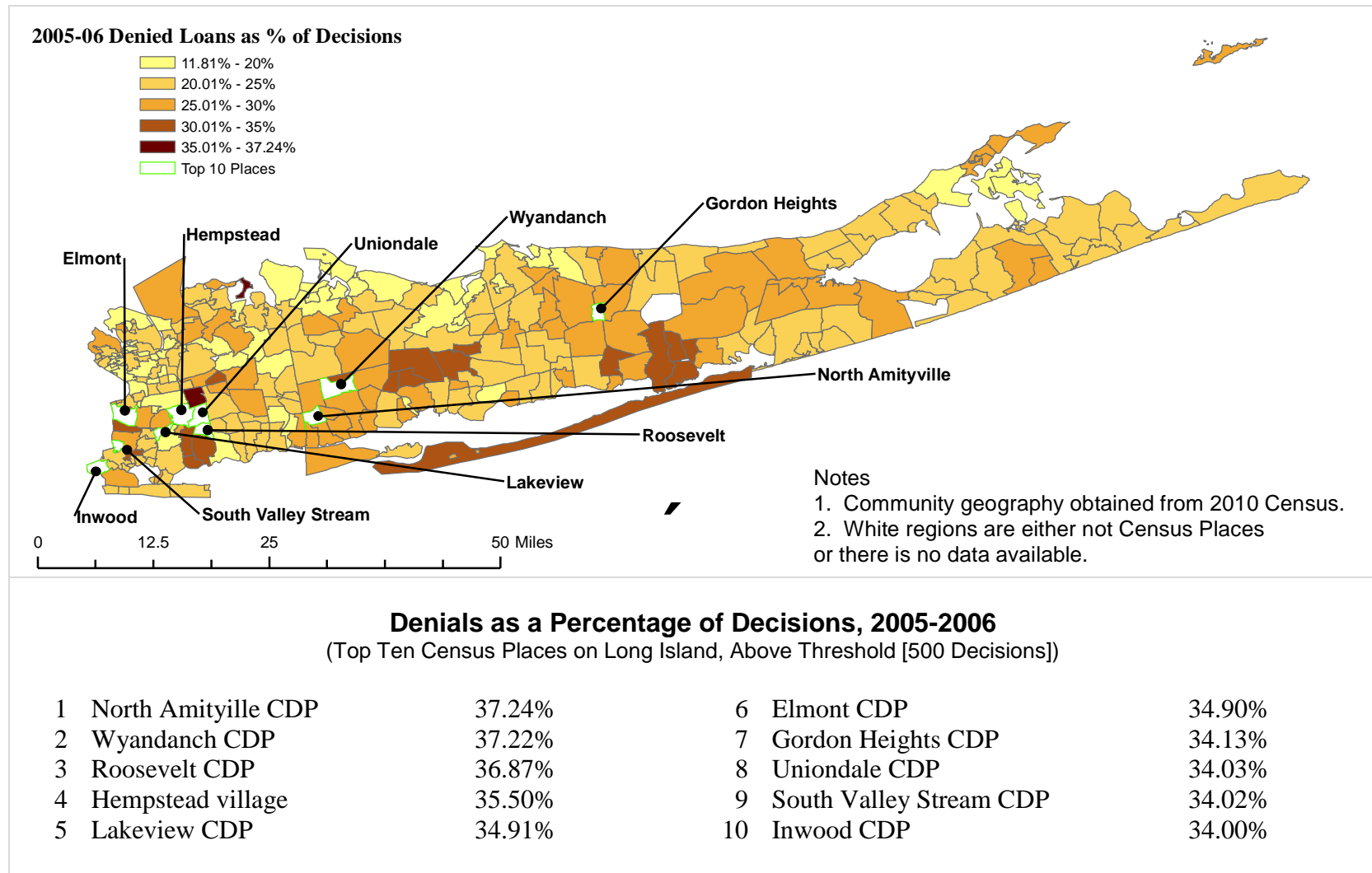


Figure 5. Denials as a Percentage of Total Decisions, 2005-2006 (first lien, owner-occupied housing)

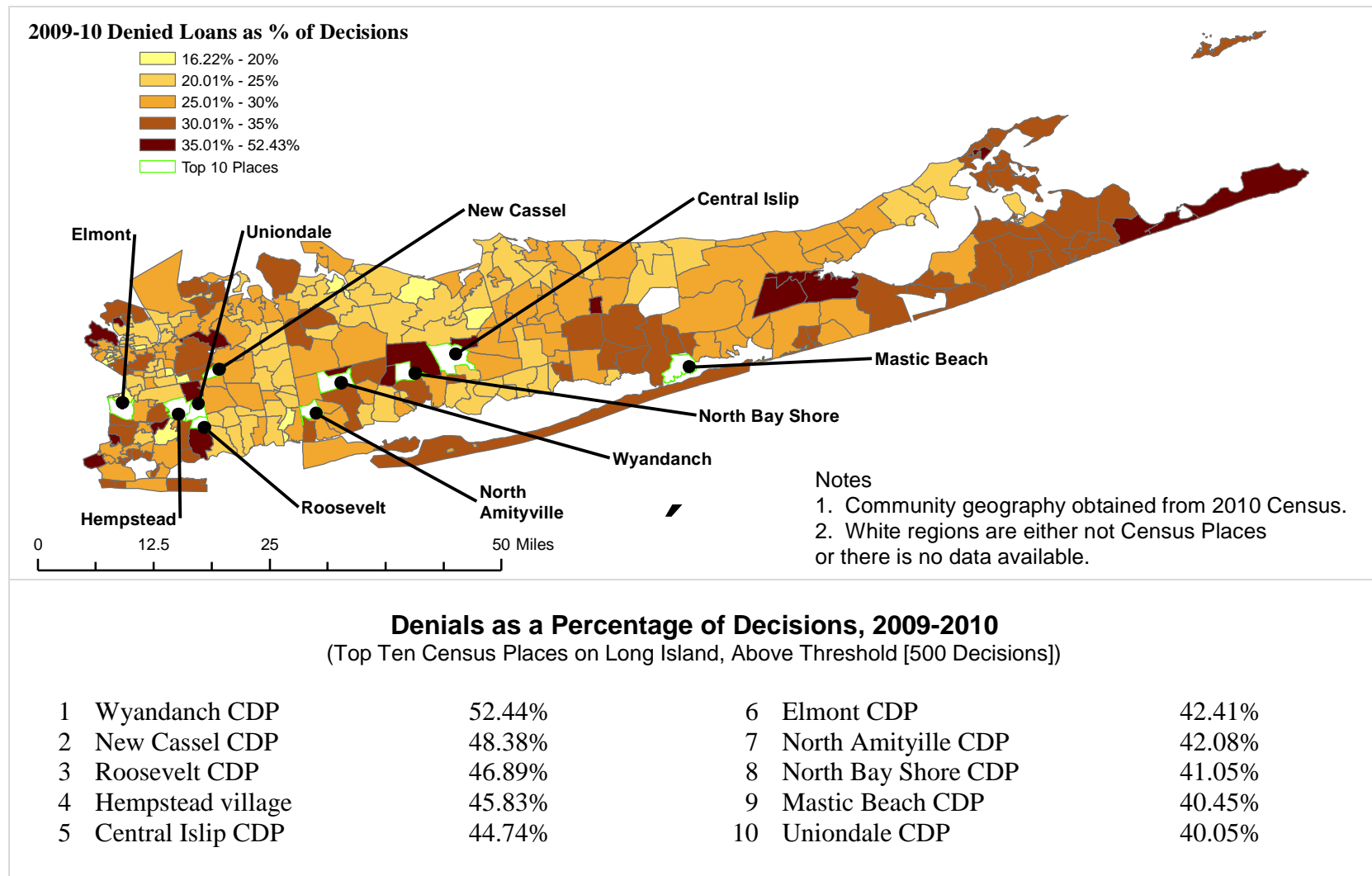


Figure 6. Denials as a Percentage of Total Decisions, 2009-2010 (first lien, owner-occupied housing)

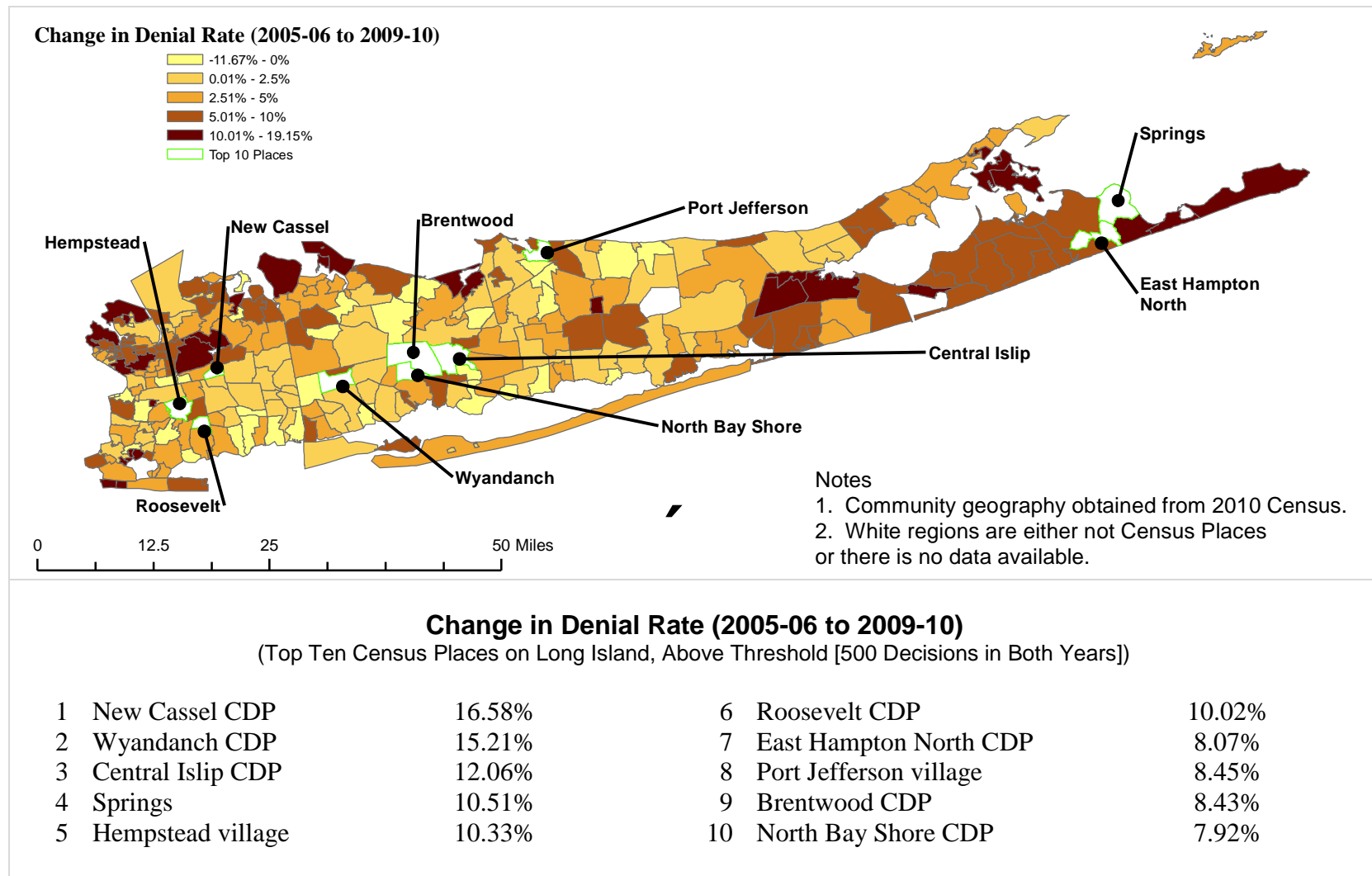


Figure 7. Change in the Denial Rate in Percentage Points, 2005-2006 to 2009-2010 (first lien, owner-occupied housing)

Place. In 2005-2006, denial rates varied across Long Island, though most places fell with the 20 to 30 percent range. Denial rates on the North Shore and on the northern Nassau-Queens border were exceptionally low. The Hempstead-Freeport, Wyandanch-North Amityville, and Islip-Brentwood areas were particularly high, as were the Mastic and Shirley.

The change in denial rates between 2005-2006 and 2009-2010 was considerably more varied across the island – some relatively affluent areas, such as northwestern Nassau County and the Hamptons, saw a marked increase (perhaps reflecting problems with high-end, “jumbo” mortgage financing). These increases, however, generally brought previously low denial rates into line with regional averages, and seldom raised rates much above 30 percent. But many of Long Island’s poorest communities also experienced a jump in loan denials, from an already high baseline to 40 percent and above, exacerbating existing geographic disparities. (In addition to the clusters already mentioned, Flanders-Riverhead and Inwood-Elmont areas have become high-denial areas.)

It may seem strange that most places on Long Island registered an uptick in denial rate while the regional rate remained unchanged. The explanation is that applications and decisions fell only slightly in many of the low-denial areas, but dropped significantly in many of the high-denial areas (which therefore saw their *absolute number* of denials fall). In other words, some of the poorest high-denial places seemed to lose access to financial services, even as denial rates rose among the lenders that (still) operated there. This accounted for the sharp drop in total lending in these areas, but mitigated somewhat the effect of the increased local denial rate on the regional rate.

Race/Ethnicity, Loan/Income Ratio, and Lending Institution. Because many of these high-denial areas are also majority-Latino or African American communities, we break down denial rates by ethnicity. **Table 1** shows denial rates by race in the sections in the top section. For 2005-2006, the denial rates by race/ethnicity are 21 percent for white applicants, 22 percent for Asians, 29 percent for Latinos, and 34 percent for African Americans. The gap between white and Asian applicants on the low end and Latinos and African Americans on the high end widened from 2005-2006 to 2009-2010, as Latino and African American rates rose by 7.5 and 5.3 percentage points.

These differences appear to be partly, but not completely, related to income. **Table 1** shows approval rates by the ratio of loan amount to borrower income. The 200-400 percent category is a rough estimation of a range that would produce acceptable conventional or FHA front-end debt-to-value ratios; most loans in the 400 percent and above category, on the other hand, likely produced payments (at least in the long-term) that exceeded these ratios. The “N/A and no income” category likely included a number of so-called “NINJA” loans, as well as (possibly) smaller loans made to asset-rich borrowers – it is difficult to ascertain from the data; lending in this category accounted for only 6 percent of total originations in 2005-2006 and 5 percent in 2009-2010.

Loan / Income	Race / Ethnicity	Denial rate		Change (pts.)
		2005-06	2009-10	
All amount / borrower income ratios	White	20.92%	24.24%	3.32%
	Black/African American	33.96%	39.22%	5.26%
	Hispanic or Latino	28.62%	36.09%	7.47%
	Asian	22.36%	26.00%	3.64%
	No information (mail, Internet, telephone)	37.42%	34.54%	-2.89%
	Total	26.47%	27.28%	0.81%
No income or N/A	White	17.75%	22.63%	4.88%
	Black/African American	22.57%	25.34%	2.77%
	Hispanic or Latino	21.81%	29.93%	8.12%
	Asian	22.13%	35.25%	13.12%
	No information (mail, Internet, telephone)	42.10%	41.57%	-0.53%
	Total	24.23%	26.29%	2.05%
Loan amount < 200% borrower income	White	17.35%	17.41%	0.06%
	Black/African American	35.77%	38.33%	2.56%
	Hispanic or Latino	28.00%	26.86%	-1.14%
	Asian	18.08%	20.15%	2.07%
	No information (mail, Internet, telephone)	32.45%	24.42%	-8.03%
	Total	22.06%	19.52%	-2.54%
Loan amount 200%-400% of borrower income	White	18.99%	22.60%	3.60%
	Black/African American	30.91%	35.43%	4.52%
	Hispanic or Latino	26.28%	31.43%	5.15%
	Asian	20.96%	22.32%	1.37%
	No information (mail, Internet, telephone)	32.22%	31.55%	-0.66%
	Total	23.78%	25.04%	1.26%
Loan amount > 400% borrower income	White	33.47%	44.85%	11.38%
	Black/African American	44.23%	53.39%	9.16%
	Hispanic or Latino	39.21%	54.19%	14.99%
	Asian	32.10%	42.32%	10.22%
	No information (mail, Internet, telephone)	52.72%	58.82%	6.10%
	Total	39.97%	48.31%	8.33%

Table 1. Denial Rates by loan/income ratio and race/ethnicity, 2005-2006

The cross-tabulation of loan/income ratio with race and ethnicity highlights three important phenomena. First, the racial disparity in denial rates persists, even with this (crude) control for borrower income: in every income category, Asian and white applicants enjoy significantly lower denial rates than do Latino and African American applicants. Second, the *change* in denial rates in each loan/income category is relatively uniform across racial/ethnic groups, with the exception of Latinos in the riskiest loan/income category, who saw their rates grow 15 percent (compared to the 9 to 11 percent increases of other groups).

Finally, as one would expect, denial rates are higher for riskier loan/income ratios (with the strange exception of African American in the under 200 percent groups, whose denial rates exceed borrowers in the 200-400 percent group). Denial rates in the riskiest category were not only higher, but posted much larger increases than the other income categories. This is not necessarily surprising – if the end of the mortgage boom entailed a retreat from risky lending practices, one would expect denial rates in this category to rise sharply, and they do.

The same shift is also reflected in the reasons that lenders can provide for denial in their HMDA reporting, as shown in **Table 2**. Debt-to-income ratio (along with collateral) became much more important in 2009-2010 than it was during the height of the boom.

If denial rate trends within income categories were fairly uniform, why did African-American and Latino applicants suffer larger overall increases in their denial rates? This was in part because Latino and African Americans accounted for disproportionately large groups of applicants in the over 400 percent of income category during both periods. Large loan/income ratios were particularly common in the poorer and heavily minority communities that have been produced through long histories of race and class segregation on the island; as a result, rising denial rates in the over-400-percent category have had a concentrated effect in these communities.

