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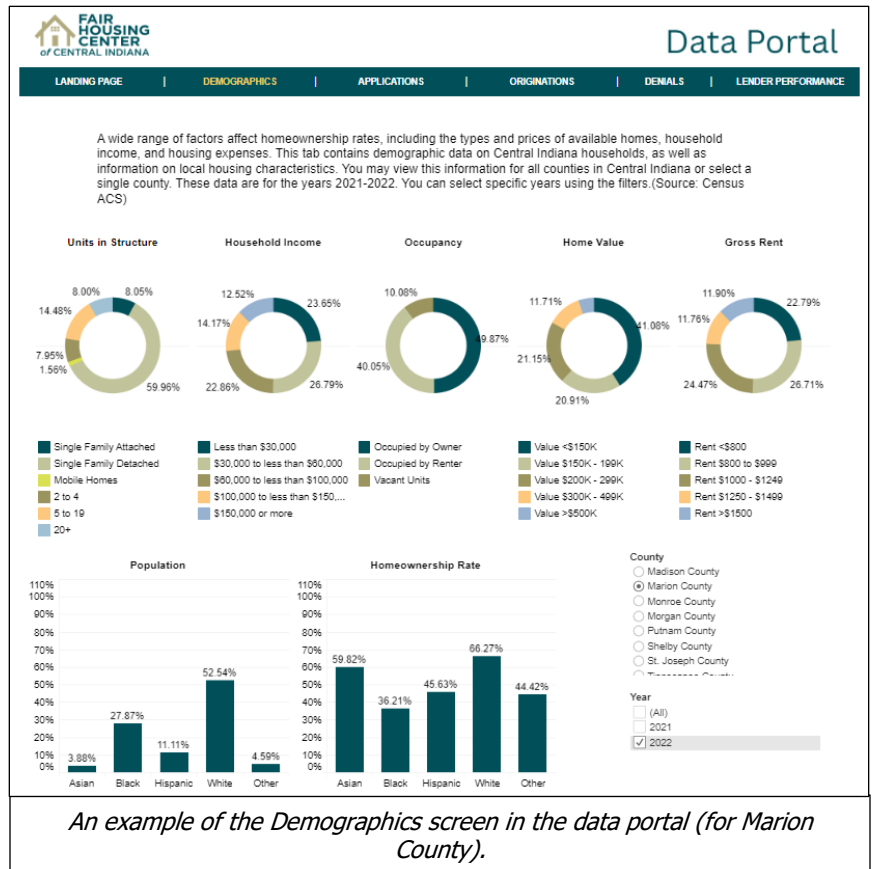
FHCCI ADDS DATA AND COUNTIES TO ITS DATA PORTAL OF KEY DEMOGRAPHICS AND MORTGAGE LENDING METRICS

INDIANAPOLIS, IN – Today, the Fair Housing Center of Central Indiana (FHCCI) announces a significant update to the information available on its [fair housing data portal](#). The update includes the inclusion of 11 new counties, creating a portal of Indiana’s most populous counties for viewing of key housing data. Today’s update also includes mortgage lending data for calendar years 2021 and 2023 searchable by applications, denials, and originations, as well as lender specific performance metrics.

“The FHCCI firmly believes that knowledge is power,” explained Amy Nelson, Executive Director of the FHCCI. “We intend to continue to share and add to the data portal to give housing consumers access to public data which is otherwise cumbersome to locate or time consuming to analyze.”

The FHCCI data portal allows users to review demographic data by county as it relates to population, homeownership rates, housing units, and factors such as average household income, gross rent, and occupancy statistics. The mortgage lending component of the portal allows users to view and research top mortgage lenders by county in relation to their mortgage application, origination, and denial rates as well as their statistics in service by customer race, ethnicity, income, and gender.

The data was obtained through public sources but is presented in an online format drawing attention to components which often show the history of redlining practices and challenges to homeownership. To ease consumer use, data and graphics may be downloaded for ease of sharing in their networks.



