

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, 2016

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Attleboro	26	11	42.3%	27	12	44.4%	461	113	24.5%	1.73	1.81
Barnstable	19	10	52.6%	47	30	63.8%	436	91	20.9%	2.52	3.06
Brockton	537	381	70.9%	141	86	61.0%	330	161	48.8%	1.45	1.25
Chelsea	8	3	37.5%	82	55	67.1%	105	9	8.6%	4.38	7.83
Chicopee	20	15	75.0%	92	52	56.5%	369	118	32.0%	2.35	1.77
Everett	31	18	58.1%	81	38	46.9%	96	14	14.6%	3.98	3.22
Fall River	26	24	92.3%	26	17	65.4%	448	191	42.6%	2.17	1.53
Fitchburg	28	16	57.1%	91	58	63.7%	287	86	30.0%	1.91	2.13
Haverhill	24	8	33.3%	157	86	54.8%	604	126	20.9%	1.60	2.63
Holyoke	10	5	50.0%	52	25	48.1%	145	29	20.0%	2.50	2.40
Lawrence	11	8	72.7%	469	307	65.5%	63	35	55.6%	1.31	1.18
Leominster	30	13	43.3%	77	38	49.4%	334	62	18.6%	2.33	2.66
Lowell	58	22	37.9%	131	61	46.6%	430	74	17.2%	2.20	2.71
Lynn	82	40	48.8%	348	198	56.9%	411	99	24.1%	2.03	2.36
Malden	38	17	44.7%	43	22	51.2%	164	22	13.4%	3.33	3.81
Methuen	34	14	41.2%	176	101	57.4%	342	107	31.3%	1.32	1.83
New Bedford	63	48	76.2%	83	63	75.9%	519	236	45.5%	1.68	1.67
Peabody	20	6	30.0%	44	24	54.5%	377	54	14.3%	2.09	3.81
Pittsfield	18	7	38.9%	23	5	21.7%	356	60	16.9%	2.31	1.29
Quincy	16	4	25.0%	25	7	28.0%	421	42	10.0%	2.51	2.81
Revere	24	8	33.3%	243	120	49.4%	175	41	23.4%	1.42	2.11
Salem	11	3	27.3%	41	17	41.5%	513	48	9.4%	2.91	4.43
Springfield	150	82	54.7%	410	259	63.2%	522	206	39.5%	1.39	1.60
Taunton	79	51	64.6%	36	18	50.0%	546	179	32.8%	1.97	1.53
Westfield	6	2	33.3%	30	18	60.0%	356	80	22.5%	1.48	2.67
Worcester	171	102	59.6%	252	151	59.9%	877	241	27.5%	2.17	2.18
Gateway Cities	1,540	918	59.6%	3,227	1,868	57.9%	9,687	2,524	26.1%	2.29	2.22
Boston	307	109	35.5%	241	71	29.5%	3,159	79	2.5%	14.20	11.78
Brookline	4	0	0.0%	15	0	0.0%	287	0	0.0%	NA	NA
Cambridge	10	0	0.0%	18	0	0.0%	310	1	0.3%	0.00	0.00
Frammingham	21	8	38.1%	90	31	34.4%	456	41	9.0%	4.24	3.83
Medford	8	2	25.0%	20	4	20.0%	347	12	3.5%	7.23	5.78
Newton	7	1	14.3%	13	0	0.0%	500	0	0.0%	NA	NA
Plymouth	13	6	46.2%	10	1	10.0%	793	195	24.6%	1.88	0.41
Somerville	6	0	0.0%	13	2	15.4%	351	2	0.6%	0.00	27.00
Waltham	7	1	14.3%	25	1	4.0%	437	13	3.0%	4.80	1.34
Weymouth	20	9	45.0%	25	5	20.0%	601	105	17.5%	2.58	1.14