	Primary denial reason	
	2005-06	2009-10
Debt-to-income ratio	13.5%	29.4%
Employment history	1.1%	1.1%
Credit history	19.2%	10.2%
Collateral	9.2%	21.4%
Insufficient cash (down payment, closing costs)	1.5%	2.1%
Unverifiable information	7.5%	4.0%
Credit application incomplete	17.7%	18.2%
Mortgage insurance denied	0.1%	0.4%
Other	30.3%	13.1%

Table 2. Primary Denial Reason, as a Percentage of Total Primary Reasons Given

Regulating Institution	Race / Ethnicity	Denial rate		Change (pts.)
		2005-06	2009-10	
All institutions	White	20.92%	24.24%	3.32%
	Black/African American	33.96%	39.22%	5.26%
	Hispanic or Latino	28.62%	36.09%	7.47%
	Asian	22.36%	26.00%	3.64%
	No information (mail, Internet, telephone)	37.42%	34.54%	-2.89%
	Total	26.47%	27.28%	0.81%
OCC, FDIC, FRS, OTS (Banks / thrifts)	White	20.14%	27.78%	7.64%
	Black/African American	37.70%	44.33%	6.62%
	Hispanic or Latino	31.09%	41.81%	10.72%
	Asian	21.44%	29.00%	7.56%
	No information (mail, Internet, telephone)	29.75%	36.87%	7.12%
	Total	24.77%	30.70%	5.93%
NCUA (Credit unions)	White	4.74%	9.47%	4.73%
	Black/African American	27.83%	35.17%	7.34%
	Hispanic or Latino	21.03%	19.52%	-1.51%
	Asian	5.79%	11.84%	6.05%
	No information (mail, Internet, telephone)	8.50%	13.62%	5.12%
	Total	7.34%	11.26%	3.93%
HUD (Mortgage Companies)	White	23.94%	22.13%	-1.81%
	Black/African American	29.48%	30.45%	0.97%
	Hispanic or Latino	25.58%	27.85%	2.27%
	Asian	26.07%	19.35%	-6.71%
	No information (mail, Internet, telephone)	47.01%	39.82%	-7.18%
	Total	30.42%	25.77%	-4.65%

Table 3. Denial Rates by Regulating Institution and Race/Ethnicity

These denial rate trends also reflect that different types of lending institutions approve mortgages at different rates. HMDA provides data on the regulatory agency that allows to sort these institutions by type. **Table 3** shows denial rates by regulatory agency; because banks and thrifts were not necessarily regulated by their corresponding agency in the mid-2000s, we have combined those institutions and their corresponding regulators into one category.

Overall, the bank and thrift denial rate rose nearly 6 percentage points between 2005-2006 and 2009-2010, while (somewhat surprisingly) the rate for mortgage companies fell nearly 5 points. The drop in mortgage company denial rates largely reflects declining denial rates for white and Asian applicants, while rates for Latino and African American inched slightly upward. The same gap appears in the bank/thrift category during 2005-2006, although the change in denial rates has been relatively uniform across the race/ethnic categories.

Credit union denials have risen 4 percentage points, but to a rate (11 percent) that is still far below the banks/thrifts category or any of its constituent regulatory agencies. Because the share of applications handled by credit unions on Long Island has risen sharply – from 2 to 12 percent – their lower denial rates have also played a part in suppressing the regional denial rate. The racial/ethnic gap in credit union lending, however, is particularly striking: while white and Asian denial rates remain very low, at 9 and 12 percent, Latino and African American applicants are rejected at rates of 20 and 35 percent. It is true that for Latinos, this is still the best denial rate by far – the corresponding OCC, FDIC, and OTS-regulated lending rates are all above 40 percent – and the NCUA-regulated rate fell from 2005-2006 to 2009-2010. For African Americans, though, the credit union denial rate exceeds that of HUD-regulated institutions; an increase in credit union mortgage activity, then, has not done much to mitigate rising denial rates among African Americans and African American communities.

To summarize, then, while regional denial rates have not risen significantly during the recession, they vary considerably by place and by the race/ethnicity of the applicant. While denial rates rose for every racial/ethnic group and type of lending institution, the racial/ethnic groups, lending institutions, and communities with the lowest denial rates accounted for a larger share of mortgage applications/decisions in 2009-2010, thereby holding down the overall denial rate. Rates were stable for applicants with lower (safer) loan/income ratios, but rose sharply for those applying for loan amounts that exceeded four times their annual income. This partly accounts for increased denial rates for Latino and African American applicants, since they include a disproportionate number of high loan-to-value applicants. But the racial/ethnic denial rate gap at *all* loan/income ratios suggests that income cannot solely explain these disparities, which have geographically concentrated effects, due to Long Island's high levels of residential segregation.

Changing Loan Characteristics

Levels of mortgage lending are also related to how loan characteristics have changed in the aftermath of the subprime crisis. In this section, we examine which communities – and which racial and ethnic groups – received disproportionate infusions of subprime capital on Long Island. We will then turn to a consideration of the prevalence of investment and “second” mortgages during the height of the crisis.

HMDA data provides a useful window on high-interest lending. Since 2004, lenders have been required to provide the rate spread between the APR of originated mortgages and the interest rate of the Treasury note corresponding to the mortgage term, if that spread exceeds 3 percentage points for a first-lien mortgage, or 5 points for a subordinate lien. These rate spreads were

chosen because, based on historical research, most subprime lending had interest rates that exceeded these thresholds, while the interest rates of non-subprime loans did not.¹ In theory, the loans with a reported rate spread are likely to be high-interest and subprime. Below, we compare the share of originated loans that were classified as high-interest by place and by race and ethnicity during 2005-2006 and 2009-2010.

Experts have noted several problems with the rate spread thresholds that limit their accuracy, the most important being that mortgage rates align more closely with shorter-term Treasury interest rates (particularly the 10-year rate), and yet banks are required to report loans as high-interest based upon much longer mortgage terms. This means that changes in the relationship between, for example, the 10- and 30-year Treasury rates (*i.e.*, the yield curve) will increase or decrease the number of loans classified as high- or low-interest. From the time that the reporting criteria were established to 2005-2006, the yield flattened, so relatively more loans were reported as high interest², while in 2009-2010, the steeper yield curve effectively raised the threshold and led to fewer reported high-interest loans. This affects our comparison of high-priced originations as a percentage of total lending in 2005-2006 and 2009-2010.

We have addressed the problem by identifying a subcategory of very high-interest loans within the high-interest category. Very high-interest loans have a rate spread threshold 2 percentage points higher than the high-interest threshold – in another words, a rate spread of 5 percentage points for first liens and 7 points for subordinate liens. We chose 2 percentage points because it more than compensated for shifts in the yield curve for (5-year or longer) Treasuries between 2005-2006 and 2009-2010. In other words, all of the loans that are categorized as “very high-interest” for 2005-2006 would have also been high- or very-high interest if the yield curve in 2009-2010 had existed at that time; some, but not all, high-interest loans in 2005-2006 would have been high-interest in 2009-2010.

Having identified high-interest and very high-interest loans, we mapped them by place on Long Island. **Figures 8-9** show patterns of high-interest and very high-interest lending in 2005-2006, which largely follow those for total lending and denial rates. The North Shore, the northern Queens-Nassau border, and the East End experienced comparably lower levels of high-priced lending. A broader swath of subprime lending cuts through the center of Nassau County, spreading through much of Suffolk. **Figure 8** reveals that the now-familiar clusters of Elmont-Inwood, Hempstead-Freeport, Amityville-Wyandanch, Brentwood-Islip, Mastic-Moriches, and Flanders-Riverside were hard hit, though the highest levels of high-interest lending occurred in Hempstead, Wyandanch, and Brentwood clusters, where over half of all lending was high-interest. In the same clusters, very high-interest loans accounted for a quarter of originations. Given 30-year Treasury rates at the time, the majority of these loans likely had double-digit interest rates.

¹ See Robert B. Avery, Kenneth B. Brevoort, and Glenn B. Canner (2007), “Opportunities and Issues in Using HMDA Data.” *Journal of Real Estate Economics Research*, 29(4): 351-79.

² *Ibid.*

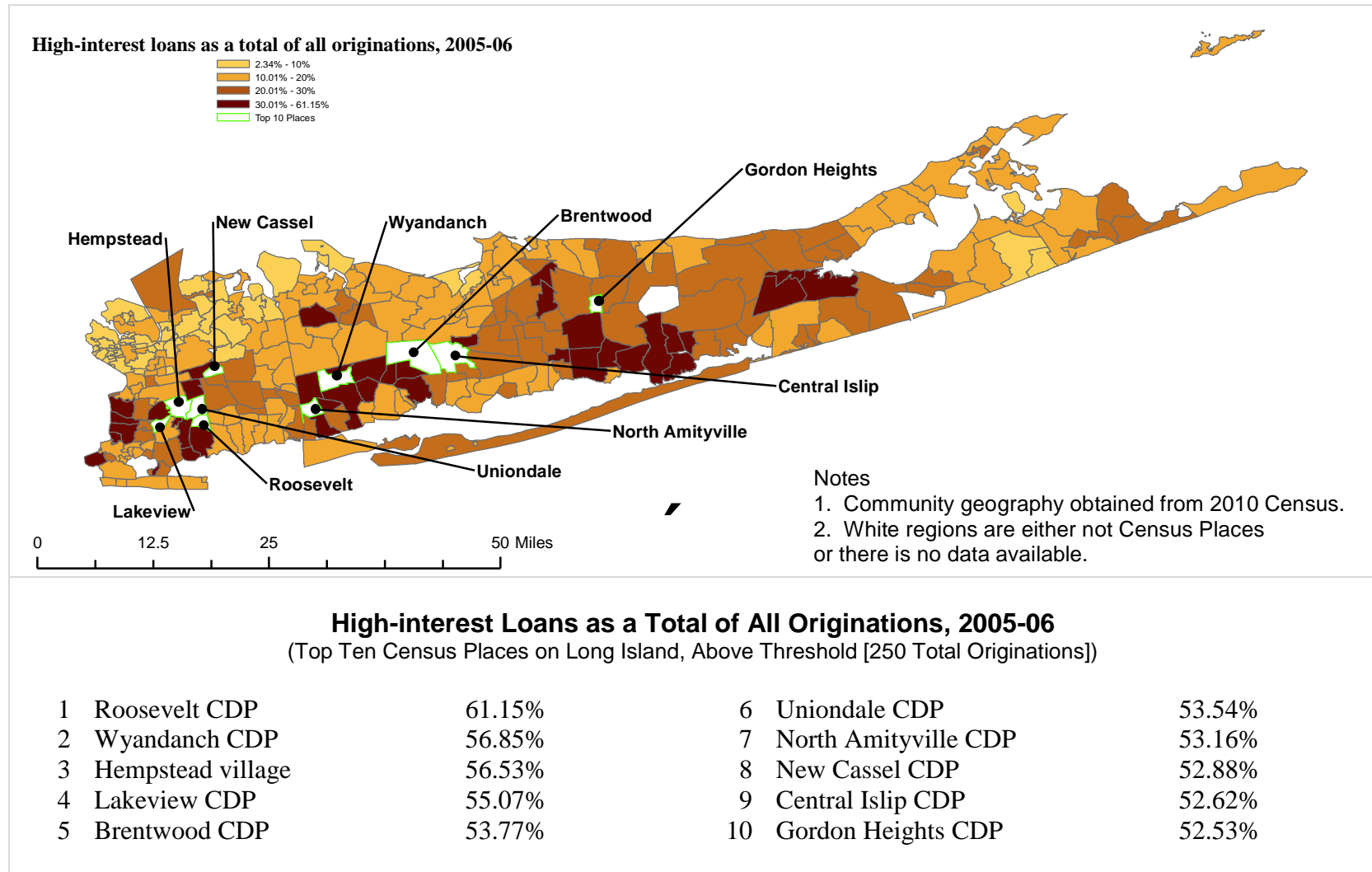


Figure 8. High-interest Loans (owner-occupied) as a Percentage of Total Originations, 2005-2006

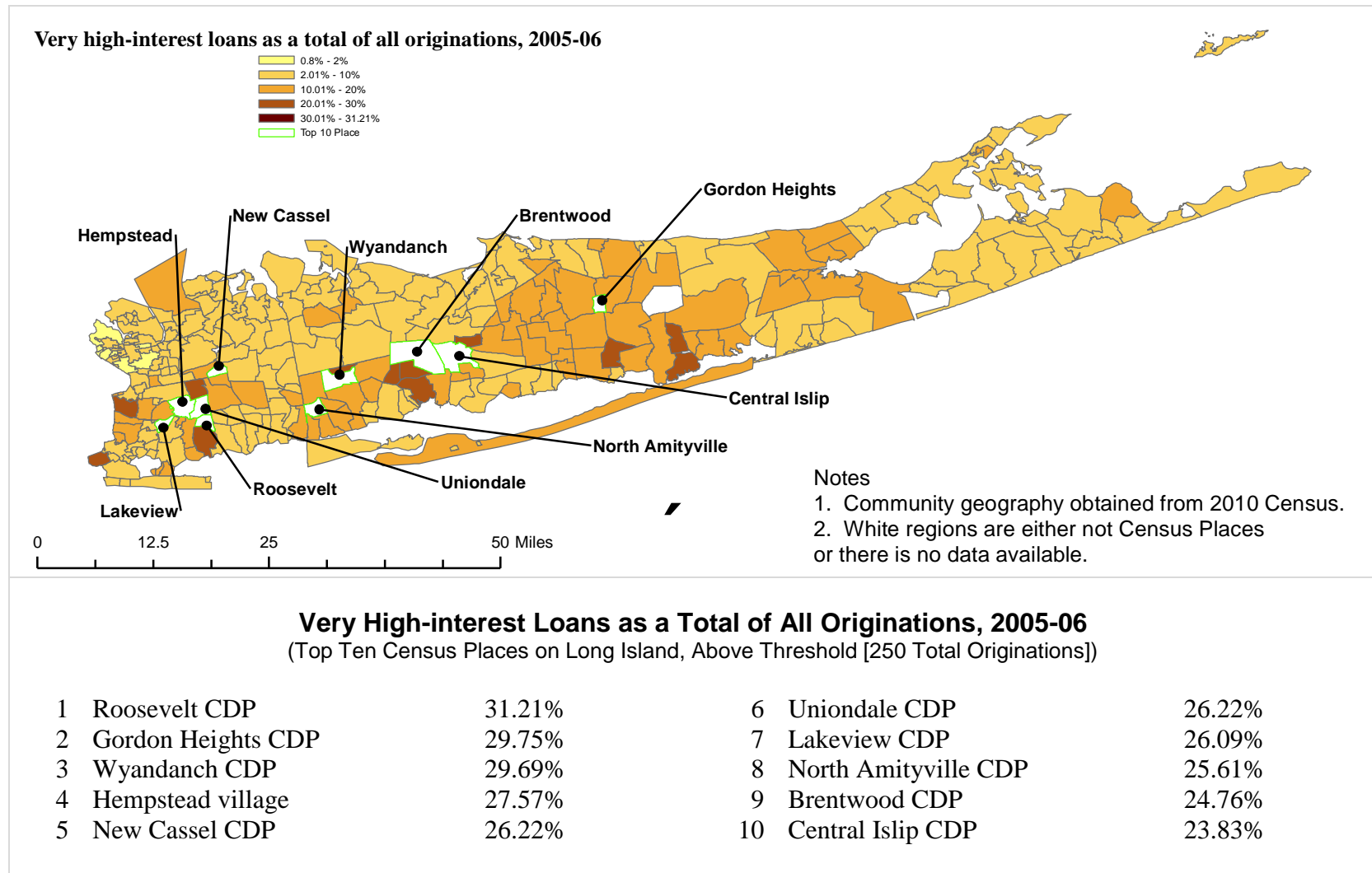


Figure 9. Very High-interest Loans (Owner-occupied) as a Percentage of Total Originations, 2005-2006

This geography, like the geographies of lending and denial rates, was closely related to racial disparities in lending, particularly in the subprime section of the market. Several factors explain the higher rates of subprime lending among borrowers of color, and within communities of color. Prior to the passage (and later enforcement) of the Community Reinvestment Act, many majority-minority communities had been starved of capital by bank redlining; in heavily Latino and African American neighborhoods, this produced three conditions – low levels of homeownership, unmet needs for financing, and financial illiteracy – that created new markets for subprime lending and opened the door for predatory lending. Though incomes were often low in these neighborhoods, the shift away from credit rationing and the deregulation of lending (*e.g.*, the elimination of usury laws) eased the expansion of subprime credit to low-income borrowers. Growing investor appetite and the innovation of new ways to securitize mortgages – and to hide risk – only amplified the incentives for lenders to move into new markets.

Here, we cannot separate isolate the causal power of race and ethnicity from other factors like the income and creditworthiness of the applicants. But the disparate outcomes on Long Island are nevertheless striking. **Table 4** shows the share of originations to each racial/ethnic group that were non-high-interest, high-interest, and very high-interest. Only one-fifth of originations to white and Asian borrowers were high- or very high-interest, compared to half of the originations made to Latinos and African Americans were in the same category. The same pattern held for very high-income loans, which were made to less than 10 percent of white and Asian borrowers, but 22 and 25 percent of Latino and African American borrowers, respectively.

Race / Ethnicity	Non-high-interest loans as a percentage of total, 2005-2006	High-interest loans as a % of total 2005-2006	Very High-interest loans as a % of total, 2005-2006
White	79.71%	20.29%	8.77%
Black/African American	48.19%	51.81%	25.70%
Hispanic or Latino	50.34%	49.66%	21.74%
Asian	78.02%	21.98%	9.16%
AIAN / NHPI	71.43%	28.57%	11.97%
Two or more races (non-Latino)	65.31%	34.69%	16.12%
No information (mail, Internet, telephone)	69.65%	30.35%	14.89%

Table 4. Originations to Racial/Ethnic Groups, by Interest Rate Category (Non-high interest, High-interest, and Very High-interest), 2005-2006

What were these subprime loans used for? Some have suggested that the origins of the meltdown can be traced largely to excessive lending for the purchase and improvement of investment properties. This does seem to have been a significant factor in the parts of the Sunbelt, where explosive residential development and rapidly rising prices near Tampa, Las Vegas, and Phoenix encouraged speculative investment in new-build homes. When both demand did not materialize and the price bubble popped, many investors quickly walked away, leaving behind vast, abandoned suburban subdivisions.

