

TABLE 6
Total and FHA-Insured Loans to Black, Latino, & White Borrowers
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2017

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share Disparity Ratios	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Black/White	Latino/White
Attleboro	40	21	52.5%	26	17	65.4%	436	96	22.0%	2.38	2.97
Barnstable	27	13	48.1%	60	25	41.7%	396	85	21.5%	2.24	1.94
Brockton	602	389	64.6%	191	97	50.8%	307	140	45.6%	1.42	1.11
Chelsea	11	2	18.2%	66	31	47.0%	99	5	5.1%	3.60	9.30
Chicopee	20	5	25.0%	98	48	49.0%	375	98	26.1%	0.96	1.87
Everett	20	8	40.0%	73	38	52.1%	95	14	14.7%	2.71	3.53
Fall River	42	25	59.5%	43	30	69.8%	447	183	40.9%	1.45	1.70
Fitchburg	22	15	68.2%	116	77	66.4%	279	84	30.1%	2.26	2.20
Haverhill	44	15	34.1%	151	82	54.3%	626	128	20.4%	1.67	2.66
Holyoke	8	4	50.0%	47	21	44.7%	159	40	25.2%	1.99	1.78
Lawrence	14	7	50.0%	460	243	52.8%	54	22	40.7%	1.23	1.30
Leominster	41	18	43.9%	96	44	45.8%	360	57	15.8%	2.77	2.89
Lowell	58	28	48.3%	132	57	43.2%	400	68	17.0%	2.84	2.54
Lynn	68	33	48.5%	407	225	55.3%	364	81	22.3%	2.18	2.48
Malden	18	7	38.9%	31	7	22.6%	193	23	11.9%	3.26	1.89
Methuen	38	22	57.9%	201	90	44.8%	346	61	17.6%	3.28	2.54
New Bedford	80	53	66.3%	123	86	69.9%	557	234	42.0%	1.58	1.66
Peabody	16	8	50.0%	63	28	44.4%	454	69	15.2%	3.29	2.92
Pittsfield	20	7	35.0%	23	8	34.8%	396	68	17.2%	2.04	2.03
Quincy	15	3	20.0%	35	6	17.1%	453	39	8.6%	2.32	1.99
Revere	16	7	43.8%	187	100	53.5%	164	33	20.1%	2.17	2.66
Salem	17	11	64.7%	46	20	43.5%	448	53	11.8%	5.47	3.68
Springfield	190	115	60.5%	465	275	59.1%	508	183	36.0%	1.68	1.64
Taunton	95	62	65.3%	38	17	44.7%	538	173	32.2%	2.03	1.39
Westfield	4	2	50.0%	22	11	50.0%	325	63	19.4%	2.58	2.58
Worcester	183	100	54.6%	278	171	61.5%	888	188	21.2%	2.58	2.91
Gateway Cities	1,709	980	57.3%	3,478	1,854	53.3%	9,667	2,288	23.7%	2.42	2.25
Boston	345	121	35.1%	226	60	26.5%	3,117	65	2.1%	16.82	12.73
Brookline	2	0	0.0%	8	0	0.0%	243	0	0.0%	NA	NA
Cambridge	6	0	0.0%	16	0	0.0%	297	2	0.7%	0.00	0.00
Frammingham	17	5	29.4%	111	48	43.2%	482	57	11.8%	2.49	3.66
Medford	4	0	0.0%	16	0	0.0%	329	8	2.4%	0.00	0.00
Newton	5	0	0.0%	26	0	0.0%	471	2	0.4%	0.00	0.00
Plymouth	5	1	20.0%	18	2	11.1%	878	170	19.4%	1.03	0.57
Somerville	3	0	0.0%	12	0	0.0%	350	2	0.6%	0.00	0.00
Waltham	12	2	16.7%	16	1	6.3%	323	7	2.2%	7.69	2.88
Weymouth	29	14	48.3%	33	7	21.2%	557	59	10.6%	4.56	2.00