

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 71-134
June 10, 1971

To the Chief Executive Officer of the
State Member Bank Addressed:

The Civil Rights Act of 1968, in Title VIII, prohibits, among other actions, discrimination in the financing of housing. You were advised of the general requirements of the Act in a letter from former Chairman Martin dated April 25, 1969.

The Department of Housing and Urban Development is charged with primary responsibility in enforcing or administering Title VIII. Other Federal agencies are directed to provide affirmative support. The Department of Housing and Urban Development has prepared the enclosed questionnaire in an effort to obtain information that will enable the Department more effectively to carry out its fair housing responsibilities under Title VIII.

Four copies of the questionnaire are enclosed. You are urged to complete and return the original and two copies of the questionnaire to this Federal Reserve Bank as soon as possible. A self-addressed return envelope also is enclosed.

Your prompt cooperation in providing the information requested will be very much appreciated.

Yours very truly,

P. E. Coldwell

President

Enclosures (5)

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF EQUAL OPPORTUNITY
PRIVATE LENDING INSTITUTIONS QUESTIONNAIRE

FOR OFFICE USE ONLY

GEOGRAPHICAL LOCATION

STATE

SMSA

INSTRUCTIONS

Please complete by checking applicable box or supplying requested information and returning to the Regulatory Agency indicated in the box checked below:

- a. Federal Deposit Insurance Corporation
 b. Federal Home Loan Bank Board
 c. Federal Reserve Board
 d. Comptroller of the Currency
 e.

THE INFORMATION YOU FURNISH WILL BE HELD IN CONFIDENCE AS TO ITS SPECIFIC SOURCE. IT WILL BE USED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AND THE FEDERAL FINANCIAL REGULATORY AGENCIES FOR PURPOSES OF DEVELOPING POLICY AND PLANS FOR IMPLEMENTING FEDERAL FAIR HOUSING LAWS.

NAME OF INSTITUTION

ADDRESS (No., Street, City, State and ZIP Code)

TYPE OF INSTITUTION

	YES	NO
1. Does your institution make loans for the purchase, construction, rehabilitation, improvement, repair, or maintenance of single-family or multifamily homes or projects? If the answer is "NO," please return this form to the Federal agency indicated above. Do not answer remaining questions.		
2. Is your institution an approved lender under procedures of: a. The Federal Housing Administration? b. The Veterans Administration?		
3. Since enactment of Title VIII of the Civil Rights Act in April 1968 (Fair Housing), has your institution taken any action to advise potential customers and the general public that loan applications will be considered solely on the basis of the ability of the borrower to repay the loan without regard to race, color, religion, or national origin?		
4. Since April 1968, has the proportion of residential loans made by your institution to minority group members a. <input type="checkbox"/> Increased? b. <input type="checkbox"/> Decreased? c. <input type="checkbox"/> Stayed the same?		
5. Since enactment of Title VIII of the Civil Rights Act in April 1968 (Fair Housing), has your institution been questioned by Federal, State, or local authorities on any particular request for not making a housing loan on the basis of race, color, religion, or national origin?		
6. If answer to Item 5 is "YES," please indicate below the alleged charge or reason stated: a. <input type="checkbox"/> Refusal to make a loan because of race, color, religion, or national origin of applicant b. <input type="checkbox"/> Refusal to make a loan in a specific neighborhood c. <input type="checkbox"/> Refusal to make a loan because of proximity to low-rent or public housing projects d. <input type="checkbox"/> Other		
7. Are there neighborhoods or other areas of high concentrations of minority group members in which your institution refuses to make loans for residential purposes?		
8. Does your institution consider any of the three following characteristics in determining whether or not to make a loan on a particular property? a. Racial or ethnic characteristics of the neighborhood, e.g., the racial or ethnic composition of the neighborhood is predominantly mixed or made up of one minority group; the neighborhood is currently undergoing a transitional phase, one group moving in the other vacating; the neighborhood is made up of more than one racial group with no apparent shifting in racial composition? b. The proximity of low-rent or public housing projects? c. Income levels of residents of the neighborhood?		
9. During the last 12-month period, what proportion of your single-family housing loans do you estimate were made to minority group members? a. <input type="checkbox"/> Less than 5% c. <input type="checkbox"/> 15% to 25% e. <input type="checkbox"/> 50% to 75% b. <input type="checkbox"/> 5% to 15% d. <input type="checkbox"/> 25% to 50% f. <input type="checkbox"/> 75% or more		

10. With respect to single-family housing loans (conventional as well as FHA or VA) approved by your institution in the last 12-months, state (or estimate) their number by loan size and distribution by race, color, or ethnic origin of borrower:

LOAN SIZE	TOTAL NUMBER	NUMBER MADE TO:				
		NEGRO/BLACK	AMERICAN INDIAN	SPANISH AMERICAN	ORIENTAL	OTHER MINORITIES
a. Under \$5,000						
b. \$5,000 - \$15,000						
c. \$16,000 - \$25,000						
d. Over \$25,000						

11. Does your institution sometimes accept applications for loans filed by brokers or developers on behalf of prospective borrowers?
 a. YES b. NO

12. If the answer to question 11 is "YES," estimate the percentage of all applications so initiated within the last 12-month period:
 _____ percent

13. If the answer to question 11 is "YES," is the loan applicant required to appear in person at your institution?
 a. YES b. NO

14. Does your institution employ the services of minority group members as appraisers?
 a. YES b. NO

15. If the answer to the above is "YES," estimate the percentage of all appraisals on single-family homes that were made by minority members within the last 12-month period:
 _____ percent

16. Report below the number of employees in each of the following categories:

a. Total number of persons employed by your institution <u>1</u>	b. Total number of minority group members employed:
c. Number of loan officers:	d. Number of minority group loan officers:
e. Number of managers and assistant managers:	f. Number of minority group managers and assistant managers:
g. Number of cashiers and tellers:	h. Number of minority group cashiers and tellers:
i. Number of appraisers on the staff:	j. Number of minority group appraisers on the staff:

17. Are there any minority group members on your institution's management control board or board of directors or loan committee?
 a. YES b. NO

18. Since April 1968, has the total number of your minority group employees in the five categories listed above in number 16d., f., h., and j.
 Increased? Decreased? Remained the same?

19. DATE	20. TITLE OF OFFICIAL	21. SIGNATURE OF OFFICIAL
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¹ For purposes of question number 16, count a person who performs more than one function just one time; e.g., one person may serve both as loan officer and cashier or assistant manager.

NOTE: (For purposes of this survey "minority group members" include Negro/Black, American Indian, Spanish American, Oriental or Other Minorities (such as Eskimos). Members of the White race are considered non-minority.)

SUPPLEMENTAL QUESTIONS

1. Please attach to the returned questionnaire a copy of the eligibility criteria sheet which is used in judging the eligibility of each applicant for a residential loan.
2. Please attach a copy of the residential loan application form employed by your institution. (If a form is not used, please explain how the request for a loan is recorded.)