Other observers pointed to the proliferation of second mortgages as an aggravating factor. Homebuyers took out “piggy-back” loans to finance home purchases during an era of escalating home values, while homeowners used second mortgages as a means of tapping their equity for a variety of reasons (often related to health costs and job loss). In both cases, though, borrowers were often saddled with unmanageable amounts of debt, and as housing prices fell, negative equity prevented them from refinancing.

Investment lending was certainly not as widespread on Long Island as it was elsewhere in the country. HMDA identifies the purpose of mortgage loans – coding them as either owner-occupied purchase, improvement, or refinance loans; or as non-owner-occupied. The non-owner-occupied category includes second homes of various sorts, as well as actual investment properties. As **Table 5** shows, non-owner-occupied properties accounted for only 6 percent of total originations, and in fact first mortgages on non-owner-occupied properties were underrepresented among high-interest originations. There is considerable local variation, and in many shore communities, particularly in the Hamptons, well over a quarter of all originations were for non-owner-occupied housing. Most of the communities that were severely affected by the subprime crisis had disproportionately high percentages of subprime lending, but of the clusters identified in **Figure 8** above, non-owner-occupied housing accounted for over 10 percent of origination in only five places, most of them on the East End – Wyandanch (14 percent), Riverhead (13 percent), Flanders, Riverhead, and Northampton (12 percent).

On Long Island, second mortgages appear to have played a more significant role in the crisis. Loans secured by a subordinate lien made up 19 percent of non-high-interest originations, but nearly 29 percent of the high-interest category. Most areas of subprime concentration also had subordinate-lien shares that exceeded the regional level, but not by a large margin: in the subprime clusters, Yaphank (27 percent), Brentwood, and Central Islip (26 percent) had the greater proportion of subordinate-lien mortgages. Post-subprime crisis, subordinate-lien mortgage originations have fallen to 2.7 percent of total originations in the region. Though Suffolk County continues to see more second-mortgage activity, no place had a subordinate-lien share above 6.1 percent in 2009-2010.

	Non-high interest originations	% of total non-high interest originations	High- interest originations	% of Total High- interest originations	Very high- interest originations	% of Total Very high- interest originations
First lien, home purchase, principal dwelling	52251	30.85%	17123	24.82%	8626	27.56%
First lien, home improvement, principal dwelling	5929	3.50%	1736	2.52%	659	2.11%
First lien, refinancing, principal dwelling	68231	40.29%	27079	39.25%	13501	43.14%
First lien, non-owner occupied or no occupancy data	9240	5.46%	3192	4.63%	1414	4.52%
Subordinate lien, owner- occupied	31449	18.57%	19278	27.95%	6742	21.54%
Subordinate lien, non- owner-occupied or no occupancy data	697	0.41%	577	0.84%	352	1.12%
Total non-owner-occupied	9937	5.87%	3769	5.46%	1766	5.64%
Total subordinate lien	32146	18.98%	19855	28.78%	7094	22.67%
Total originations	169367	100.00%	68985	100.00%	31294	100.00%

Table 5. Non-high interest, High-interest, and Very high-interest Originations by Lien and Purpose, 2005-2006

Regardless of its purpose, the volume of subprime lending has dropped sharply. As shown in **Figure 10**, high-interest originations represented a small share of the total in 2009-2010. High-interest loans exceeded 5 percent of total loans in a small handful of communities and very high-interest loans exceeded 1 percent in just one place in North Bay Shore (1.02%). It should be reiterated that, because the yield curve has become steeper, these figures are likely underestimates. But because there is markedly less high-interest lending in 2009-2010 than there was *very* high-interest lending in 2005-2006, we can say with certainty that the decline has not been a side effect of fluctuations in the bond market.

The deleterious effects of predatory subprime lending have been well documented, both nationally and on Long Island. They include damaged credit, displacement, and adverse health and education outcomes at the household level, and a variety of community-level effects (crime, arson, service cuts) that result from vacancies and depleted local tax bases. The crisis, in short, vaporized large stocks of both household wealth and community assets. Where the disappearance of subprime lending has meant the abatement of predatory lending practices (neighborhood targeting, aggressive marketing, fraudulent misrepresentations of mortgage terms, etc.), this loss of certain financial services might be seen as beneficial for communities.

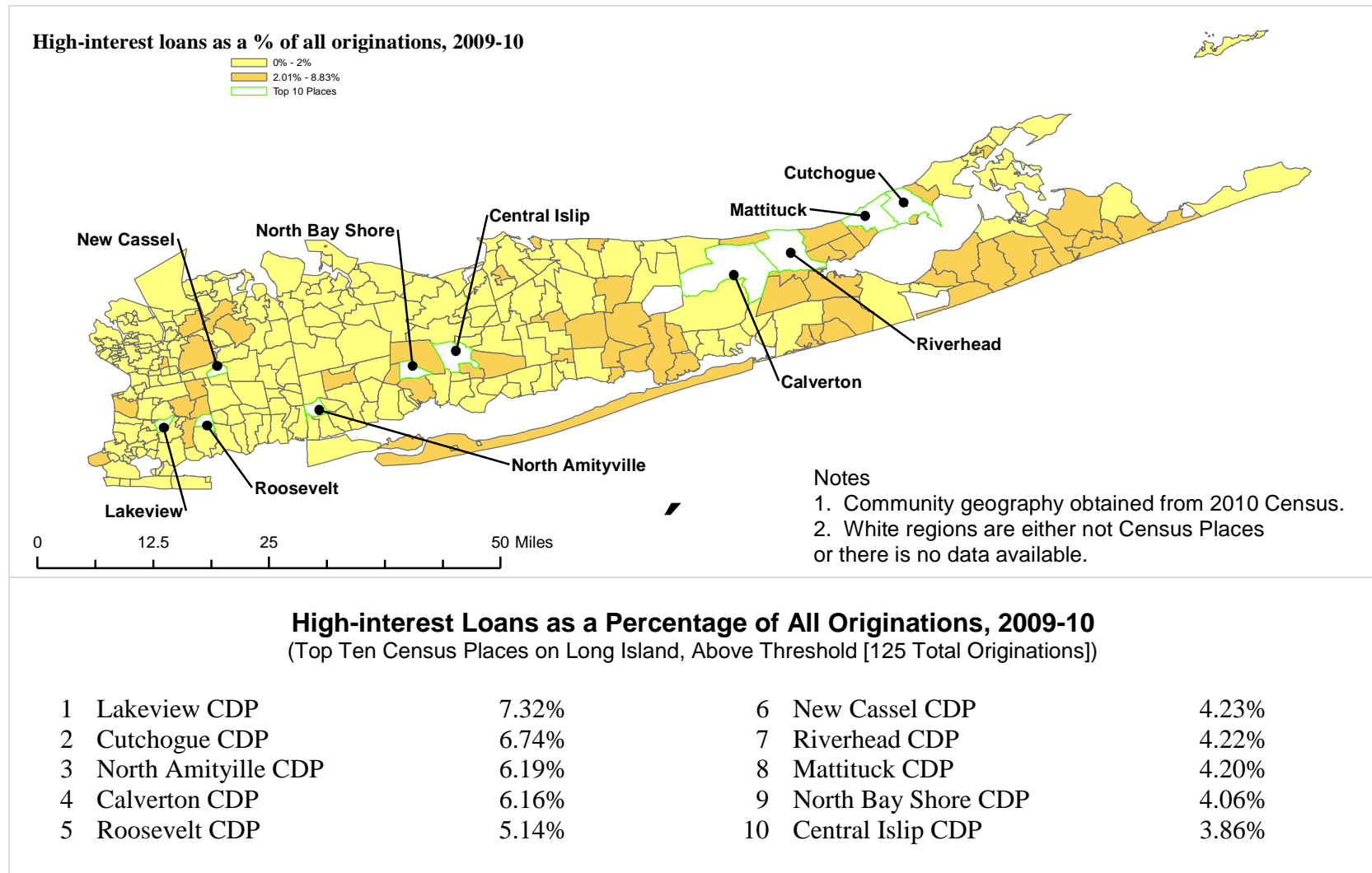


Figure 10. High-interest Loans (Owner-occupied) as a Percentage of Total, 2009-2010

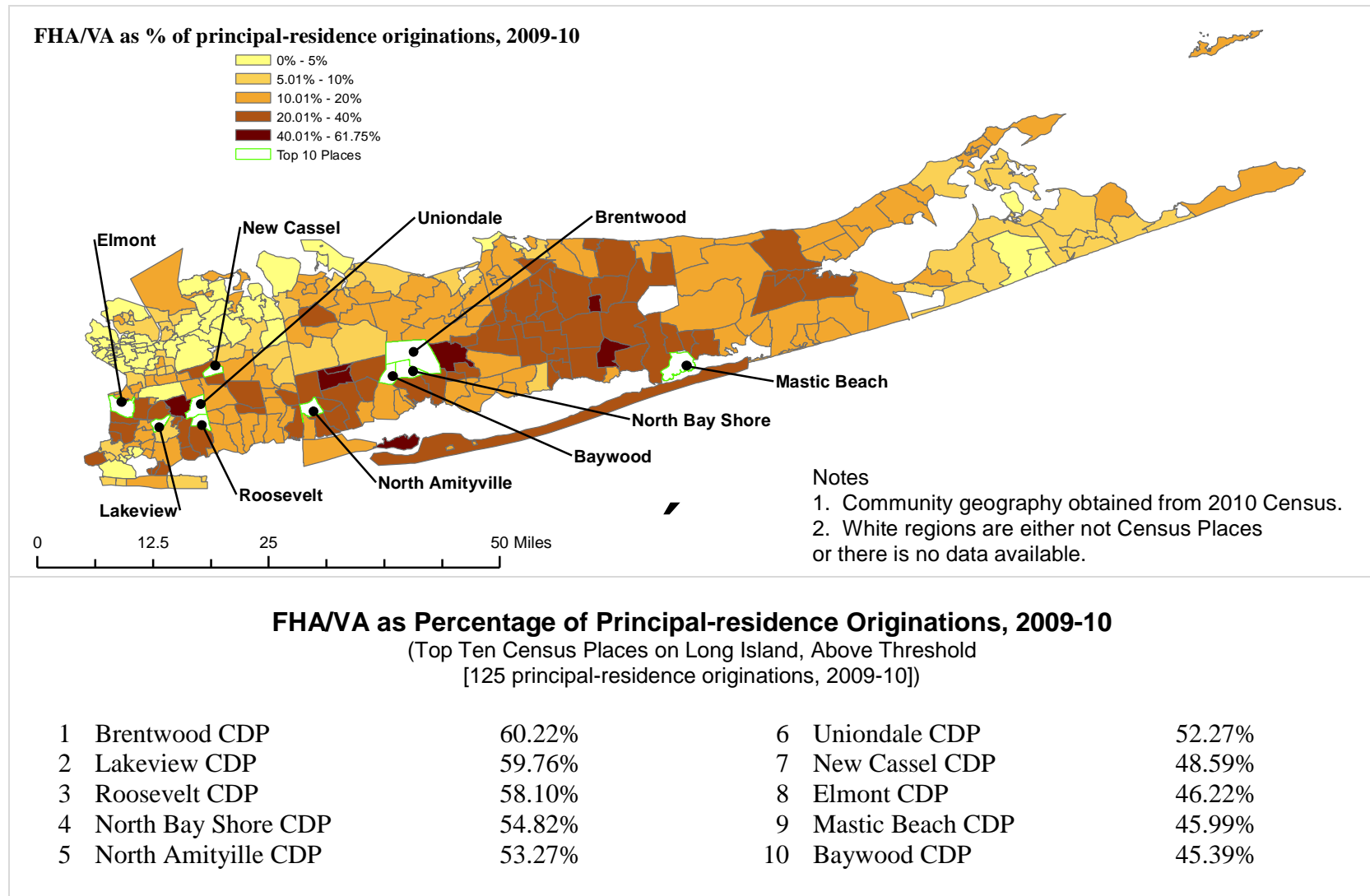


Figure 11. FHA-/VA-backed Loans as a Percentage of Total, 2009-2010

Yet, losing access to mortgage credit – poor as its quality might have been – has taken many of these communities back to where they started. Fewer residents in these places now apply for mortgages; this reflects high local rates of recessionary unemployment, a lack of confidence in the job market, and perhaps a more profound pessimism towards homeownership as a household asset-building strategy.

But the falling number of applications, approvals, and originations in these places and among Latinos and African Americans can also be partly explained by the retreat of financial institutions from foreclosure-riddled communities. There, the bankruptcies of mortgage companies, and the rising denial rates or inaccessibility of the lenders that remain, have reduced total lending in homes and communities. As high-interest lending has disappeared, non-high-interest lending has also declined in the former centers of subprime activity. To the extent that lending continues in many of the most subprime-impacted communities, in fact, it has been propped up by FHA- and VA-backed loans (see **Figure 11**). As both FHA default rates and the agency's fees rise, there are emerging questions about the sustainability of this approach as well.

In this section, we have given a broad overview of how lending, denial rates, and loan characteristics have changed from 2005-2006 to 2009-2010. Our accompanying community profile briefly considers how the volume of lending – and the quality of credit – has changed in 27 selected communities.

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Albertson CDP	251	59	19.10%	239	74	23.72%	4.62%
Amagansett CDP	111	36	24.28%	46	25	35.29%	11.01%
Amityville village	643	219	25.46%	284	134	32.05%	6.60%
Aquebogue CDP	240	80	24.87%	112	39	25.93%	1.05%
Asharoken village	42	8	15.15%	31	12	27.34%	12.19%
Atlantic Beach village	108	28	20.34%	68	36	34.23%	13.89%
Babylon village	785	267	25.38%	612	179	22.63%	-2.75%
Baiting Hollow CDP	98	32	24.59%	57	24	29.79%	5.20%
Baldwin CDP	2224	970	30.37%	815	408	33.36%	2.99%
Baldwin Harbor CDP	705	354	33.43%	324	143	30.62%	-2.81%
Barnum Island CDP	182	61	25.00%	104	44	29.65%	4.65%
Baxter Estates village	58	18	23.23%	51	15	22.80%	-0.44%
Bay Park CDP	158	51	24.20%	79	39	33.00%	8.80%
Bayport CDP	525	147	21.89%	389	107	21.52%	-0.37%
Bay Shore CDP	1998	849	29.82%	571	290	33.68%	3.86%
Bayville village	395	138	25.82%	282	115	28.92%	3.10%
Baywood CDP	810	366	31.12%	167	91	35.27%	4.15%
Bellerose village	86	34	28.53%	52	15	22.22%	-6.31%
Bellerose Terrace CDP	157	63	28.53%	95	27	22.22%	-6.31%

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Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Belle Terre village	52	13	19.49%	44	15	25.64%	6.15%
Bellmore CDP	995	311	23.81%	696	214	23.52%	-0.30%
Bellport village	140	51	26.70%	71	21	22.83%	-3.88%
Bethpage CDP	850	239	21.95%	710	216	23.33%	1.38%
Blue Point CDP	314	90	22.28%	225	75	25.00%	2.72%
Bohemia CDP	648	185	22.21%	392	143	26.73%	4.52%
Brentwood CDP	6152	2840	31.58%	832	555	40.01%	8.43%
Bridgehampton CDP	183	67	26.78%	66	35	34.70%	7.93%
Brightwaters village	194	40	17.09%	183	56	23.43%	6.34%
Brookhaven CDP	335	141	29.71%	116	51	30.73%	1.02%
Brookville village	103	22	17.72%	80	47	36.88%	19.15%
Calverton CDP	447	151	25.23%	275	111	28.82%	3.59%
Carle Place CDP	234	69	22.77%	176	44	20.00%	-2.77%
Cedarhurst village	258	83	24.34%	242	92	27.54%	3.20%
Centereach CDP	2446	809	24.86%	1066	394	27.01%	2.16%
Center Moriches CDP	678	234	25.71%	332	135	28.85%	3.15%
Centerport CDP	354	69	16.35%	319	79	19.75%	3.40%
Central Islip CDP	4004	1944	32.68%	657	532	44.74%	12.06%
Centre Island village	22	13	36.67%	17	6	25.00%	-11.67%
Cold Spring Harbor CDP	310	91	22.69%	260	90	25.71%	3.02%

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Commack CDP	1949	580	22.92%	1654	458	21.68%	-1.23%
Copiague CDP	1828	685	27.26%	614	263	29.99%	2.73%
Coram CDP	3315	1188	26.38%	1365	584	29.96%	3.58%
Cove Neck village	18	6	24.28%	12	5	29.55%	5.28%
Cutchogue CDP	199	52	20.74%	134	41	23.28%	2.54%
Deer Park CDP	2346	958	29.01%	952	410	30.11%	1.11%
Dering Harbor village	1	<1	17.67%	1	<1	32.29%	14.62%
Dix Hills CDP	1597	567	26.21%	1113	402	26.54%	0.33%
East Atlantic Beach CDP	123	31	20.34%	78	40	34.23%	13.89%
East Farmingdale CDP	364	152	29.47%	156	59	27.34%	-2.13%
East Garden City CDP	67	37	35.58%	56	37	39.78%	4.21%
East Hampton village	170	53	23.85%	82	36	30.34%	6.50%
East Hampton North CDP	412	131	24.07%	184	90	32.77%	8.70%
East Hills village	320	84	20.73%	268	104	28.00%	7.28%
East Islip CDP	903	246	21.40%	611	176	22.33%	0.93%
East Marion CDP	59	20	25.49%	28	12	30.43%	4.94%
East Massapequa CDP	1358	489	26.48%	885	298	25.19%	-1.29%
East Meadow CDP	1985	646	24.54%	1371	483	26.06%	1.52%
East Moriches CDP	409	129	23.99%	241	87	26.54%	2.55%
East Northport CDP	1209	326	21.22%	951	270	22.12%	0.90%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
East Norwich CDP	123	36	22.64%	152	39	20.42%	-2.22%
East Patchogue CDP	1656	546	24.78%	722	269	27.12%	2.34%
Eastport CDP	157	50	24.02%	78	32	29.21%	5.19%
East Quogue CDP	423	138	24.57%	215	87	28.81%	4.24%
East Rockaway village	571	184	24.43%	401	137	25.48%	1.06%
East Shoreham CDP	450	144	24.17%	294	92	23.83%	-0.34%
East Williston village	116	17	12.78%	115	25	17.86%	5.08%
Eatons Neck CDP	94	17	15.15%	68	26	27.34%	12.19%
Elmont CDP	3109	1666	34.90%	746	550	42.41%	7.51%
Elwood CDP	675	187	21.68%	474	148	23.78%	2.10%
Farmingdale village	468	134	22.26%	343	108	23.95%	1.69%
Farmingville CDP	1328	469	26.11%	584	247	29.70%	3.59%
Fire Island CDP	32	14	30.83%	14	7	33.71%	2.88%
Fishers Island CDP	22	8	25.49%	11	5	30.43%	4.94%
Flanders CDP	318	113	26.16%	73	48	39.52%	13.36%
Floral Park village	771	206	21.08%	634	156	19.75%	-1.34%
Flower Hill village	250	67	21.14%	233	74	24.10%	2.97%
Fort Salonga CDP	553	111	16.72%	456	132	22.44%	5.72%
Franklin Square CDP	1649	622	27.39%	1000	369	26.95%	-0.43%
Freeport village	3727	1858	33.27%	1068	600	35.97%	2.70%

