

SFA Research Corner

Introducing the SFA KnowledgeHub

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We are introducing the beta release of the SFA KnowledgeHub, a comprehensive data platform designed to familiarize non-members with relevant information and offer members swift access to crucial industry data sources. Acknowledging that we are just scratching the surface of the abundant data related to our industry, we have built the site to be adaptable and responsive. Your valuable feedback is anticipated to contribute to the ongoing growth and development of the information sections over time.

Starting with publicly available data, our launch includes three primary sections—*Learn How Securitization Helps Your State*, *Explore Data from the Home Mortgage Disclosure Act (HMDA)*, and *Market Trends We Track*. With access to over 10,000 data sets, which we are continuously expanding, you can seamlessly connect and integrate disparate data sets from various sources. Interactive customized reports can be generated, emailed, or downloaded in CSV format for in-depth analysis. The user-friendly interface allows data collection and visualization without the requirement of coding expertise. All data is updated automatically upon release.

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STRUCTURED FINANCE HELPS BUILD STRONG COMMUNITIES AND A MORE INCLUSIVE ECONOMY BY FACILITATING ACCESS TO CREDIT, ENABLING BUSINESSES AND HOUSEHOLDS TO FLOURISH

Learn How Securitization Helps Your State

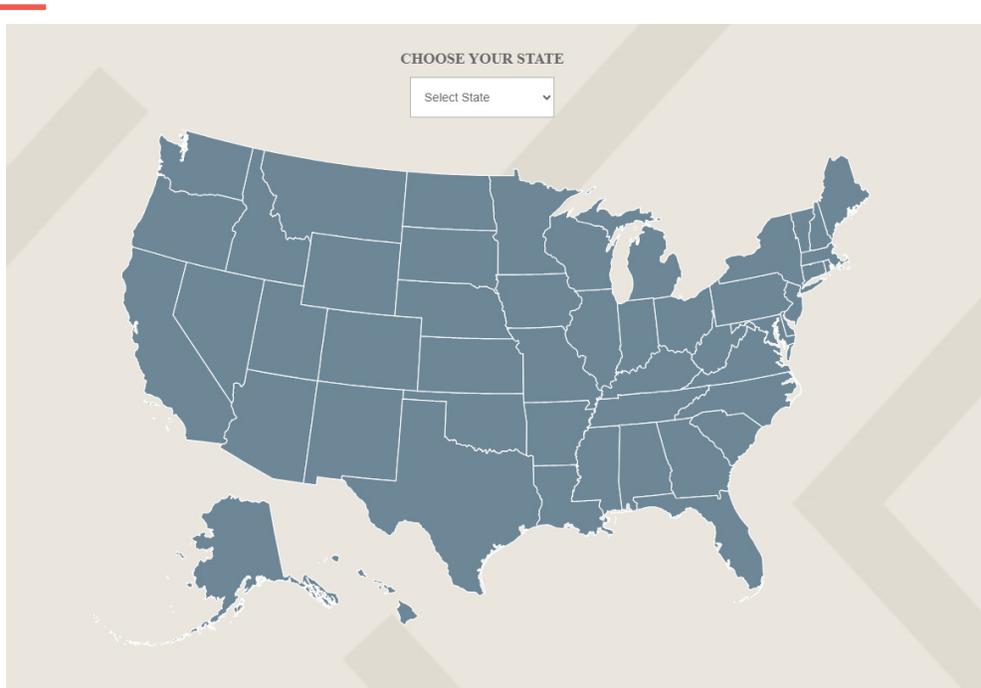
Explore Data From The Home Mortgage Disclosure Act

Market Trends We Track

From the KnowledgeHub's landing page, visitors can choose from three areas:

Learn How Securitization Helps Your [State](#)

This page is a 'Securitization by the Numbers' resource where you can dig into the consumer impact of securitization for your state. When accessing your state, you'll see levels of household debt and delinquency by product type. Using data provided by Recursion Data, we show securitization levels from Freddie Mac, Fannie Mae and Ginne Mae. Dig a little deeper and you can compare data on the state's housing and labor markets, among others, creating a report with correlations between the data sets.



Explore Data from The Home Mortgage Disclosure Act ([HMDA](#))

This takes you directly to a user-friendly interface to access over 180 million records compiled by the U.S. Department of Housing and Urban Development (HUD) on mortgage loan originations. The data, which is gathered by lenders and contains anonymized borrower information for residential loans, may be viewed and analyzed by census tract, county, state, region, or national level. The Hub allows you to visualize the data points of interest to you, create a customized report and download it (in CSV format) for further off-line exploration.

