

Table 1: Total Applications and Actions in New England, HMDA 1999-2003

	1999	2000	2001	2002	2003
Originated	223,542	214,533	216,127	224,951	230,507
Denied	38,462	41,271	32,345	29,851	35,777
Approved, Not Accepted	21,356	22,530	21,196	22,963	25,598
Withdrawn	21,349	19,794	16,975	19,106	23,412
Incomplete	3,664	4,192	3,465	5,667	4,695
Total Applications*	308,373	302,320	290,108	302,538	320,035
1-Year % Change					
Originated		-4.0%	0.7%	4.1%	2.5%
Denied		7.3%	-21.6%	-7.7%	19.9%
Approved, Not Accepted		5.5%	-5.9%	8.3%	11.5%
Withdrawn		-7.3%	-14.2%	12.6%	22.5%
Incomplete		14.4%	-17.3%	63.5%	-17.2%
Total Applications		-2.0%	-4.0%	4.3%	5.8%
Cumulative % Change since 1999					
Originated		-4.0%	-3.3%	0.6%	3.1%
Denied		7.3%	-15.9%	-22.4%	-7.0%
Approved, Not Accepted		5.5%	-0.7%	7.5%	19.9%
Withdrawn		-7.3%	-20.5%	-10.5%	9.7%
Incomplete		14.4%	-5.4%	54.7%	28.1%
Total Applications		-2.0%	-5.9%	-1.9%	3.8%

* In 2003, the total exceeds the sum of the application outcomes because 46 applications were recorded without any outcome.

Source: HMDA 1999-2003 for New England