Table A. 11. Denial Rates by Community

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Garden City village	1056	258	19.62%	1078	277	20.42%	0.80%
Garden City Park CDP	383	115	23.09%	304	111	26.75%	3.65%
Garden City South CDP	210	44	17.32%	133	54	28.88%	11.55%
Gilgo CDP	27	10	27.45%	18	7	28.50%	1.05%
Glen Cove city	1177	468	28.45%	684	284	29.34%	0.89%
Glen Head CDP	277	72	20.63%	223	65	22.57%	1.94%
Glenwood Landing CDP	204	52	20.42%	182	50	21.67%	1.25%
Gordon Heights CDP	550	285	34.13%	74	62	45.59%	11.46%
Great Neck village	437	120	21.54%	323	127	28.22%	6.68%
Great Neck Estates village	140	42	23.25%	110	40	26.87%	3.62%
Great Neck Gardens CDP	57	10	15.08%	56	18	24.08%	9.01%
Great Neck Plaza village	367	66	15.25%	334	79	19.22%	3.97%
Great River CDP	88	27	23.75%	71	21	22.92%	-0.83%
Greenlawn CDP	859	308	26.39%	520	168	24.36%	-2.02%
Greenport village	125	43	25.60%	34	22	39.29%	13.69%
Greenport West CDP	131	45	25.49%	63	27	30.43%	4.94%
Greenvale CDP	87	23	20.68%	75	30	28.94%	8.26%
Halesite CDP	153	33	17.93%	132	39	22.62%	4.68%
Hampton Bays CDP	1124	401	26.30%	415	199	32.37%	6.07%
Harbor Hills CDP	29	9	23.25%	23	8	26.87%	3.62%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Harbor Isle CDP	97	32	25.00%	55	23	29.65%	4.65%
Hauppauge CDP	1206	307	20.28%	923	240	20.66%	0.38%
Head of the Harbor village	89	22	19.65%	72	30	29.72%	10.07%
Hempstead village	4249	2339	35.50%	675	571	45.83%	10.33%
Herricks CDP	183	44	19.38%	165	52	23.96%	4.58%
Hewlett CDP	319	138	30.20%	238	100	29.59%	-0.61%
Hewlett Bay Park village	23	6	20.32%	18	9	32.95%	12.63%
Hewlett Harbor village	61	16	20.32%	48	23	32.95%	12.63%
Hewlett Neck village	24	6	20.32%	19	9	32.95%	12.63%
Hicksville CDP	2495	845	25.30%	1472	527	26.36%	1.06%
Holbrook CDP	1834	550	23.07%	1118	360	24.36%	1.29%
Holtsville CDP	1437	473	24.76%	715	275	27.80%	3.04%
Huntington CDP	1184	275	18.85%	1027	304	22.85%	4.00%
Huntington Bay village	89	19	17.93%	76	22	22.62%	4.68%
Huntington Station CDP	2238	756	25.25%	826	370	30.94%	5.69%
Inwood CDP	559	288	34.00%	125	83	39.90%	5.90%
Islandia village	402	174	30.21%	120	72	37.50%	7.29%
Island Park village	287	109	27.53%	135	63	31.82%	4.29%
Islip CDP	1737	519	23.01%	744	294	28.32%	5.32%
Islip Terrace CDP	471	165	25.94%	216	100	31.65%	5.70%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Jamesport CDP	163	54	24.87%	76	27	25.93%	1.05%
Jericho CDP	683	168	19.77%	628	234	27.12%	7.35%
Kensington village	64	11	15.08%	62	20	24.08%	9.01%
Kings Park CDP	887	258	22.54%	713	173	19.54%	-3.00%
Kings Point village	195	71	26.69%	126	77	37.93%	11.24%
Lake Grove village	806	248	23.50%	469	167	26.21%	2.72%
Lake Ronkonkoma CDP	1373	477	25.80%	771	274	26.25%	0.44%
Lake Success village	164	38	18.87%	122	61	33.26%	14.39%
Lakeview CDP	690	370	34.91%	180	109	37.72%	2.81%
Lattingtown village	98	28	22.18%	70	31	30.73%	8.55%
Laurel CDP	82	22	20.99%	56	21	26.88%	5.89%
Laurel Hollow village	113	36	24.28%	75	31	29.55%	5.28%
Lawrence village	228	82	26.45%	187	78	29.43%	2.98%
Levittown CDP	3697	1249	25.25%	2192	759	25.72%	0.47%
Lido Beach CDP	156	49	24.04%	121	55	31.09%	7.05%
Lindenhurst village	1911	688	26.48%	970	385	28.40%	1.93%
Lloyd Harbor village	201	48	19.28%	142	71	33.33%	14.06%
Locust Valley CDP	212	63	22.91%	154	51	24.88%	1.97%
Long Beach city	2090	650	23.72%	1379	543	28.25%	4.53%
Lynbrook village	1069	292	21.48%	748	221	22.84%	1.36%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Malverne village	497	160	24.37%	353	125	26.15%	1.78%
Malverne Park Oaks CDP	24	8	25.64%	20	7	24.58%	-1.06%
Manhasset CDP	409	103	20.12%	303	114	27.34%	7.22%
Manhasset Hills CDP	164	45	21.53%	134	48	26.37%	4.84%
Manorhaven village	200	81	28.83%	103	63	37.95%	9.13%
Manorville CDP	1075	363	25.24%	615	231	27.31%	2.07%
Massapequa CDP	1268	365	22.35%	1081	303	21.89%	-0.46%
Massapequa Park village	916	172	15.81%	896	187	17.27%	1.46%
Mastic CDP	1811	798	30.58%	439	235	34.88%	4.29%
Mastic Beach CDP	1634	804	32.97%	326	221	40.45%	7.47%
Matinecock village	44	13	22.18%	32	14	30.73%	8.55%
Mattituck CDP	287	76	20.99%	197	72	26.88%	5.89%
Medford CDP	2307	838	26.65%	816	388	32.23%	5.58%
Melville CDP	1063	267	20.07%	826	276	25.02%	4.95%
Merrick CDP	1334	328	19.74%	1012	331	24.65%	4.91%
Middle Island CDP	1139	402	26.09%	394	161	29.01%	2.92%
Miller Place CDP	1143	348	23.33%	818	258	24.00%	0.67%
Mill Neck village	44	12	22.18%	31	14	30.73%	8.55%
Mineola village	805	253	23.93%	674	204	23.26%	-0.67%
Montauk CDP	299	95	24.11%	144	80	35.71%	11.60%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Moriches CDP	240	108	31.07%	78	37	32.29%	1.22%
Mount Sinai CDP	960	232	19.47%	506	175	25.66%	6.19%
Munsey Park village	127	17	11.81%	145	31	17.61%	5.81%
Muttontown village	207	71	25.40%	135	58	29.86%	4.46%
Napeague CDP	23	7	24.28%	10	5	35.29%	11.01%
Nesconset CDP	795	207	20.66%	652	163	20.00%	-0.66%
New Cassel CDP	1062	495	31.79%	159	149	48.38%	16.58%
New Hyde Park village	527	138	20.78%	387	117	23.30%	2.51%
New Suffolk CDP	24	6	20.74%	16	5	23.28%	2.54%
Nissequogue village	95	23	19.65%	77	33	29.72%	10.07%
North Amityville CDP	1832	1087	37.24%	277	201	42.08%	4.84%
Northampton CDP	41	14	26.16%	9	6	39.57%	13.41%
North Babylon CDP	1462	538	26.90%	701	270	27.81%	0.91%
North Bay Shore CDP	1625	805	33.13%	214	149	41.05%	7.92%
North Bellmore CDP	1097	343	23.82%	828	263	24.11%	0.29%
North Bellport CDP	907	432	32.26%	247	131	34.65%	2.39%
North Great River CDP	282	80	22.10%	149	39	20.74%	-1.35%
North Haven village	72	15	17.74%	38	11	22.30%	4.56%
North Hills village	253	59	18.87%	187	93	33.26%	14.39%
North Lindenhurst CDP	861	355	29.19%	304	127	29.47%	0.27%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
North Lynbrook CDP	47	14	22.43%	25	10	29.57%	7.14%
North Massapequa CDP	1008	248	19.75%	820	207	20.16%	0.41%
North Merrick CDP	676	172	20.28%	549	171	23.75%	3.47%
North New Hyde Park CDP	721	179	19.89%	647	185	22.24%	2.35%
North Patchogue CDP	740	237	24.21%	321	113	26.11%	1.89%
Northport village	394	92	18.93%	396	109	21.58%	2.65%
North Sea CDP	529	151	22.21%	215	89	29.34%	7.14%
North Valley Stream CDP	1548	780	33.51%	481	257	34.82%	1.32%
Northville CDP	86	28	24.87%	40	14	25.93%	1.05%
North Wantagh CDP	802	202	20.12%	571	143	20.03%	-0.09%
Northwest Harbor CDP	391	122	23.85%	187	81	30.34%	6.50%
Noyack CDP	303	85	22.01%	139	60	30.23%	8.23%
Oak Beach-Captree CDP	13	4	23.47%	5	3	32.65%	9.18%
Oakdale CDP	499	113	18.46%	419	121	22.41%	3.94%
Ocean Beach village	11	4	27.45%	7	3	28.50%	1.05%
Oceanside CDP	1960	598	23.38%	1393	493	26.14%	2.76%
Old Bethpage CDP	274	69	20.12%	282	81	22.31%	2.20%
Old Brookville village	132	45	25.40%	86	37	29.86%	4.46%
Old Field village	57	11	15.79%	47	13	21.85%	6.06%
Old Westbury village	184	57	23.74%	108	55	33.94%	10.20%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Orient CDP	55	22	28.07%	26	11	30.43%	2.37%
Oyster Bay CDP	314	57	15.36%	235	83	26.10%	10.74%
Oyster Bay Cove village	132	42	24.28%	88	37	29.55%	5.28%
Patchogue village	874	325	27.14%	370	170	31.42%	4.28%
Peconic CDP	75	20	20.74%	51	15	23.28%	2.54%
Plainedge CDP	596	189	24.08%	380	130	25.49%	1.41%
Plainview CDP	1336	310	18.83%	1284	344	21.13%	2.30%
Plandome village	71	17	18.87%	63	21	25.00%	6.13%
Plandome Heights village	54	13	18.87%	48	16	25.00%	6.13%
Plandome Manor village	47	11	18.87%	42	14	25.00%	6.13%
Point Lookout CDP	81	26	24.04%	63	28	31.09%	7.05%
Poquott village	59	11	15.79%	48	13	21.85%	6.06%
Port Jefferson village	509	103	16.88%	362	123	25.33%	8.45%
Port Jefferson Station CDP	628	220	25.94%	294	96	24.62%	-1.33%
Port Washington CDP	799	248	23.66%	698	225	24.41%	0.75%
Port Washington North village	155	29	16.00%	116	52	31.08%	15.08%
Quiogue CDP	63	20	24.47%	28	13	30.94%	6.47%
Quogue village	102	33	24.74%	53	21	28.25%	3.52%
Remsenburg-Speonk CDP	282	87	23.66%	144	59	28.98%	5.32%
Ridge CDP	1142	340	22.97%	605	190	23.87%	0.90%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Riverhead CDP	931	339	26.69%	371	153	29.19%	2.50%
Riverside CDP	251	89	26.16%	58	38	39.57%	13.41%
Rockville Centre village	1179	293	19.91%	1154	276	19.30%	-0.60%
Rocky Point CDP	1127	412	26.77%	463	159	25.56%	-1.21%
Ronkonkoma CDP	1525	463	23.28%	759	280	26.95%	3.67%
Roosevelt CDP	2024	1182	36.87%	282	249	46.89%	10.02%
Roslyn village	178	43	19.64%	107	38	26.36%	6.71%
Roslyn Estates village	84	20	19.64%	51	18	26.36%	6.71%
Roslyn Harbor village	67	17	19.86%	46	15	24.76%	4.90%
Roslyn Heights CDP	429	110	20.41%	267	94	26.04%	5.63%
Russell Gardens village	56	10	15.08%	55	18	24.08%	9.01%
Saddle Rock village	40	12	23.25%	32	12	26.87%	3.62%
Saddle Rock Estates CDP	22	7	23.25%	17	6	26.87%	3.62%
Sagaponack village	78	29	27.00%	27	15	34.98%	7.97%
Sag Harbor village	253	66	20.77%	128	45	26.16%	5.38%
St. James CDP	778	200	20.45%	652	168	20.49%	0.04%
Salisbury CDP	777	280	26.52%	497	185	27.11%	0.59%
Saltaire village	4	1	27.45%	2	1	28.50%	1.05%
Sands Point village	147	36	19.91%	132	59	30.95%	11.04%
Sayville CDP	1010	262	20.59%	800	213	21.05%	0.47%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Sea Cliff village	289	53	15.50%	232	66	22.15%	6.65%
Seaford CDP	909	258	22.11%	693	237	25.48%	3.38%
Searingtown CDP	256	74	22.36%	194	65	25.00%	2.64%
Selden CDP	1899	730	27.76%	728	274	27.30%	-0.46%
Setauket-East Setauket CDP	1045	272	20.67%	831	221	21.01%	0.34%
Shelter Island CDP	114	24	17.67%	72	34	32.29%	14.62%
Shelter Island Heights CDP	90	19	17.67%	57	27	32.29%	14.62%
Shinnecock Hills CDP	129	39	23.18%	56	30	34.74%	11.56%
Shirley CDP	3066	1379	31.02%	784	386	32.99%	1.97%
Shoreham village	30	8	21.16%	21	6	23.25%	2.08%
Smithtown CDP	1585	381	19.37%	1347	393	22.58%	3.21%
Sound Beach CDP	1010	350	25.74%	440	175	28.46%	2.72%
Southampton village	325	108	24.94%	151	66	30.41%	5.47%
South Farmingdale CDP	852	248	22.55%	614	181	22.77%	0.22%
South Floral Park village	144	69	32.28%	40	28	41.81%	9.53%
South Hempstead CDP	221	75	25.34%	110	44	28.57%	3.23%
South Huntington CDP	650	205	23.98%	431	129	23.04%	-0.94%
Southold CDP	440	98	18.22%	280	80	22.22%	4.01%
South Valley Stream CDP	386	199	34.02%	196	106	35.10%	1.08%
Springs CDP	777	233	23.07%	271	137	33.58%	10.51%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Stewart Manor village	104	26	19.97%	76	20	20.63%	0.66%
Stony Brook CDP	804	201	20.00%	710	180	20.26%	0.26%
Stony Brook University CDP	309	75	19.49%	257	88	25.64%	6.15%
Syosset CDP	971	225	18.81%	903	271	23.08%	4.27%
Terryville CDP	905	343	27.48%	374	119	24.14%	-3.35%
Thomaston village	137	24	15.08%	134	42	24.08%	9.01%
Tuckahoe CDP	167	49	22.64%	68	31	31.49%	8.85%
Uniondale CDP	2390	1233	34.03%	458	306	40.05%	6.02%
University Gardens CDP	275	44	13.79%	248	48	16.22%	2.42%
Upper Brookville village	110	37	25.40%	72	30	29.86%	4.46%
Valley Stream village	2848	1181	29.31%	1183	595	33.45%	4.14%
Village of the Branch village	101	25	19.91%	92	24	20.65%	0.74%
Wading River CDP	623	193	23.65%	415	137	24.82%	1.17%
Wainscott CDP	80	25	23.85%	38	17	30.34%	6.50%
Wantagh CDP	1106	305	21.62%	917	230	20.05%	-1.56%
Water Mill CDP	214	70	24.60%	84	40	32.15%	7.55%
West Babylon CDP	3365	1394	29.29%	1330	605	31.29%	1.99%
West Bay Shore CDP	387	146	27.45%	253	101	28.50%	1.05%
Westbury village	1225	474	27.90%	453	221	32.79%	4.89%
Westhampton CDP	297	92	23.73%	148	62	29.42%	5.68%

