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HMDA

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The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). Regulation C, requires lending institutions to report public loan data. In this section of the website, you can find out more about the regulation and its interpretation.



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Public Data

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What's New

- ▶ 3/30/2022 - The [2022 A Guide to HMDA Reporting: Getting It Right!](#) is now available.
- ▶ 3/23/2022 - The [2021 modified LARs](#) are now available.
- ▶ 9/10/2021 - Updates to the [Filing Instructions Guide \(FIG\) for data collected in 2022](#) is now available, released by the CFPB.
- ▶ 9/10/2021 - Updates to the [Supplemental Guide for Quarterly Filers for data collected in 2022](#) is now available, released by the CFPB.
- ▶ 9/3/2021 - The [2021 Census Data Products](#) have been released.
- ▶ 9/3/2021 - The [2021 Geocoding System](#) has been updated with the 2021 Census demographic data based on the 2011-2015 five year estimated American Community Survey (ACS).
- ▶ 7/14/2021 - The [2021 Census Flat File](#) and the [2021 FFIEC Median Family Income Report](#) are now available.
- ▶ 6/17/2021 - The [2020 HMDA national loan-level data, products, and aggregate and disclosure reports](#), press release.
- ▶ 03/31/2021 - The [2020 modified LARs](#) are now available.
- ▶ 03/30/2021 - The [2021 A Guide to HMDA Reporting: Getting It Right!](#) is now available.
- ▶ 11/20/2020 - Updates to the [Filing Instructions Guide \(FIG\) for data collected in 2021](#) is now available, released by CFPB.
- ▶ 7/31/2020 - The



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[2020 Census Data Products](#) have been released. The [2020 Geocoding System](#) has been updated with the 2020 Census demographic data based on the 2011 - 2015 five year estimated American Community Survey (ACS).

- ▶ 6/24/2020 - The [2019 HMDA national loan-level data, products, and aggregate and disclosure reports](#), [press release](#), 2019 HMDA Data Point are now available.
- ▶ 3/31/2020 - The [2019 modified LARs](#) are now available.
- ▶ 2/12/2020 - The [2020 Guide to HMDA Reporting](#) is now available
- ▶ 9/25/19 - The [2020 FIG and the Supplemental Guide for Quarterly Filers released by CFPB](#)
- ▶ 8/30/19 - The [2019 Census Data Products](#) have been released. The [2019 Geocoding System](#) has been updated with the 2019 Census demographic data based on the 2011 - 2015 five year estimated American Community Survey (ACS).
- ▶ 8/30/19 -- [The press release](#), [2018 Snapshot National Loan-Level Dataset and HMDA Browser Tool](#), and [2018 HMDA Data Points](#)
- ▶ 3/29/19 --The [2018 modified LAR files](#) are now available
- ▶ 3/25/19 --The [2019 Guide to HMDA Reporting](#) is now available.
- ▶ 11/7/18 --The [2019 HMDA FIG](#) was made available on 10/23/18.
- 9/7/18 --The [2018 HMDA Rule](#) and updated [2018 HMDA FIG](#) are now available.
- ▶ 5/7/18 --The [press release](#), [2017 HMDA Data Point and snapshot HMDA data files](#) are now available.

- ▶ 3/30/18 --The 2017 [modified LAR files](#) are now available
- ▶ 2/21/18 --The [2018 Guide to HMDA Reporting](#) is now available.
- ▶ 1/2/18 -- A new [rate spread calculator](#) has been released that can be used for action dates on or after January 1, 2018.
- ▶ 12/21/17 -- Information about the upcoming [Metropolitan Statistical Area](#) included in the 2018 FFIEC Census file is available for review.
- ▶ 12/20/17 -- A new [rate spread calculator](#) has been released that can be used for action dates on or after January 1, 2018.
- ▶ 11/13/17 -- Two fields have been updated in the 2017 Census Data, the FFIEC Estimated MSA/MD non-MSA/MD Median Family Income and Estimated Tract Median Family Income. As a result, these data fields have been updated in the 2017 [Census Data Products and Geocoding System](#).
- ▶ 9/28/17 - [Press Release](#) announces the availability of [2016 HMDA](#) data.
- ▶ 6/27/17 - Two sets of APORs for the weeks of January 9 and January 16, 2017 were published on the FFIEC website, due to issues with the [mortgage rate survey data](#). Both are available [here](#). As of January 31, 2017, the second of the two sets was published and incorporated into the FFIEC's "Average Prime Offer Rates" Tables and [FFIEC Rate Spread Calculator](#) (only one set is incorporated due to technical limitations).
- ▶ 5/3/17 - A [preview](#) of the field changes for the upcoming 2017 FFIEC Census File (based on the 2015 ACS 5

year estimates) is now available.

► 2/1/17 - The 2017 FFIEC Census File (and forward) will use the 2015 ACS 5 year estimates as a basis for the file. This is a [list](#) of the Metropolitan Statistical Area/Metropolitan Division (MSA/MD), state, county, tract and income level indicators that will be included in the 2017 FFIEC Census file.

► 1/31/17 - The [Geocoding System](#) has been updated with 2017 Census information. Corresponding Census data will be included upon release by the [U.S. Census Bureau](#).

► 1/31/17 - Average Prime Offer Rates Please see the revised notice published on June 27, 2017.

► 1/4/17 - [Updated resources for financial institutions collecting HMDA data in or after 2017.](#)

► 12/23/16 - The CFPB announces the [annual threshold adjustment](#).

- The 2017 Informational [Guide Letter](#) is now available and includes information on the New Loan-Volume Threshold for Depository Institutions, Geographic Changes in the 2017 FFIEC Census File, and Submitting your 2017 HMDA data in the new HMDA Platform.

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