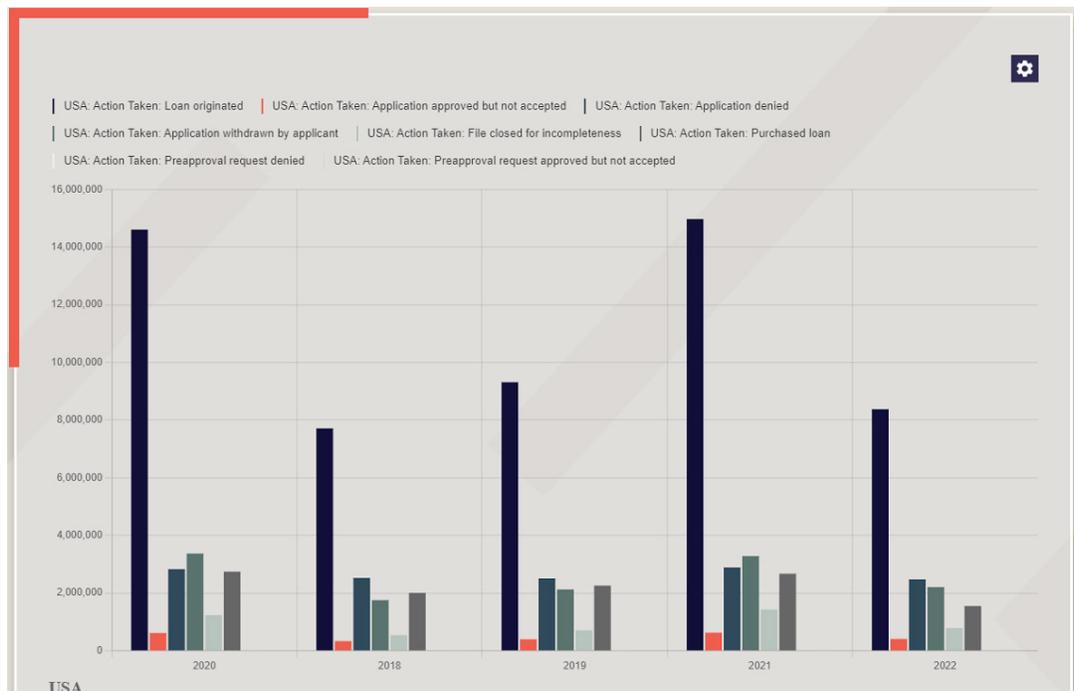
The screenshot displays two side-by-side panels for selecting mortgage data options, separated by the word "OR".

CHOOSE INDIVIDUAL MORTGAGE OPTIONS

- State: Alabama (dropdown)
- Year: 2018 (dropdown)
- Census tract: (empty field)
- County: All (dropdown)
- Loan-To-Value ratio: All (dropdown)
- Loan amount: All (dropdown)
- Income: All (dropdown)
- Interest rate: All (dropdown)
- Loan type: All (dropdown)
- Loan purpose: All (dropdown)
- Loan purchaser: All (dropdown)
- Action taken: All (dropdown)

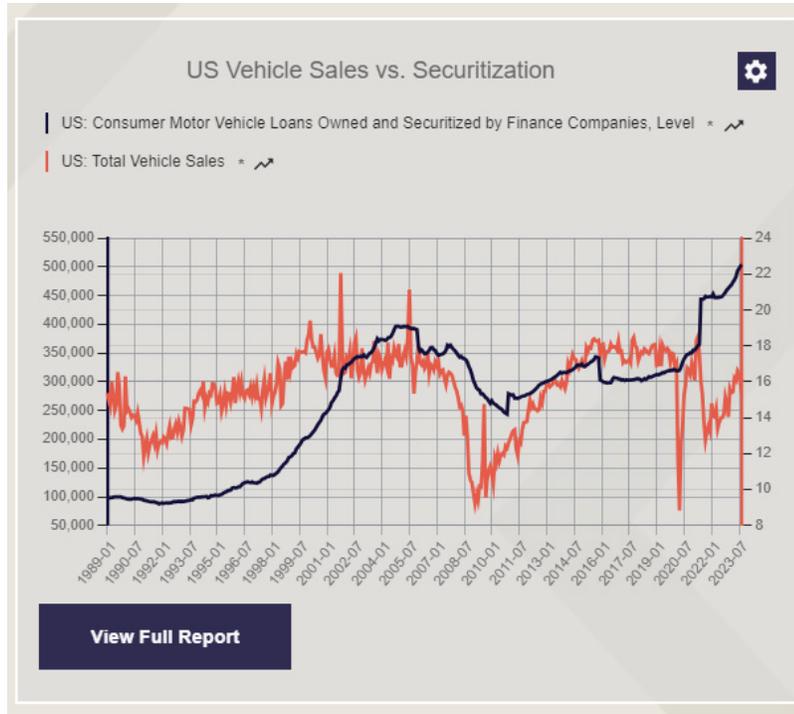
CHOOSE AGGREGATE MORTGAGE OPTIONS

- Which fields do you want to include?: All (dropdown)
- Do you want to include national aggregates?: Yes (dropdown)
- Which regional aggregates do you want to include?: None (dropdown)
- Which divisional aggregates do you want to include?: None (dropdown)
- Which states do you want to include?:
 - Arkansas, Colorado, D... (dropdown menu)
 - Arkansas:
 - Colorado:
 - Delaware:
- Buttons: Results >



Market Trends We [Track](#)

Keep your finger on the pulse of key economic indicators vital to our industry. This area joins macro and consumer relevant data that we are watching. As the Hub evolves, we will include data analysis from recent SFA Research publications.



Evolving the Knowledge Hub

The Hub is designed to evolve over time. As we hear from the KnowledgeHub's users, we will be adding data sets and creating alternate report templates, capturing, and presenting the metrics that are most relevant to the industry. As you explore this preliminary version, please send your notes, wish lists, and feedback to the SFA Research Team, [Jessica Steele](#) or [Elen Callahan](#).