Table A. 11. Denial Rates by Community

Community Name	2005-06 Approved Loans	2005-06 Denied Loans	2005-06 Denied Loans as a % of Decisions (first lien, owner-occ)	2009-10 Approved Loans	2009-10 Denied Loans	2009-10 Denied Loans as a % of Decisions (first-lien, owner-occ)	Change in Denial Rate, 2005-06 to 2009-10
Westhampton Beach village	150	49	24.47%	68	30	30.94%	6.47%
West Hampton Dunes village	1	<1	23.62%	1	<1	28.75%	5.13%
West Hempstead CDP	1242	472	27.54%	676	292	30.17%	2.63%
West Hills CDP	333	110	24.83%	237	106	30.90%	6.07%
West Islip CDP	1924	485	20.13%	1239	358	22.42%	2.28%
West Sayville CDP	288	98	25.39%	221	60	21.35%	-4.04%
Wheatley Heights CDP	611	308	33.52%	133	86	39.40%	5.88%
Williston Park village	308	78	20.21%	270	86	24.16%	3.95%
Woodbury CDP	423	116	21.52%	324	103	24.12%	2.60%
Woodmere CDP	868	286	24.78%	659	225	25.45%	0.67%
Woodsburgh village	40	10	20.32%	31	15	32.95%	12.63%
Wyandanch CDP	1328	788	37.22%	123	135	52.43%	15.21%
Yaphank CDP	542	206	27.58%	215	113	34.46%	6.89%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
Albertson CDP	87104	69263	-20.48%	270	214	-20.49%	1789	11.99%
Amagansett CDP	55425	27645	-50.12%	108	46	-57.40%	513	8.93%
Amityville village	165705	67546	-59.24%	698	262	-62.55%	3690	7.09%
Aquebogue CDP	65694	25518	-61.16%	260	107	-58.93%	932	11.46%
Asharoken village	18840	10939	-41.94%	42	25	-40.71%	255	9.86%
Atlantic Beach village	49896	23649	-52.60%	110	63	-42.80%	857	7.37%
Babylon village	230931	165128	-28.49%	873	569	-34.82%	4585	12.41%
Baiting Hollow CDP	24273	12891	-46.89%	109	55	-49.91%	719	7.60%
Baldwin CDP	643646	196794	-69.43%	2588	756	-70.79%	7760	9.74%
Baldwin Harbor CDP	250325	82861	-66.90%	856	285	-66.71%	2687	10.61%
Barnum Island CDP	57786	27817	-51.86%	202	94	-53.70%	843	11.12%
Baxter Estates village	25538	19394	-24.06%	56	46	-19.21%	382	11.93%
Bay Park CDP	46012	20257	-55.98%	170	73	-57.14%	867	8.41%
Bayport CDP	162172	100060	-38.30%	595	360	-39.54%	3346	10.75%
Bay Shore CDP	513390	124251	-75.80%	2287	527	-76.96%	9064	5.81%
Bayville village	153222	84316	-44.97%	421	254	-39.52%	2471	10.30%
Baywood CDP	203687	32158	-84.21%	990	152	-84.65%	2162	7.03%
Bellerose village	25450	14205	-44.19%	96	46	-51.82%	375	12.39%
Bellerose Terrace CDP	46851	26149	-44.19%	178	86	-51.82%	633	13.51%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
Belle Terre village	18244	13037	-28.54%	53	41	-23.58%	286	14.19%
Bellmore CDP	321984	199697	-37.98%	1143	653	-42.87%	5669	11.52%
Bellport village	38719	15687	-59.49%	155	65	-58.06%	921	7.06%
Bethpage CDP	243739	183556	-24.69%	936	655	-30.02%	5875	11.15%
Blue Point CDP	93702	58235	-37.85%	370	222	-40.00%	1680	13.21%
Bohemia CDP	168974	94487	-44.08%	761	367	-51.77%	3606	10.18%
Brentwood CDP	1564012	155035	-90.09%	7190	744	-89.65%	13654	5.45%
Bridgehampton CDP	167526	48081	-71.30%	172	59	-65.68%	748	7.89%
Brightwaters village	74667	56729	-24.02%	241	170	-29.46%	1126	15.10%
Brookhaven CDP	81867	28223	-65.53%	384	110	-71.30%	1176	9.38%
Brookville village	97407	67777	-30.42%	92	66	-28.45%	612	10.75%
Calverton CDP	116962	63966	-45.31%	505	257	-49.05%	2965	8.68%
Carle Place CDP	67123	46053	-31.39%	257	163	-36.58%	1863	8.75%
Cedarhurst village	89211	71116	-20.28%	290	213	-26.55%	2242	9.50%
Centereach CDP	628817	234796	-62.66%	2814	1004	-64.33%	10026	10.01%
Center Moriches CDP	194868	81080	-58.39%	766	317	-58.62%	2597	12.20%
Centerport CDP	137739	101530	-26.29%	392	287	-26.91%	2032	14.12%
Central Islip CDP	957270	115548	-87.93%	4671	597	-87.22%	9365	6.37%
Centre Island village	10145	5546	-45.33%	22	15	-31.85%	168	9.11%
Cold Spring Harbor CDP	152175	103542	-31.96%	314	236	-24.84%	1749	13.49%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
Commack CDP	599953	455629	-24.06%	2237	1539	-31.18%	11907	12.93%
Copiague CDP	472887	131584	-72.17%	2117	571	-73.03%	7535	7.58%
Coram CDP	784741	268799	-65.75%	3808	1289	-66.15%	14632	8.81%
Cove Neck village	15222	8489	-44.24%	16	10	-36.99%	104	9.99%
Cutchogue CDP	70645	40771	-42.29%	216	129	-40.43%	1347	9.57%
Deer Park CDP	621115	214144	-65.52%	2671	890	-66.70%	9383	9.48%
Dering Harbor village	591	319	-46.12%	1	1	-41.92%	5	13.80%
Dix Hills CDP	669064	387097	-42.14%	1681	1004	-40.26%	8319	12.07%
East Atlantic Beach CDP	56719	26884	-52.60%	126	72	-42.80%	849	8.46%
East Farmingdale CDP	98031	37014	-62.24%	414	140	-66.14%	2002	7.00%
East Garden City CDP	18399	16872	-8.30%	77	46	-40.26%	1212	3.80%
East Hampton village	107252	41506	-61.30%	167	75	-55.39%	533	13.99%
East Hampton North CDP	231606	101202	-56.30%	401	175	-56.40%	1536	11.37%
East Hills village	151691	118793	-21.69%	299	244	-18.59%	2252	10.82%
East Islip CDP	278477	156817	-43.69%	1053	574	-45.55%	4803	11.94%
East Marion CDP	18932	7726	-59.19%	61	27	-55.60%	409	6.65%
East Massapequa CDP	389143	229831	-40.94%	1508	820	-45.62%	6599	12.43%
East Meadow CDP	572080	352006	-38.47%	2216	1295	-41.55%	12410	10.44%
East Moriches CDP	117929	59636	-49.43%	475	226	-52.46%	1896	11.91%
East Northport CDP	375584	247673	-34.06%	1425	873	-38.75%	7114	12.27%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
East Norwich CDP	48601	44261	-8.93%	146	146	0.00%	943	15.48%
East Patchogue CDP	415714	152777	-63.25%	1989	682	-65.71%	8294	8.23%
Eastport CDP	56832	24046	-57.69%	171	71	-58.42%	702	10.11%
East Quogue CDP	195557	81601	-58.27%	452	208	-53.99%	1832	11.36%
East Rockaway village	159039	95620	-39.88%	602	362	-39.84%	3825	9.47%
East Shoreham CDP	123835	70269	-43.26%	513	278	-45.93%	2047	13.56%
East Williston village	51746	45423	-12.22%	111	106	-4.50%	842	12.59%
Eatons Neck CDP	41846	24296	-41.94%	94	56	-40.71%	519	10.76%
Elmont CDP	899980	174309	-80.63%	3458	667	-80.70%	9847	6.78%
Elwood CDP	229573	133310	-41.93%	733	432	-41.09%	3512	12.29%
Farmingdale village	122951	73867	-39.92%	524	304	-41.98%	3326	9.14%
Farmingville CDP	328983	128680	-60.89%	1573	552	-64.91%	4707	11.72%
Fire Island CDP	8709	3420	-60.73%	36	13	-64.21%	131	9.73%
Fishers Island CDP	7196	2936	-59.19%	23	10	-55.60%	120	8.61%
Flanders CDP	73372	13271	-81.91%	356	71	-80.15%	1345	5.25%
Floral Park village	228054	175229	-23.16%	835	590	-29.34%	5680	10.39%
Flower Hill village	164452	136761	-16.84%	236	207	-12.29%	1473	14.05%
Fort Salonga CDP	231032	152717	-33.90%	595	416	-30.08%	3370	12.35%
Franklin Square CDP	490870	259441	-47.15%	1844	919	-50.16%	9941	9.24%
Freeport village	1010529	219224	-78.31%	4212	948	-77.49%	13279	7.14%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
Garden City village	482749	436234	-9.64%	1079	986	-8.62%	7366	13.38%
Garden City Park CDP	117908	81967	-30.48%	388	261	-32.73%	2533	10.30%
Garden City South CDP	64677	36576	-43.45%	236	121	-48.73%	1384	8.74%
Gilgo CDP	8418	4798	-43.01%	31	17	-45.62%	53	31.42%
Glen Cove city	432853	196098	-54.70%	1326	602	-54.60%	9764	6.17%
Glen Head CDP	105419	66036	-37.36%	298	196	-34.23%	1718	11.41%
Glenwood Landing CDP	68047	58301	-14.32%	207	171	-17.19%	1336	12.81%
Gordon Heights CDP	124501	12379	-90.06%	632	66	-89.56%	1070	6.17%
Great Neck village	177799	107170	-39.72%	399	274	-31.33%	3473	7.89%
Great Neck Estates village	87162	54860	-37.06%	129	94	-27.38%	902	10.39%
Great Neck Gardens CDP	24060	21769	-9.52%	54	50	-6.92%	393	12.73%
Great Neck Plaza village	94465	83976	-11.10%	328	302	-7.89%	3690	8.18%
Great River CDP	30083	21475	-28.61%	99	66	-33.07%	503	13.17%
Greenlawn CDP	254464	148458	-41.66%	952	487	-48.85%	4560	10.68%
Greenport village	31797	8430	-73.49%	133	32	-75.94%	820	3.90%
Greenport West CDP	42062	17164	-59.19%	136	60	-55.60%	960	6.29%
Greenvale CDP	51177	35812	-30.02%	83	65	-21.12%	358	18.28%
Halesite CDP	66198	48144	-27.27%	164	117	-28.70%	1008	11.62%
Hampton Bays CDP	367905	110389	-70.00%	1198	386	-67.75%	5079	7.61%
Harbor Hills CDP	17875	11251	-37.06%	26	19	-27.38%	180	10.68%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
Harbor Isle CDP	30979	14913	-51.86%	109	50	-53.70%	470	10.69%
Hauppauge CDP	362615	247295	-31.80%	1376	881	-35.98%	7333	12.01%
Head of the Harbor village	52039	30257	-41.86%	85	60	-29.14%	511	11.74%
Hempstead village	1117053	139641	-87.50%	4725	611	-87.08%	15234	4.01%
Herricks CDP	63499	52718	-16.98%	191	145	-24.08%	1343	10.80%
Hewlett CDP	95626	64172	-32.89%	327	212	-35.17%	2547	8.32%
Hewlett Bay Park village	16987	8762	-48.42%	23	15	-35.57%	131	11.51%
Hewlett Harbor village	44469	22939	-48.42%	61	39	-35.57%	418	9.44%
Hewlett Neck village	17636	9097	-48.42%	24	16	-35.57%	145	10.79%
Hicksville CDP	711216	369521	-48.04%	2792	1351	-51.61%	13412	10.07%
Holbrook CDP	481177	260261	-45.91%	2233	1085	-51.41%	9550	11.36%
Holtsville CDP	380558	165786	-56.44%	1765	679	-61.53%	6725	10.10%
Huntington CDP	437736	333603	-23.79%	1259	952	-24.42%	7170	13.28%
Huntington Bay village	38387	27918	-27.27%	95	68	-28.70%	534	12.72%
Huntington Station CDP	630403	195230	-69.03%	2544	762	-70.05%	10067	7.57%
Inwood CDP	150456	30439	-79.77%	589	117	-80.14%	2964	3.95%
Islandia village	102706	23300	-77.31%	468	113	-75.85%	1026	11.01%
Island Park village	79002	35009	-55.69%	321	120	-62.62%	1603	7.49%
Islip CDP	438857	173620	-60.44%	1947	705	-63.79%	6437	10.95%
Islip Terrace CDP	120081	49036	-59.16%	541	206	-61.92%	1703	12.10%

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Jamesport CDP	44534	17299	-61.16%	176	72	-58.93%	715	10.13%
Jericho CDP	274962	240470	-12.54%	680	585	-14.00%	4628	12.64%
Kensington village	26765	24216	-9.52%	60	56	-6.92%	411	13.54%
Kings Park CDP	244389	177336	-27.44%	983	657	-33.13%	6212	10.58%
Kings Point village	230815	132659	-42.53%	171	106	-38.01%	1293	8.20%
Lake Grove village	227841	113638	-50.12%	919	430	-53.28%	3814	11.26%
Lake Ronkonkoma CDP	358076	174047	-51.39%	1657	719	-56.57%	6932	10.38%
Lake Success village	93010	60442	-35.02%	144	109	-24.59%	799	13.61%
Lakeview CDP	187484	44829	-76.09%	759	164	-78.39%	1487	11.03%
Lattingtown village	87376	47594	-45.53%	91	66	-27.75%	614	10.75%
Laurel CDP	25197	15689	-37.73%	86	53	-39.13%	524	10.04%
Laurel Hollow village	97695	54479	-44.24%	106	67	-36.99%	602	11.07%
Lawrence village	123097	74002	-39.88%	231	160	-30.74%	2045	7.82%
Levittown CDP	1005606	514304	-48.86%	4318	2020	-53.22%	16973	11.90%
Lido Beach CDP	67888	40883	-39.78%	166	111	-33.20%	1192	9.31%
Lindenhurst village	494953	216988	-56.16%	2156	898	-58.33%	9316	9.64%
Lloyd Harbor village	162709	104826	-35.57%	194	131	-32.47%	1162	11.27%
Locust Valley CDP	78666	51529	-34.50%	210	143	-31.90%	1208	11.84%
Long Beach city	642863	369586	-42.51%	2251	1256	-44.20%	14809	8.48%
Lynbrook village	289104	180465	-37.58%	1174	689	-41.31%	7513	9.17%

Table A.12. Originations and Lending

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Malverne village	147536	90913	-38.38%	555	327	-41.19%	3076	10.62%
Malverne Park Oaks CDP	7213	5161	-28.44%	27	18	-33.79%	183	9.88%
Manhasset CDP	208670	139432	-33.18%	404	280	-30.69%	2790	10.04%
Manhasset Hills CDP	72849	50329	-30.91%	163	115	-29.45%	1184	9.71%
Manorhaven village	71860	31131	-56.68%	204	91	-55.39%	2442	3.73%
Manorville CDP	288765	148164	-48.69%	1211	576	-52.41%	5000	11.53%
Massapequa CDP	415357	315859	-23.95%	1391	1030	-25.95%	7226	14.25%
Massapequa Park village	272753	246759	-9.53%	1060	852	-19.62%	5731	14.87%
Mastic CDP	379852	79019	-79.20%	2055	417	-79.73%	4526	9.20%
Mastic Beach CDP	340389	54368	-84.03%	1803	304	-83.15%	4231	7.18%
Matinecock village	39220	21363	-45.53%	41	30	-27.75%	272	10.89%
Mattituck CDP	88815	55301	-37.73%	305	185	-39.13%	1693	10.95%
Medford CDP	573592	161974	-71.76%	2801	768	-72.58%	7821	9.82%
Melville CDP	383996	262964	-31.52%	989	734	-25.84%	6908	10.62%
Merrick CDP	451924	312484	-30.85%	1479	948	-35.90%	7448	12.73%
Middle Island CDP	228965	70599	-69.17%	1258	365	-70.99%	4217	8.66%
Miller Place CDP	373389	213928	-42.71%	1312	749	-42.95%	4000	18.72%
Mill Neck village	38723	21093	-45.53%	40	29	-27.75%	379	7.72%
Mineola village	214304	164191	-23.38%	879	615	-30.05%	7396	8.31%
Montauk CDP	133605	55655	-58.34%	310	128	-58.71%	1422	9.00%

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Moriches CDP	56578	16187	-71.39%	278	76	-72.75%	1322	5.74%
Mount Sinai CDP	297680	129226	-56.59%	1068	493	-53.79%	4080	12.09%
Munsey Park village	82648	78793	-4.66%	116	132	13.79%	819	16.12%
Muttontown village	193534	89674	-53.66%	194	114	-41.15%	1071	10.68%
Napeague CDP	11597	5784	-50.12%	23	10	-57.40%	107	8.96%
Nesconset CDP	254569	174800	-31.33%	933	606	-35.05%	4564	13.28%
New Cassel CDP	286326	34868	-87.82%	1144	142	-87.59%	2974	4.77%
New Hyde Park village	163573	113634	-30.53%	548	358	-34.80%	3271	10.93%
New Suffolk CDP	8355	4822	-42.29%	26	15	-40.43%	177	8.61%
Nissequogue village	55479	32258	-41.86%	90	64	-29.14%	573	11.17%
North Amityville CDP	422021	51511	-87.79%	2010	241	-88.01%	5333	4.52%
Northampton CDP	9398	1693	-81.99%	46	9	-80.20%	191	4.73%
North Babylon CDP	369390	151566	-58.97%	1668	663	-60.25%	6136	10.81%
North Bay Shore CDP	413737	43094	-89.58%	1908	197	-89.68%	4395	4.48%
North Bellmore CDP	318481	225683	-29.14%	1204	780	-35.22%	6650	11.73%
North Bellport CDP	203255	52164	-74.34%	1051	234	-77.73%	3362	6.96%
North Great River CDP	76208	33198	-56.44%	323	140	-56.66%	1264	11.08%
North Haven village	44558	19628	-55.95%	68	35	-48.45%	332	10.60%
North Hills village	143056	92963	-35.02%	222	167	-24.59%	2259	7.40%
North Lindenhurst CDP	224301	68559	-69.43%	990	286	-71.11%	3787	7.55%