The FHCCI has been active since 2015 in promoting equal access to credit for all. To ensure that consumers can make their most knowledgeable choices, the FHCCI has released [several topical videos](#). Since 2022, the FHCCI has also issued [11 reports](#) to bring awareness of issues driving housing inequality and barriers, including six reports analyzing mortgage lending data or homebuying inequities. The FHCCI's data portal is an expansion of its efforts to ensure open housing for all.

The FHCCI data portal was created through a partnership with the [Woodstock Institute](#). You may access it at: <https://www.fhcci.org/data/>

A mortgage lender's origination numbers tell us how many loans they are approving for the purchase, improvement, or refinancing of homes. On this tab, you can view the number of loans originated by top lenders in Central Indiana, broken down by race, gender, or income. The Percent Originations columns represent the percent of total originations by that lender which went to that group. The Origination Rate columns represent the number of originations from each group divided by the number of applications to that group. You may also scroll to the right to see additional table columns as well as choose at the bottom of the table to download the data. These data are for the years 2021-2023. You can select specific years using the filters. (Source: HMDA)

Top Lenders for Table	White Originations	White Share of Originations	White Origination Rate	Black Originations	Black Share of Originations	Black O Rate
All Others	1,405	60.61%	63.69%	403	17.39%	46.92%
Rocket Mortgage, LLC	488	64.89%	78.78%	193	25.77%	68.93%
Fairway Independent Mort.	432	60.59%	77.01%	172	24.12%	69.08%
UNITED SHORE FINANCI.	244	35.06%	77.96%	137	19.88%	82.53%
The Huntington National B.	428	69.93%	51.01%	98	15.99%	33.57%
GVC MORTGAGE, INC.	389	71.25%	82.42%	82	15.02%	75.93%
INDIANA MEMBERS CRE.	385	72.10%	67.43%	68	12.73%	43.87%
PNC Bank, National Assoc.	342	78.00%	59.89%	61	13.56%	34.88%
Caliber Home Loans, Inc.	351	79.41%	77.65%	41	9.28%	65.08%
MJW Financial LLC	372	78.39%	78.70%	63	12.94%	70.79%
Elements Financial Federa.	351	80.14%	75.85%	41	9.36%	53.95%
Fifth Third Bank, National ...	317	72.37%	57.22%	48	10.96%	35.56%
RUIOFF MORTGAGE CO.	277	75.27%	75.89%	34	9.24%	59.65%
FORUM Credit Union	279	79.28%	81.88%	50	14.20%	45.05%
NEWREZ LLC	265	75.07%	64.48%	44	12.46%	33.85%
First Merchants Bank	104	33.88%	84.20%	65	21.17%	66.52%
JPMorgan Chase Bank, N.	211	62.43%	68.95%	60	17.75%	66.07%
CROSSCOUNTRY MORT.	223	70.35%	65.59%	40	12.82%	61.54%
Union Savings Bank	216	68.35%	81.51%	91	28.80%	71.09%
TEACHERS CREDIT UNI.	171	60.21%	68.87%	91	32.04%	47.64%
Old National Bank	138	58.67%	65.38%	79	32.92%	47.59%
Regions Bank	189	65.17%	51.92%	43	14.83%	38.74%
Mortgage Research Cente.	114	58.16%	53.52%	61	30.05%	55.98%
VANDERBILT MORTGAG.	37	25.17%	57.81%	78	53.08%	75.00%
The Federal Savings Bank	16	9.09%	47.08%	17	9.66%	53.13%
Horizon Bank	138	84.47%	65.70%	18	11.18%	38.00%
The National Bank of India.	147	86.98%	82.12%	9	5.33%	64.29%
BMO Harris Bank National ...	122	78.25%	47.86%	13	8.13%	23.21%
FREEDOM MORTGAGE ...	88	58.58%	50.00%	48	31.58%	44.44%

An example of the Originations screen in the data portal.

The Fair Housing Center of Central Indiana (FHCCI) is a private, nonprofit fair housing organization based in Indianapolis, Indiana. Its mission is to facilitate open housing for all people by ensuring the availability of affordable and accessible housing; promoting housing choice and homeownership; advocating for an inclusive housing market; working toward stable and equitable communities; and eradicating discrimination within Central Indiana, the State of Indiana, and nationally. For more information, visit: www.fhcci.org

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