

**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, 2015**

	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	27	11	40.7%	17	12	70.6%	395	99	25.1%	1.63	2.82
Barnstable	29	18	62.1%	32	20	62.5%	354	58	16.4%	3.79	3.81
Brockton	405	266	65.7%	101	65	64.4%	268	119	44.4%	1.48	1.45
Chelsea	11	2	18.2%	69	34	49.3%	91	10	11.0%	1.65	4.48
Chicopee	17	7	41.2%	61	35	57.4%	340	116	34.1%	1.21	1.68
Everett	24	11	45.8%	63	40	63.5%	107	25	23.4%	1.96	2.72
Fall River	20	11	55.0%	26	17	65.4%	374	126	33.7%	1.63	1.94
Fitchburg	14	6	42.9%	66	38	57.6%	228	66	28.9%	1.48	1.99
Haverhill	20	6	30.0%	90	51	56.7%	552	121	21.9%	1.37	2.59
Holyoke	4	3	75.0%	42	22	52.4%	150	30	20.0%	3.75	2.62
Lawrence	5	4	80.0%	396	268	67.7%	49	26	53.1%	1.51	1.28
Leominster	19	7	36.8%	54	30	55.6%	332	79	23.8%	1.55	2.33
Lowell	43	15	34.9%	99	54	54.5%	358	67	18.7%	1.86	2.91
Lynn	70	41	58.6%	251	155	61.8%	321	94	29.3%	2.00	2.11
Malden	18	8	44.4%	40	20	50.0%	211	34	16.1%	2.76	3.10
Methuen	21	13	61.9%	143	68	47.6%	336	85	25.3%	2.45	1.88
New Bedford	38	19	50.0%	64	37	57.8%	464	201	43.3%	1.15	1.33
Peabody	10	4	40.0%	28	15	53.6%	399	66	16.5%	2.42	3.24
Pittsfield	15	5	33.3%	17	4	23.5%	316	57	18.0%	1.85	1.30
Quincy	17	2	11.8%	10	2	20.0%	479	54	11.3%	1.04	1.77
Revere	20	9	45.0%	197	109	55.3%	164	34	20.7%	2.17	2.67
Salem	12	6	50.0%	37	14	37.8%	421	54	12.8%	3.90	2.95
Springfield	128	64	50.0%	295	181	61.4%	412	162	39.3%	1.27	1.56
Taunton	51	29	56.9%	34	18	52.9%	425	137	32.2%	1.76	1.64
Westfield	6	4	66.7%	18	7	38.9%	317	58	18.3%	3.64	2.13
Worcester	143	85	59.4%	202	138	68.3%	781	228	29.2%	2.04	2.34
Gateway Cities	1,187	656	55.3%	2,452	1,454	59.3%	8,644	2,206	25.5%	2.17	2.32
Boston	272	115	42.3%	222	59	26.6%	3,163	101	3.2%	13.24	8.32
Brookline	3	0	0.0%	16	0	0.0%	317	0	0.0%	NA	NA
Cambridge	9	0	0.0%	13	0	0.0%	317	1	0.3%	0.00	0.00
Framingham	25	9	36.0%	69	39	56.5%	482	73	15.1%	2.38	3.73
Medford	12	3	25.0%	17	3	17.6%	321	16	5.0%	5.02	3.54
Newton	10	0	0.0%	13	0	0.0%	529	3	0.6%	0.00	0.00
Plymouth	7	1	14.3%	10	3	30.0%	680	158	23.2%	0.61	1.29
Somerville	4	1	25.0%	12	1	8.3%	339	8	2.4%	10.59	3.53
Waltham	4	0	0.0%	19	4	21.1%	414	24	5.8%	0.00	3.63
Weymouth	19	8	42.1%	26	10	38.5%	530	99	18.7%	2.25	2.06