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North Lynbrook CDP	13741	6394	-53.47%	51	24	-52.59%	231	10.53%
North Massapequa CDP	284749	205171	-27.95%	1159	763	-34.17%	6084	12.54%
North Merrick CDP	197234	153902	-21.97%	758	514	-32.19%	4044	12.71%
North New Hyde Park CDP	225115	184491	-18.05%	792	588	-25.76%	4888	12.03%
North Patchogue CDP	162079	58991	-63.60%	860	296	-65.62%	2300	12.85%
Northport village	145422	129320	-11.07%	435	366	-15.86%	2921	12.53%
North Sea CDP	258354	95406	-63.07%	529	199	-62.30%	1771	11.25%
North Valley Stream CDP	432351	110069	-74.54%	1676	423	-74.76%	5113	8.27%
Northville CDP	23374	9080	-61.16%	93	38	-58.93%	531	7.16%
North Wantagh CDP	223321	143997	-35.52%	907	538	-40.68%	4230	12.72%
Northwest Harbor CDP	245759	95107	-61.30%	383	171	-55.39%	1313	13.01%
Noyack CDP	161217	59977	-62.80%	303	124	-59.20%	1510	8.20%
Oak Beach-Captree CDP	3353	1267	-62.21%	15	5	-66.18%	129	3.85%
Oakdale CDP	133875	99717	-25.51%	568	405	-28.70%	3116	13.00%
Ocean Beach village	3450	1966	-43.01%	13	7	-45.62%	39	17.50%
Oceanside CDP	594424	368809	-37.96%	2191	1277	-41.72%	11249	11.35%
Old Bethpage CDP	88256	81847	-7.26%	298	265	-11.07%	1894	13.99%
Old Brookville village	122961	56974	-53.66%	124	73	-41.15%	669	10.87%
Old Field village	27275	17098	-37.31%	63	44	-30.63%	325	13.52%
Old Westbury village	165240	93924	-43.16%	163	98	-40.10%	1073	9.10%

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Orient CDP	17476	7131	-59.19%	57	25	-55.60%	353	7.11%
Oyster Bay CDP	103693	70984	-31.54%	320	217	-32.19%	2758	7.87%
Oyster Bay Cove village	114507	63855	-44.24%	124	78	-36.99%	708	11.03%
Patchogue village	201683	70572	-65.01%	1020	349	-65.75%	4694	7.44%
Peconic CDP	26756	15442	-42.29%	82	49	-40.43%	273	17.89%
Plainedge CDP	160970	97553	-39.40%	668	358	-46.41%	2875	12.45%
Plainview CDP	439086	366310	-16.57%	1445	1164	-19.45%	9070	12.83%
Plandome village	51452	39446	-23.33%	66	56	-15.00%	416	13.50%
Plandome Heights village	39243	30086	-23.33%	50	43	-15.00%	323	13.26%
Plandome Manor village	33886	25979	-23.33%	44	37	-15.00%	280	13.21%
Point Lookout CDP	35339	21282	-39.78%	87	58	-33.20%	500	11.56%
Poquott village	28102	17617	-37.31%	65	45	-30.63%	353	12.83%
Port Jefferson village	165022	107536	-34.84%	539	343	-36.27%	3090	11.11%
Port Jefferson Station CDP	159835	65471	-59.04%	727	273	-62.45%	2812	9.71%
Port Washington CDP	364044	277317	-23.82%	778	610	-21.58%	5698	10.71%
Port Washington North village	66892	41271	-38.30%	157	103	-34.89%	1298	7.90%
Quiogue CDP	31934	11494	-64.01%	63	26	-58.02%	307	8.58%
Quogue village	48882	20614	-57.83%	109	51	-52.90%	424	12.14%
Remsenburg-Speonk CDP	120000	50484	-57.93%	293	129	-56.04%	984	13.10%
Ridge CDP	285890	118968	-58.39%	1316	566	-57.01%	5714	9.90%

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Riverhead CDP	222796	76056	-65.86%	1019	339	-66.79%	4827	7.01%
Riverside CDP	57810	10414	-81.99%	281	56	-80.20%	716	7.77%
Rockville Centre village	412280	372257	-9.71%	1253	1081	-13.73%	9258	11.67%
Rocky Point CDP	258834	96907	-62.56%	1328	435	-67.24%	4820	9.02%
Ronkonkoma CDP	385481	163014	-57.71%	1809	717	-60.38%	6512	11.00%
Roosevelt CDP	508252	55945	-88.99%	2288	253	-88.94%	4031	6.28%
Roslyn village	71176	42878	-39.76%	162	94	-41.81%	1193	7.90%
Roslyn Estates village	33569	20222	-39.76%	76	44	-41.81%	415	10.70%
Roslyn Harbor village	25745	17055	-33.75%	63	41	-34.62%	361	11.44%
Roslyn Heights CDP	218619	108395	-50.42%	411	231	-43.80%	2157	10.71%
Russell Gardens village	23776	21511	-9.52%	53	49	-6.92%	343	14.41%
Saddle Rock village	25025	15751	-37.06%	37	27	-27.38%	267	10.08%
Saddle Rock Estates CDP	13449	8465	-37.06%	20	14	-27.38%	140	10.33%
Sagaponack village	72638	20669	-71.55%	73	25	-66.03%	146	16.92%
Sag Harbor village	158022	65542	-58.52%	244	118	-51.82%	1000	11.76%
St. James CDP	256079	180583	-29.48%	892	600	-32.74%	4535	13.23%
Salisbury CDP	225331	130328	-42.16%	860	466	-45.84%	4004	11.63%
Saltaire village	1104	629	-43.01%	4	2	-45.62%	15	14.56%
Sands Point village	108290	81907	-24.36%	132	116	-12.36%	872	13.28%
Sayville CDP	284192	205413	-27.72%	1201	769	-35.95%	5983	12.86%

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Sea Cliff village	110694	79038	-28.60%	296	210	-29.05%	1960	10.71%
Seaford CDP	269817	190519	-29.39%	1004	644	-35.86%	5266	12.23%
Searingtown CDP	113201	68768	-39.25%	258	165	-36.29%	1563	10.52%
Selden CDP	458819	150486	-67.20%	2219	688	-68.99%	6446	10.67%
Setauket-East Setauket CDP	351385	241810	-31.18%	1174	780	-33.49%	5391	14.48%
Shelter Island CDP	54614	29425	-46.12%	110	64	-41.92%	598	10.65%
Shelter Island Heights CDP	43376	23370	-46.12%	87	51	-41.92%	525	9.64%
Shinnecock Hills CDP	57645	21158	-63.30%	129	49	-61.89%	744	6.61%
Shirley CDP	674104	136517	-79.75%	3553	744	-79.06%	8353	8.91%
Shoreham village	8988	5165	-42.53%	33	20	-41.32%	192	10.21%
Smithtown CDP	499376	368442	-26.22%	1796	1266	-29.52%	8773	14.43%
Sound Beach CDP	239663	96513	-59.73%	1151	428	-62.81%	2729	15.68%
Southampton village	264134	100549	-61.93%	307	146	-52.44%	1263	11.56%
South Farmingdale CDP	239504	147982	-38.21%	1003	564	-43.77%	4784	11.79%
South Floral Park village	42557	8956	-78.96%	161	35	-78.58%	530	6.52%
South Hempstead CDP	61357	29662	-51.66%	239	104	-56.49%	1047	9.93%
South Huntington CDP	204476	110286	-46.06%	730	385	-47.26%	3378	11.40%
Southold CDP	144927	79197	-45.35%	479	265	-44.68%	2414	10.98%
South Valley Stream CDP	124514	53924	-56.69%	414	170	-58.94%	1969	8.63%
Springs CDP	314366	90464	-71.22%	821	244	-70.28%	2318	10.53%

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Stewart Manor village	31441	22653	-27.95%	110	72	-34.61%	699	10.31%
Stony Brook CDP	238443	187388	-21.41%	918	653	-28.82%	4846	13.49%
Stony Brook University CDP	107388	76738	-28.54%	313	239	-23.58%	26	918.73%
Syosset CDP	357009	297644	-16.63%	996	808	-18.88%	6188	13.06%
Terryville CDP	243425	85356	-64.94%	1083	351	-67.59%	3827	9.17%
Thomaston village	57517	52039	-9.52%	128	120	-6.92%	958	12.48%
Tuckahoe CDP	77329	28432	-63.23%	167	62	-62.88%	480	12.94%
Uniondale CDP	644555	100205	-84.45%	2723	419	-84.61%	6084	6.89%
University Gardens CDP	83752	74482	-11.07%	261	232	-11.11%	1645	14.10%
Upper Brookville village	102179	47345	-53.66%	103	60	-41.15%	569	10.62%
Valley Stream village	835609	289607	-65.34%	3200	1078	-66.31%	12189	8.85%
Village of the Branch village	32055	26596	-17.03%	108	89	-18.36%	625	14.16%
Wading River CDP	180062	106267	-40.98%	697	400	-42.61%	2716	14.73%
Wainscott CDP	50255	19448	-61.30%	78	35	-55.39%	264	13.23%
Wantagh CDP	340746	256639	-24.68%	1215	872	-28.23%	6126	14.23%
Water Mill CDP	153286	48354	-68.45%	207	76	-63.43%	652	11.63%
West Babylon CDP	857402	291436	-66.01%	3811	1234	-67.62%	14537	8.49%
West Bay Shore CDP	120201	68505	-43.01%	437	238	-45.62%	1720	13.82%
Westbury village	362187	112853	-68.84%	1317	408	-69.02%	5078	8.03%
Westhampton CDP	124147	51623	-58.42%	309	134	-56.49%	1045	12.86%

Table A.12. Originations and Lending

Community Name	Total reported lending (000s), 2005-06	Total reported lending (000s), 2009-2010	% Change in Total Lending	Principal residence originations, 2005-06	Principal residence originations, 2009-10	Change in originations, 2005- 2006 to 2009-10	Households, 2010 Census	Originations as % of households, 2009-10
Westhampton Beach village	75951	27336	-64.01%	149	63	-58.02%	691	9.07%
West Hampton Dunes village	464	196	-57.67%	1	<1	-55.79%	24	2.07%
West Hempstead CDP	362731	171152	-52.82%	1387	614	-55.70%	5939	10.35%
West Hills CDP	129644	70678	-45.48%	345	216	-37.39%	1974	10.94%
West Islip CDP	563458	326073	-42.13%	2138	1156	-45.93%	9040	12.79%
West Sayville CDP	74401	52617	-29.28%	354	205	-42.09%	1771	11.58%
Wheatley Heights CDP	165062	33184	-79.90%	646	121	-81.25%	1480	8.18%
Williston Park village	90924	74689	-17.86%	356	251	-29.49%	2668	9.41%
Woodbury CDP	223890	138304	-38.23%	417	294	-29.50%	3054	9.63%
Woodmere CDP	332533	213392	-35.83%	883	584	-33.86%	5336	10.94%
Woodsburgh village	29105	15013	-48.42%	40	26	-35.57%	267	9.67%
Wyandanch CDP	280601	23183	-91.74%	1468	108	-92.63%	2926	3.70%
Yaphank CDP	129635	41424	-68.05%	655	196	-70.12%	1872	10.45%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Albertson CDP	3.92%	0.46%	20.71%	0.93%	15.60%	5.94%	2.33%	-7.99%	0.00%	12.13%
Amagansett CDP	40.07%	56.35%	10.38%	1.86%	25.98%	8.16%	2.84%	-44.08%	0.60%	6.38%
Amityville village	5.99%	2.24%	20.93%	1.87%	29.27%	13.85%	1.90%	-48.06%	1.57%	15.26%
Aquebogue CDP	9.73%	14.89%	20.39%	5.32%	24.23%	10.27%	2.75%	-47.29%	0.72%	15.25%
Asharoken village	6.67%	2.35%	12.67%	1.18%	7.86%	2.14%	0.00%	-35.66%	0.00%	2.41%
Atlantic Beach village	17.77%	15.63%	15.33%	1.88%	11.02%	4.24%	0.00%	-35.71%	0.00%	8.15%
Babylon village	3.21%	3.07%	22.90%	2.90%	17.64%	9.05%	1.05%	-21.70%	0.57%	12.83%
Baiting Hollow CDP	9.89%	4.70%	17.86%	4.03%	27.79%	8.32%	8.83%	-36.76%	0.71%	18.73%
Baldwin CDP	2.78%	0.79%	25.06%	2.23%	39.80%	17.93%	2.25%	-52.57%	0.35%	34.79%
Baldwin Harbor CDP	2.94%	2.40%	28.17%	2.40%	39.37%	17.76%	0.70%	-45.47%	0.23%	32.63%
Barnum Island CDP	4.60%	2.70%	22.09%	3.38%	26.05%	13.83%	1.39%	-38.26%	0.00%	22.92%
Baxter Estates village	4.09%	2.21%	11.40%	1.11%	12.50%	4.88%	1.51%	-9.06%	0.30%	4.91%
Bay Park CDP	4.40%	3.13%	18.90%	5.21%	21.43%	9.45%	1.61%	-46.33%	0.92%	18.82%
Bayport CDP	2.91%	1.16%	23.55%	4.40%	17.70%	6.83%	0.22%	-26.70%	0.47%	9.63%
Bay Shore CDP	5.61%	3.13%	23.84%	4.41%	42.50%	20.33%	3.80%	-61.44%	1.49%	33.40%
Bayville village	7.14%	2.94%	17.54%	1.37%	12.67%	5.88%	0.34%	-30.98%	0.22%	11.86%
Baywood CDP	3.13%	3.80%	26.52%	1.90%	46.77%	22.12%	2.63%	-71.92%	1.62%	45.39%
Bellerose village	1.08%	0.00%	25.18%	0.00%	27.74%	12.41%	2.27%	-34.85%	0.36%	17.42%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Bellerose Terrace CDP	1.08%	0.00%	25.18%	0.00%	27.74%	12.41%	2.27%	-34.85%	0.36%	17.42%
Belle Terre village	2.45%	1.61%	15.95%	4.03%	11.64%	4.40%	2.06%	-15.30%	0.31%	10.29%
Bellmore CDP	3.05%	1.80%	23.31%	2.56%	19.51%	8.84%	1.23%	-29.89%	0.17%	14.40%
Bellport village	16.67%	24.42%	22.04%	2.33%	16.77%	9.03%	3.08%	-51.16%	0.65%	13.85%
Bethpage CDP	5.55%	1.80%	20.99%	1.80%	16.99%	7.91%	0.76%	-16.34%	0.11%	16.03%
Blue Point CDP	4.13%	1.77%	24.81%	5.75%	19.46%	9.46%	0.90%	-26.17%	0.81%	21.62%
Bohemia CDP	2.06%	0.81%	25.10%	2.96%	21.29%	9.46%	2.18%	-40.07%	0.53%	14.17%
Brentwood CDP	3.14%	2.23%	25.60%	1.84%	53.77%	24.76%	3.09%	-78.31%	1.64%	60.22%
Bridgehampton CDP	42.93%	63.45%	8.00%	1.25%	9.86%	4.09%	2.70%	-62.95%	0.00%	3.68%
Brightwaters village	2.42%	0.58%	23.79%	1.17%	16.18%	7.05%	0.59%	-16.34%	0.00%	14.71%
Brookhaven CDP	9.00%	5.37%	23.57%	3.21%	36.36%	17.81%	2.67%	-56.11%	0.99%	32.28%
Brookville village	2.52%	0.00%	6.72%	0.00%	6.03%	2.59%	1.20%	-24.77%	0.00%	0.00%
Calverton CDP	8.49%	3.81%	19.87%	3.81%	27.30%	9.79%	6.16%	-34.23%	0.57%	17.86%
Carle Place CDP	2.64%	0.60%	18.87%	1.81%	18.68%	9.34%	0.61%	-22.49%	0.78%	11.66%
Cedarhurst village	6.13%	3.18%	22.26%	0.91%	23.10%	10.00%	0.47%	-4.93%	0.00%	6.57%
Centereach CDP	2.72%	1.23%	23.54%	3.84%	29.79%	13.58%	1.45%	-49.93%	0.71%	26.66%
Center Moriches CDP	5.45%	2.27%	22.01%	5.56%	26.10%	11.73%	1.72%	-44.97%	0.87%	20.88%
Centerport CDP	3.36%	1.79%	20.01%	1.11%	10.35%	4.89%	0.00%	-18.47%	0.00%	9.48%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Central Islip CDP	3.65%	2.45%	25.97%	2.77%	52.62%	23.83%	3.85%	-74.06%	1.91%	44.05%
Centre Island village	13.11%	7.76%	15.30%	0.86%	17.20%	9.55%	0.93%	-18.46%	0.00%	14.95%
Cold Spring Harbor CDP	2.18%	1.25%	15.26%	0.83%	11.46%	3.50%	0.00%	-15.11%	0.32%	8.05%
Commack CDP	1.67%	0.67%	24.41%	2.30%	16.73%	8.04%	0.61%	-17.86%	0.43%	12.23%
Copiague CDP	4.93%	2.23%	25.57%	2.40%	37.03%	16.44%	1.40%	-57.76%	0.66%	30.82%
Coram CDP	3.13%	1.37%	22.91%	3.59%	28.94%	13.45%	1.78%	-53.22%	0.74%	27.62%
Cove Neck village	4.28%	4.32%	12.84%	0.62%	7.32%	2.44%	1.29%	-32.89%	0.00%	1.29%
Cutchogue CDP	20.00%	28.41%	18.27%	4.80%	10.49%	4.01%	6.74%	-37.93%	1.23%	11.92%
Deer Park CDP	3.64%	2.65%	23.63%	3.04%	33.62%	14.07%	1.66%	-50.66%	0.66%	33.00%
Dering Harbor village	40.90%	49.34%	9.85%	0.88%	11.62%	4.04%	0.87%	-34.86%	1.52%	6.96%
Dix Hills CDP	2.65%	0.98%	19.18%	2.03%	18.67%	7.86%	0.46%	-26.88%	0.22%	9.40%
East Atlantic Beach CDP	17.77%	15.63%	15.33%	1.88%	11.02%	4.24%	0.00%	-35.71%	0.00%	8.15%
East Farmingdale CDP	5.65%	1.85%	22.38%	0.62%	30.12%	16.34%	0.00%	-51.55%	1.18%	25.61%
East Garden City CDP	6.10%	6.12%	25.61%	0.00%	51.95%	27.27%	2.17%	21.62%	1.30%	10.87%
East Hampton village	38.41%	51.09%	9.83%	1.03%	14.76%	4.82%	3.05%	-49.26%	0.31%	9.62%
East Hampton North CDP	39.26%	53.82%	10.11%	1.46%	20.39%	6.49%	2.95%	-46.85%	0.46%	8.04%
East Hills village	2.32%	0.92%	10.47%	0.81%	9.92%	4.41%	1.09%	-10.60%	0.00%	4.07%
East Islip CDP	2.36%	0.95%	23.63%	4.41%	19.71%	9.74%	1.57%	-33.24%	0.33%	16.75%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
East Marion CDP	34.98%	46.98%	12.44%	1.72%	18.05%	5.42%	1.63%	-46.70%	0.72%	17.89%
East Massapequa CDP	3.15%	0.73%	21.89%	2.54%	27.19%	12.67%	0.85%	-25.96%	0.99%	20.37%
East Meadow CDP	2.73%	1.55%	22.50%	3.45%	24.84%	10.69%	1.02%	-23.03%	0.24%	18.45%
East Moriches CDP	7.07%	2.90%	23.82%	5.08%	22.28%	10.11%	1.47%	-39.73%	0.23%	17.79%
East Northport CDP	3.59%	1.61%	24.24%	2.40%	16.63%	6.79%	0.94%	-27.22%	0.23%	13.94%
East Norwich CDP	2.00%	3.95%	23.33%	4.61%	15.07%	4.79%	1.37%	16.13%	0.68%	3.42%
East Patchogue CDP	3.51%	3.67%	27.55%	4.50%	31.27%	12.96%	1.60%	-50.91%	0.90%	26.72%
Eastport CDP	16.94%	24.05%	17.64%	3.10%	20.66%	8.60%	1.34%	-48.29%	0.48%	15.38%
East Quogue CDP	27.07%	40.56%	16.16%	1.76%	20.18%	6.94%	2.61%	-43.86%	0.62%	12.50%
East Rockaway village	4.31%	3.12%	17.99%	2.43%	19.53%	7.13%	0.78%	-25.82%	0.57%	14.71%
East Shoreham CDP	2.87%	2.41%	24.67%	5.16%	16.80%	7.93%	1.48%	-35.97%	0.73%	16.92%
East Williston village	3.48%	3.60%	11.30%	1.80%	9.01%	5.41%	0.00%	4.95%	0.00%	6.60%
Eatons Neck CDP	6.67%	2.35%	12.67%	1.18%	7.86%	2.14%	0.00%	-35.66%	0.00%	2.41%
Elmont CDP	2.68%	1.55%	24.40%	1.79%	49.16%	23.47%	3.16%	-63.23%	0.68%	46.22%
Elwood CDP	2.14%	1.61%	20.80%	1.90%	22.66%	9.53%	1.01%	-24.60%	0.05%	12.64%
Farmingdale village	5.06%	1.92%	19.89%	1.60%	18.51%	6.87%	0.33%	-29.04%	0.38%	14.47%
Farmingville CDP	3.36%	1.13%	25.97%	4.64%	29.27%	13.16%	3.35%	-52.05%	0.95%	33.01%
Fire Island CDP	26.82%	35.78%	18.52%	2.00%	29.57%	12.72%	2.10%	-50.25%	1.02%	22.82%

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Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Fishers Island CDP	34.98%	46.98%	12.44%	1.72%	18.05%	5.42%	1.63%	-46.70%	0.72%	17.89%
Flanders CDP	11.30%	13.32%	20.50%	4.40%	36.95%	18.04%	3.63%	-69.65%	0.72%	26.18%
Floral Park village	3.67%	1.50%	19.17%	2.84%	14.73%	6.47%	0.68%	-17.70%	0.36%	12.20%
Flower Hill village	4.07%	2.36%	7.72%	3.30%	8.90%	4.66%	1.45%	-5.12%	0.00%	0.48%
Fort Salonga CDP	2.66%	2.32%	18.81%	4.04%	12.01%	4.12%	1.15%	-21.45%	0.16%	6.15%
Franklin Square CDP	3.30%	2.13%	21.71%	2.44%	25.00%	11.93%	1.96%	-34.85%	0.49%	20.89%
Freeport village	3.85%	1.56%	22.51%	1.87%	44.92%	20.66%	1.90%	-59.91%	0.93%	36.39%
Garden City village	3.22%	1.00%	13.85%	1.81%	10.84%	4.45%	0.30%	2.17%	0.00%	4.26%
Garden City Park CDP	6.05%	0.38%	20.34%	3.05%	22.94%	10.31%	1.15%	-13.71%	0.26%	13.41%
Garden City South CDP	1.67%	2.42%	22.08%	1.61%	14.41%	9.32%	1.65%	-41.09%	0.00%	11.57%
Gilgo CDP	26.23%	34.22%	19.13%	1.69%	19.72%	7.57%	1.47%	-33.25%	0.20%	17.22%
Glen Cove city	7.19%	5.05%	20.38%	1.89%	25.79%	10.78%	1.00%	-39.43%	0.23%	12.96%
Glen Head CDP	3.56%	3.45%	19.09%	1.48%	14.77%	6.71%	0.00%	-22.83%	0.34%	9.18%
Glenwood Landing CDP	3.93%	2.65%	17.24%	2.61%	7.66%	3.15%	0.55%	-10.82%	0.00%	8.65%
Gordon Heights CDP	9.70%	2.94%	22.54%	1.47%	52.53%	29.75%	1.52%	-78.33%	1.58%	48.48%
Great Neck village	8.70%	1.44%	9.84%	1.08%	7.02%	3.01%	0.36%	-26.42%	0.50%	3.65%
Great Neck Estates village	4.91%	1.08%	10.19%	0.54%	5.56%	1.59%	1.64%	-24.37%	0.00%	0.55%
Great Neck Gardens CDP	1.85%	1.33%	10.19%	1.00%	6.29%	2.20%	1.01%	-1.68%	0.31%	1.35%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Great Neck Plaza village	4.95%	2.05%	3.55%	0.05%	3.11%	0.80%	0.82%	-5.71%	0.00%	0.71%
Great River CDP	2.65%	0.58%	20.45%	2.89%	18.29%	8.17%	0.00%	-18.10%	0.39%	11.63%
Greenlawn CDP	3.73%	1.74%	22.01%	1.86%	28.24%	13.40%	1.23%	-29.60%	0.50%	19.83%
Greenport village	24.86%	45.76%	14.12%	1.69%	27.07%	10.53%	3.13%	-68.04%	0.75%	18.75%
Greenport West CDP	34.98%	46.98%	12.44%	1.72%	18.05%	5.42%	1.63%	-46.70%	0.72%	17.89%
Greenvale CDP	3.86%	1.49%	11.09%	0.10%	6.80%	2.70%	0.86%	-16.09%	0.00%	1.82%
Halesite CDP	7.43%	2.12%	19.43%	0.00%	13.58%	5.86%	1.73%	-18.93%	0.31%	12.12%
Hampton Bays CDP	19.09%	31.04%	16.35%	2.97%	28.86%	11.73%	1.88%	-55.51%	0.11%	17.19%
Harbor Hills CDP	4.91%	1.08%	10.19%	0.54%	5.56%	1.59%	1.64%	-24.37%	0.00%	0.55%
Harbor Isle CDP	4.60%	2.70%	22.09%	3.38%	26.05%	13.83%	1.39%	-38.26%	0.00%	22.92%
Hauppauge CDP	1.85%	1.08%	22.75%	3.74%	15.92%	6.34%	0.98%	-24.60%	0.31%	11.56%
Head of the Harbor village	2.23%	1.59%	14.53%	2.38%	5.71%	4.00%	1.61%	-26.06%	0.00%	5.65%
Hempstead village	5.67%	4.83%	22.64%	2.65%	56.53%	27.57%	2.62%	-71.05%	1.06%	44.21%
Herricks CDP	3.54%	2.01%	21.72%	1.34%	15.18%	5.24%	0.00%	-10.49%	0.00%	9.66%
Hewlett CDP	4.91%	2.30%	16.76%	0.92%	19.57%	7.95%	0.47%	-19.77%	0.61%	10.38%
Hewlett Bay Park village	0.66%	0.00%	16.45%	1.04%	12.08%	4.70%	1.04%	-27.48%	0.00%	1.04%
Hewlett Harbor village	0.66%	0.00%	16.45%	1.04%	12.08%	4.70%	1.04%	-27.48%	0.00%	1.04%
Hewlett Neck village	0.66%	0.00%	16.45%	1.04%	12.08%	4.70%	1.04%	-27.48%	0.00%	1.04%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Hicksville CDP	4.47%	2.67%	22.78%	2.23%	22.71%	9.99%	1.04%	-38.04%	0.29%	19.02%
Holbrook CDP	1.84%	0.82%	27.98%	4.75%	21.50%	10.21%	1.29%	-38.90%	0.72%	22.58%
Holtsville CDP	2.87%	1.27%	27.34%	4.23%	23.21%	10.31%	1.55%	-50.68%	0.63%	24.56%
Huntington CDP	5.34%	2.36%	17.76%	2.05%	12.29%	5.22%	0.50%	-14.26%	0.17%	10.56%
Huntington Bay village	7.43%	2.12%	19.43%	0.00%	13.58%	5.86%	1.73%	-18.93%	0.31%	12.12%
Huntington Station CDP	7.34%	4.39%	22.81%	1.63%	36.67%	15.45%	1.44%	-53.38%	0.55%	22.05%
Inwood CDP	8.24%	4.88%	20.22%	1.63%	44.99%	21.39%	3.42%	-65.12%	1.53%	26.50%
Islandia village	2.70%	3.39%	24.32%	4.24%	45.94%	21.37%	1.77%	-56.13%	1.07%	30.97%
Island Park village	3.89%	4.00%	25.45%	4.80%	34.58%	14.95%	1.67%	-43.81%	0.93%	35.00%
Islip CDP	3.28%	0.84%	20.69%	3.38%	25.78%	11.50%	1.70%	-52.04%	0.51%	22.27%
Islip Terrace CDP	4.75%	0.96%	22.54%	2.88%	24.77%	10.72%	0.49%	-49.63%	0.74%	28.16%
Jamesport CDP	9.73%	14.89%	20.39%	5.32%	24.23%	10.27%	2.75%	-47.29%	0.72%	15.25%
Jericho CDP	2.14%	2.63%	14.11%	1.48%	9.31%	3.50%	0.84%	-5.97%	0.15%	5.92%
Kensington village	1.85%	1.33%	10.19%	1.00%	6.29%	2.20%	1.01%	-1.68%	0.31%	1.35%
Kings Park CDP	3.86%	1.90%	21.03%	3.19%	17.11%	6.10%	0.30%	-19.57%	0.87%	15.59%
Kings Point village	4.47%	0.00%	5.59%	0.93%	2.34%	1.75%	0.94%	-37.13%	0.00%	0.94%
Lake Grove village	3.23%	0.91%	23.56%	2.52%	24.86%	11.23%	0.23%	-37.97%	0.76%	21.73%
Lake Ronkonkoma CDP	4.28%	2.45%	27.25%	3.81%	24.47%	10.37%	0.98%	-43.06%	0.48%	24.00%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Lake Success village	1.61%	1.43%	8.60%	1.07%	4.92%	1.37%	1.09%	-21.55%	0.27%	2.17%
Lakeview CDP	2.56%	0.61%	22.25%	2.42%	55.07%	26.09%	7.32%	-55.43%	1.05%	59.76%
Lattingtown village	7.49%	6.02%	9.09%	3.76%	7.51%	3.47%	0.80%	-22.50%	0.00%	4.00%
Laurel CDP	18.67%	21.45%	17.43%	4.62%	12.79%	4.86%	4.20%	-33.14%	0.77%	14.71%
Laurel Hollow village	4.28%	4.32%	12.84%	0.62%	7.32%	2.44%	1.29%	-32.89%	0.00%	1.29%
Lawrence village	7.23%	10.61%	14.86%	0.00%	13.42%	5.19%	0.63%	-20.50%	0.00%	1.88%
Levittown CDP	2.41%	1.51%	24.57%	2.39%	25.36%	11.46%	1.39%	-38.19%	0.30%	26.29%
Lido Beach CDP	10.25%	9.63%	16.96%	1.07%	17.00%	5.93%	0.59%	-20.00%	0.00%	7.69%
Lindenhurst village	2.95%	1.53%	22.80%	2.85%	25.82%	10.96%	1.90%	-44.90%	0.79%	29.69%
Lloyd Harbor village	3.00%	4.38%	12.00%	2.19%	7.22%	3.09%	0.76%	-27.78%	0.00%	0.00%
Locust Valley CDP	7.46%	2.05%	15.35%	2.05%	20.48%	7.14%	0.70%	-14.97%	0.00%	12.59%
Long Beach city	11.06%	10.34%	16.15%	0.71%	18.70%	7.73%	0.96%	-32.02%	0.27%	11.78%
Lynbrook village	4.16%	2.55%	20.72%	3.12%	21.09%	8.71%	1.16%	-26.50%	0.34%	16.73%
Malverne village	1.58%	1.57%	22.77%	2.37%	20.14%	8.37%	0.57%	-26.78%	0.50%	17.28%
Malverne Park Oaks CDP	1.88%	1.23%	22.58%	2.05%	15.66%	6.59%	0.83%	-22.15%	0.82%	16.60%
Manhasset CDP	5.83%	2.43%	12.12%	2.08%	14.11%	5.45%	1.43%	-20.46%	0.00%	3.57%
Manhasset Hills CDP	0.61%	0.85%	16.46%	0.85%	7.36%	2.45%	0.00%	-23.84%	0.00%	4.35%
Manorhaven village	26.43%	20.87%	11.07%	0.00%	16.18%	4.90%	1.10%	-47.37%	0.49%	18.68%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Manorville CDP	3.70%	1.31%	23.63%	4.32%	24.14%	11.25%	1.20%	-38.01%	0.76%	19.40%
Massapequa CDP	3.13%	0.68%	20.69%	2.89%	13.87%	5.03%	0.68%	-14.61%	0.36%	12.62%
Massapequa Park village	1.66%	0.81%	23.64%	3.26%	13.40%	6.42%	1.29%	-8.39%	0.57%	13.26%
Mastic CDP	5.22%	3.38%	23.40%	2.85%	41.01%	20.98%	3.00%	-66.66%	2.91%	39.92%
Mastic Beach CDP	16.75%	23.21%	20.59%	2.99%	42.76%	21.17%	3.58%	-71.61%	2.26%	45.99%
Matinecock village	7.49%	6.02%	9.09%	3.76%	7.51%	3.47%	0.80%	-22.50%	0.00%	4.00%
Mattituck CDP	18.67%	21.45%	17.43%	4.62%	12.79%	4.86%	4.20%	-33.14%	0.77%	14.71%
Medford CDP	2.94%	1.66%	26.53%	3.83%	30.42%	13.07%	2.21%	-61.47%	0.89%	31.25%
Melville CDP	2.34%	1.55%	13.54%	1.79%	13.49%	5.78%	1.04%	-15.16%	0.10%	7.87%
Merrick CDP	2.89%	0.63%	21.00%	2.41%	16.09%	6.83%	0.21%	-23.77%	0.14%	14.66%
Middle Island CDP	4.11%	2.14%	19.18%	2.94%	28.22%	13.67%	3.01%	-60.80%	0.79%	30.96%
Miller Place CDP	1.95%	1.45%	23.87%	5.21%	18.47%	8.37%	0.23%	-30.19%	0.21%	13.17%
Mill Neck village	7.49%	6.02%	9.09%	3.76%	7.51%	3.47%	0.80%	-22.50%	0.00%	4.00%
Mineola village	4.98%	2.84%	19.80%	1.90%	15.03%	6.72%	0.98%	-18.48%	0.11%	11.56%
Montauk CDP	39.73%	54.86%	11.24%	2.08%	18.39%	6.13%	1.56%	-50.20%	0.32%	10.16%
Moriches CDP	5.67%	2.76%	23.71%	5.15%	35.61%	18.57%	1.92%	-58.49%	2.63%	31.85%
Mount Sinai CDP	2.18%	1.39%	23.54%	5.48%	17.48%	7.04%	1.07%	-44.60%	0.03%	13.87%
Munsey Park village	1.69%	0.00%	7.63%	0.00%	7.76%	1.72%	0.76%	22.43%	0.00%	1.52%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Muttontown village	2.90%	3.03%	10.71%	0.76%	8.97%	2.99%	2.34%	-36.87%	0.00%	1.17%
Napeague CDP	40.07%	56.35%	10.38%	1.86%	25.98%	8.16%	2.84%	-44.08%	0.60%	6.38%
Nesconset CDP	2.19%	0.49%	24.35%	2.63%	15.76%	7.18%	1.32%	-23.92%	0.32%	12.38%
New Cassel CDP	7.96%	6.54%	22.11%	0.65%	52.88%	26.22%	4.23%	-74.77%	0.44%	48.59%
New Hyde Park village	4.26%	2.29%	18.54%	3.02%	18.87%	8.07%	0.94%	-20.39%	0.43%	13.20%
New Suffolk CDP	20.00%	28.41%	18.27%	4.80%	10.49%	4.01%	6.74%	-37.93%	1.23%	11.92%
Nissequogue village	2.23%	1.59%	14.53%	2.38%	5.71%	4.00%	1.61%	-26.06%	0.00%	5.65%
North Amityville CDP	6.12%	0.83%	20.86%	0.82%	53.16%	25.61%	6.19%	-75.98%	1.39%	53.27%
Northampton CDP	11.28%	13.21%	20.51%	4.40%	36.99%	18.06%	3.65%	-69.72%	0.72%	26.28%
North Babylon CDP	2.57%	0.90%	23.00%	3.14%	30.52%	12.95%	1.21%	-43.49%	0.60%	27.90%
North Bay Shore CDP	4.36%	3.90%	24.65%	2.93%	51.57%	22.54%	4.06%	-79.55%	1.52%	54.82%
North Bellmore CDP	3.36%	1.02%	20.90%	3.43%	19.93%	8.72%	1.15%	-20.02%	0.33%	17.05%
North Bellport CDP	10.42%	3.62%	24.14%	6.08%	44.90%	20.93%	2.59%	-60.62%	1.29%	41.42%
North Great River CDP	2.42%	0.71%	22.96%	2.13%	27.24%	12.07%	2.14%	-41.70%	0.00%	21.43%
North Haven village	33.67%	40.12%	11.22%	2.99%	7.73%	2.06%	1.00%	-44.69%	0.52%	3.00%
North Hills village	1.61%	1.43%	8.60%	1.07%	4.92%	1.37%	1.09%	-21.55%	0.27%	2.17%
North Lindenhurst CDP	3.13%	1.04%	24.07%	2.77%	33.23%	15.76%	1.75%	-57.49%	0.40%	33.92%
North Lynbrook CDP	1.10%	2.29%	23.08%	3.05%	27.04%	11.11%	0.00%	-35.03%	0.00%	18.75%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
North Massapequa CDP	1.94%	0.65%	22.45%	2.60%	13.89%	6.13%	0.39%	-23.85%	0.69%	16.38%
North Merrick CDP	2.82%	1.34%	23.82%	2.50%	15.57%	6.99%	1.17%	-20.63%	0.13%	14.59%
North New Hyde Park CDP	2.10%	1.34%	22.74%	2.85%	15.53%	6.57%	0.51%	-12.56%	0.25%	9.18%
North Patchogue CDP	2.73%	2.00%	25.16%	2.66%	31.93%	14.22%	3.05%	-51.03%	0.93%	35.23%
Northport village	3.74%	2.14%	19.12%	3.48%	11.95%	5.75%	0.27%	-4.70%	0.69%	7.92%
North Sea CDP	24.74%	38.05%	14.21%	0.98%	19.60%	7.95%	2.81%	-54.42%	0.14%	9.42%
North Valley Stream CDP	2.16%	1.17%	21.37%	0.70%	39.14%	17.90%	1.42%	-59.12%	0.66%	32.39%
Northville CDP	9.73%	14.89%	20.39%	5.32%	24.23%	10.27%	2.75%	-47.29%	0.72%	15.25%
North Wantagh CDP	2.26%	1.10%	21.83%	3.68%	20.07%	8.16%	0.93%	-26.48%	0.44%	20.45%
Northwest Harbor CDP	38.41%	51.09%	9.83%	1.03%	14.76%	4.82%	3.05%	-49.26%	0.31%	9.62%
Noyack CDP	26.13%	46.77%	13.28%	1.49%	15.13%	4.60%	0.94%	-52.37%	0.00%	6.10%
Oak Beach-Captree CDP	1.44%	6.12%	22.74%	2.04%	24.63%	8.82%	3.26%	-56.59%	1.10%	42.39%
Oakdale CDP	0.87%	0.74%	25.31%	4.90%	12.68%	5.11%	0.25%	-18.55%	0.35%	10.37%
Ocean Beach village	26.23%	34.22%	19.13%	1.69%	19.72%	7.57%	1.47%	-33.25%	0.20%	17.22%
Oceanside CDP	2.69%	1.24%	21.73%	3.63%	20.90%	8.26%	0.55%	-26.72%	0.46%	16.76%
Old Bethpage CDP	3.54%	0.75%	25.40%	1.12%	19.13%	8.39%	0.75%	9.13%	0.67%	8.68%
Old Brookville village	2.90%	3.03%	10.71%	0.76%	8.97%	2.99%	2.34%	-36.87%	0.00%	1.17%
Old Field village	2.74%	1.33%	20.67%	4.89%	10.31%	4.06%	0.90%	-23.34%	0.31%	4.50%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Old Westbury village	4.52%	0.22%	9.59%	1.10%	10.47%	2.96%	2.32%	-34.65%	0.00%	3.44%
Orient CDP	34.98%	49.13%	11.41%	1.65%	18.05%	5.42%	1.63%	-46.70%	0.72%	17.89%
Oyster Bay CDP	6.71%	4.82%	14.29%	3.95%	15.94%	7.81%	0.92%	-20.07%	0.00%	14.29%
Oyster Bay Cove village	4.28%	4.32%	12.84%	0.62%	7.32%	2.44%	1.29%	-32.89%	0.00%	1.29%
Patchogue village	7.33%	3.29%	23.62%	3.83%	28.97%	13.99%	1.43%	-52.48%	1.47%	24.00%
Peconic CDP	20.00%	28.41%	18.27%	4.80%	10.49%	4.01%	6.74%	-37.93%	1.23%	11.92%
Plainedge CDP	2.33%	1.11%	23.87%	2.49%	21.11%	8.83%	1.12%	-32.83%	0.15%	17.60%
Plainview CDP	3.02%	1.77%	20.31%	1.77%	13.84%	5.40%	0.17%	-6.67%	0.14%	7.82%
Plandome village	2.44%	0.00%	9.76%	1.47%	6.25%	2.50%	1.47%	-10.67%	0.00%	2.21%
Plandome Heights village	2.44%	0.00%	9.76%	1.47%	6.25%	2.50%	1.47%	-10.67%	0.00%	2.21%
Plandome Manor village	2.44%	0.00%	9.76%	1.47%	6.25%	2.50%	1.47%	-10.67%	0.00%	2.21%
Point Lookout CDP	10.25%	9.63%	16.96%	1.07%	17.00%	5.93%	0.59%	-20.00%	0.00%	7.69%
Poquott village	2.74%	1.33%	20.67%	4.89%	10.31%	4.06%	0.90%	-23.34%	0.31%	4.50%
Port Jefferson village	4.88%	2.09%	19.47%	4.08%	14.26%	5.32%	1.21%	-26.58%	0.15%	9.27%
Port Jefferson Station CDP	4.47%	1.44%	23.26%	2.89%	24.35%	11.55%	0.00%	-50.36%	0.41%	25.64%
Port Washington CDP	6.12%	2.85%	12.89%	1.29%	11.84%	5.26%	0.76%	-11.72%	0.32%	6.14%
Port Washington North village	4.08%	1.29%	15.92%	1.29%	9.36%	4.26%	0.65%	-28.64%	0.85%	7.19%
Quogue CDP	39.32%	51.89%	10.26%	2.16%	25.00%	7.55%	4.49%	-46.54%	0.00%	11.24%

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Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Quogue village	27.48%	42.86%	15.99%	1.82%	18.49%	6.24%	2.74%	-43.80%	0.43%	12.79%
Remsenburg-Speonk CDP	24.76%	34.99%	13.90%	2.24%	17.50%	6.76%	1.30%	-47.40%	0.46%	12.02%
Ridge CDP	3.44%	2.36%	22.92%	5.08%	22.98%	10.98%	1.52%	-45.04%	1.00%	27.31%
Riverhead CDP	12.52%	12.17%	19.05%	4.14%	27.96%	11.93%	4.22%	-55.85%	1.18%	20.11%
Riverside CDP	11.28%	13.21%	20.51%	4.40%	36.99%	18.06%	3.65%	-69.72%	0.72%	26.28%
Rockville Centre village	2.78%	0.55%	14.76%	2.57%	13.01%	5.27%	0.74%	-1.56%	0.00%	8.60%
Rocky Point CDP	5.07%	5.22%	27.07%	3.48%	29.37%	13.10%	1.15%	-54.16%	2.18%	28.74%
Ronkonkoma CDP	3.05%	0.97%	24.29%	3.59%	25.08%	11.71%	1.39%	-47.86%	0.72%	25.38%
Roosevelt CDP	6.94%	4.53%	22.17%	0.75%	61.15%	31.21%	5.14%	-73.00%	1.18%	58.10%
Roslyn village	4.64%	2.87%	8.94%	0.00%	5.92%	2.09%	1.20%	-38.89%	0.00%	4.79%
Roslyn Estates village	4.64%	2.87%	8.94%	0.00%	5.92%	2.09%	1.20%	-38.89%	0.00%	4.79%
Roslyn Harbor village	4.43%	2.79%	11.35%	0.96%	6.43%	2.40%	0.96%	-30.80%	0.00%	6.22%
Roslyn Heights CDP	6.14%	2.12%	13.18%	1.27%	13.14%	5.11%	0.87%	-35.85%	0.24%	7.36%
Russell Gardens village	1.85%	1.33%	10.19%	1.00%	6.29%	2.20%	1.01%	-1.68%	0.31%	1.35%
Saddle Rock village	4.91%	1.08%	10.19%	0.54%	5.56%	1.59%	1.64%	-24.37%	0.00%	0.55%
Saddle Rock Estates CDP	4.91%	1.08%	10.19%	0.54%	5.56%	1.59%	1.64%	-24.37%	0.00%	0.55%
Sagaponack village	43.62%	64.18%	7.79%	1.24%	9.57%	4.07%	2.82%	-63.49%	0.00%	3.52%
Sag Harbor village	36.06%	45.60%	10.52%	2.01%	11.14%	3.40%	1.92%	-46.82%	0.42%	5.97%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
St. James CDP	1.87%	1.96%	22.53%	2.78%	18.16%	7.17%	1.83%	-19.32%	0.56%	14.00%
Salisbury CDP	2.67%	1.61%	23.68%	2.23%	24.26%	10.02%	0.80%	-29.07%	0.18%	20.41%
Saltaire village	26.23%	34.22%	19.13%	1.69%	19.72%	7.57%	1.47%	-33.25%	0.20%	17.22%
Sands Point village	2.98%	1.45%	7.41%	0.03%	9.14%	3.50%	0.01%	-3.56%	0.02%	2.56%
Sayville CDP	3.70%	3.24%	25.23%	5.65%	16.54%	7.44%	0.94%	-23.97%	0.68%	14.22%
Sea Cliff village	6.92%	4.98%	18.55%	4.07%	11.49%	4.73%	0.00%	-19.85%	0.00%	6.67%
Seaford CDP	2.33%	1.98%	22.14%	2.43%	17.53%	7.37%	0.78%	-22.83%	0.40%	16.30%
Searingtown CDP	2.26%	0.00%	18.49%	0.00%	10.81%	4.63%	0.61%	-29.00%	0.39%	4.24%
Selden CDP	3.16%	1.64%	25.16%	3.57%	33.61%	15.23%	1.96%	-54.21%	1.17%	35.81%
Setauket-East Setauket CDP	2.75%	1.93%	21.47%	2.71%	14.64%	6.05%	0.81%	-22.72%	0.20%	10.24%
Shelter Island CDP	40.90%	49.34%	9.85%	0.88%	11.62%	4.04%	0.87%	-34.86%	1.52%	6.96%
Shelter Island Heights CDP	40.90%	49.34%	9.85%	0.88%	11.62%	4.04%	0.87%	-34.86%	1.52%	6.96%
Shinnecock Hills CDP	32.24%	47.60%	14.02%	1.44%	22.03%	8.74%	0.92%	-51.57%	0.35%	9.17%
Shirley CDP	4.49%	2.49%	24.34%	3.93%	39.54%	17.98%	2.82%	-66.34%	1.75%	39.11%
Shoreham village	2.33%	2.49%	24.78%	4.48%	12.87%	5.09%	1.53%	-33.68%	0.30%	12.76%
Smithtown CDP	2.59%	0.57%	23.57%	2.98%	14.86%	6.58%	0.53%	-17.66%	0.25%	10.36%
Sound Beach CDP	4.64%	2.51%	23.43%	3.42%	26.06%	11.56%	2.34%	-50.88%	1.30%	29.44%
Southampton village	40.31%	54.35%	8.72%	1.24%	13.68%	4.89%	3.42%	-46.79%	0.33%	6.85%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
South Farmingdale CDP	2.43%	1.57%	25.53%	1.39%	22.33%	11.17%	1.95%	-29.01%	0.90%	21.63%
South Floral Park village	4.00%	4.03%	23.48%	2.42%	48.46%	23.23%	2.54%	-59.51%	0.91%	44.92%
South Hempstead CDP	2.44%	0.95%	25.20%	4.76%	32.64%	11.72%	0.00%	-35.40%	0.42%	23.08%
South Huntington CDP	2.93%	1.03%	22.47%	2.05%	17.95%	7.67%	1.04%	-36.39%	0.14%	17.40%
Southold CDP	20.53%	32.91%	18.05%	2.03%	15.03%	7.10%	1.89%	-36.12%	0.42%	8.30%
South Valley Stream CDP	2.81%	1.16%	24.12%	1.16%	31.40%	14.98%	0.00%	-40.14%	0.24%	24.12%
Springs CDP	21.24%	41.49%	14.93%	1.92%	26.67%	10.23%	1.64%	-60.13%	0.24%	14.34%
Stewart Manor village	2.32%	3.50%	20.32%	2.63%	19.57%	9.78%	0.90%	-19.44%	0.59%	12.24%
Stony Brook CDP	3.07%	1.28%	23.01%	4.68%	11.11%	4.77%	0.90%	-20.65%	0.46%	11.49%
Stony Brook University CDP	2.45%	1.61%	15.95%	4.03%	11.64%	4.40%	2.06%	-15.30%	0.31%	10.29%
Syosset CDP	3.10%	1.82%	14.92%	1.21%	11.75%	5.42%	0.50%	-8.53%	0.20%	6.81%
Terryville CDP	3.47%	2.49%	25.89%	3.88%	30.47%	13.11%	1.42%	-54.05%	0.55%	25.36%
Thomaston village	1.85%	1.33%	10.19%	1.00%	6.29%	2.20%	1.01%	-1.68%	0.31%	1.35%
Tuckahoe CDP	27.59%	39.87%	14.35%	1.04%	21.62%	9.06%	2.53%	-53.83%	0.25%	10.19%
Uniondale CDP	4.32%	3.23%	23.26%	2.77%	53.54%	26.22%	3.10%	-67.91%	0.95%	52.27%
University Gardens CDP	1.88%	0.00%	8.65%	0.00%	7.28%	2.68%	1.29%	-5.37%	0.00%	0.86%
Upper Brookville village	2.90%	3.03%	10.71%	0.76%	8.97%	2.99%	2.34%	-36.87%	0.00%	1.17%
Valley Stream village	3.00%	2.62%	23.29%	2.89%	36.33%	16.21%	1.76%	-48.02%	0.53%	35.87%

Table A.13. Non-owner-occupied, Subordinate-lien, High-interest, and FHA/VA Loans

Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Village of the Branch village	4.95%	0.00%	20.75%	3.04%	16.38%	7.20%	0.30%	-2.67%	0.00%	13.98%
Wading River CDP	3.58%	2.68%	23.52%	6.08%	19.80%	8.18%	1.25%	-29.34%	0.14%	16.75%
Wainscott CDP	38.41%	51.09%	9.83%	1.03%	14.76%	4.82%	3.05%	-49.26%	0.31%	9.62%
Wantagh CDP	3.40%	1.13%	19.98%	4.08%	15.47%	6.17%	0.46%	-15.48%	0.33%	12.50%
Water Mill CDP	35.27%	54.45%	10.55%	1.23%	13.94%	5.43%	2.39%	-58.52%	0.04%	6.07%
West Babylon CDP	2.77%	1.96%	22.55%	2.85%	32.15%	14.42%	1.77%	-53.12%	0.94%	31.11%
West Bay Shore CDP	26.23%	34.22%	19.13%	1.69%	19.72%	7.57%	1.47%	-33.25%	0.20%	17.22%
Westbury village	4.77%	4.00%	20.74%	1.65%	33.71%	15.64%	1.72%	-54.07%	0.23%	24.02%
Westhampton CDP	24.92%	33.70%	14.56%	2.09%	19.54%	7.39%	1.47%	-46.72%	0.65%	11.87%
Westhampton Beach village	39.32%	51.89%	10.26%	2.16%	25.00%	7.55%	4.49%	-46.54%	0.00%	11.24%
West Hampton Dunes village	24.66%	35.66%	13.54%	2.33%	16.40%	6.42%	1.21%	-47.76%	0.36%	12.10%
West Hempstead CDP	3.21%	1.29%	22.76%	1.45%	31.93%	13.80%	1.95%	-36.20%	0.51%	23.12%
West Hills CDP	2.81%	1.37%	19.10%	2.28%	15.94%	6.38%	0.46%	-25.86%	0.00%	11.57%
West Islip CDP	2.37%	1.11%	21.66%	3.08%	19.08%	8.37%	0.61%	-33.58%	0.47%	17.56%
West Sayville CDP	2.21%	0.97%	27.62%	3.86%	20.90%	10.17%	1.46%	-27.86%	0.00%	18.54%
Wheatley Heights CDP	3.36%	2.91%	19.56%	3.41%	45.19%	22.62%	1.65%	-66.36%	1.10%	42.62%
Williston Park village	4.03%	2.33%	23.39%	1.56%	11.80%	5.06%	0.00%	-20.06%	0.84%	7.97%
Woodbury CDP	4.58%	1.34%	14.65%	2.35%	12.95%	5.76%	1.36%	-20.11%	0.00%	2.38%

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Community Name	Non-owner occupied as % of total originations, 2005-06	Non-owner occupied as % of total originations, 2009-10	Percentage of originations secured with a subordinate lien, 2005-2006	Percentage of originations secured with a subordinate lien, 2009-2010	High-interest loans as a total of all originations, 2005-06	Very high-interest loans as a total of all originations, 2005-06	High-interest loans as a % of all originations, 2009-10	Change in non-high interest lending, from 2005-06 to 2009-10	FHA/VA as % of principal-residence originations, 2005-06	FHA/VA as % of principal-residence originations, 2009-10
Woodmere CDP	5.14%	1.35%	15.54%	0.68%	17.33%	7.13%	1.03%	-20.82%	0.23%	8.39%
Woodsburgh village	0.66%	0.00%	16.45%	1.04%	12.08%	4.70%	1.04%	-27.48%	0.00%	1.04%
Wyandanch CDP	13.63%	4.52%	21.04%	2.64%	56.85%	29.69%	3.00%	-83.43%	2.95%	61.75%
Yaphank CDP	3.88%	3.91%	26.60%	4.66%	29.70%	12.47%	2.04%	-58.37%	0.71%	33.96%

