

Table 14: Denial Rates by LMI Status, HMDA 1999-2003

		1999	2000	2001	2002	2003
BANGOR, ME	Non LMI	14.1%	17.4%	12.8%	9.7%	6.2%
	LMI	38.5%	41.4%	35.8%	27.4%	17.1%
	Gap	-24.4%	-24.0%	-22.9%	-17.6%	-10.9%
BARNSTABLE-YARMOUTH, MA	Non LMI	6.1%	7.3%	6.5%	5.8%	7.9%
	LMI	11.1%	11.7%	8.8%	10.8%	12.7%
	Gap	-5.0%	-4.3%	-2.3%	-5.0%	-4.8%
BOSTON, MA-NH	Non LMI	7.2%	7.9%	6.5%	6.6%	8.5%
	LMI	13.5%	14.5%	12.6%	11.5%	12.5%
	Gap	-6.4%	-6.6%	-6.0%	-4.9%	-4.0%
BRIDGEPORT, CT	Non LMI	9.3%	12.1%	9.3%	7.7%	9.4%
	LMI	16.2%	22.2%	16.8%	13.4%	14.9%
	Gap	-6.9%	-10.1%	-7.5%	-5.7%	-5.5%
BROCKTON, MA	Non LMI	8.9%	8.9%	9.1%	8.7%	10.8%
	LMI	14.7%	13.8%	14.0%	11.4%	15.7%
	Gap	-5.8%	-4.9%	-4.9%	-2.7%	-4.9%
BURLINGTON, VT	Non LMI	10.1%	9.0%	6.7%	5.8%	6.0%
	LMI	24.5%	26.7%	17.6%	14.4%	10.6%
	Gap	-14.4%	-17.8%	-10.9%	-8.6%	-4.6%
DANBURY, CT	Non LMI	6.5%	7.8%	6.0%	5.9%	7.1%
	LMI	12.4%	16.7%	12.8%	10.6%	11.1%
	Gap	-5.8%	-8.9%	-6.9%	-4.8%	-4.0%
FITCHBURG-LEOMINSTER, MA	Non LMI	8.9%	7.1%	6.1%	6.5%	9.3%
	LMI	13.1%	14.5%	11.9%	9.5%	11.3%
	Gap	-4.2%	-7.4%	-5.7%	-3.0%	-2.0%
HARTFORD, CT	Non LMI	6.7%	8.1%	6.6%	6.0%	7.9%
	LMI	11.7%	13.2%	11.6%	11.2%	12.6%
	Gap	-5.0%	-5.1%	-5.0%	-5.2%	-4.7%
LAWRENCE, MA-NH	Non LMI	8.4%	9.4%	7.1%	7.9%	9.5%
	LMI	17.3%	18.8%	17.5%	15.3%	16.6%
	Gap	-8.9%	-9.4%	-10.4%	-7.4%	-7.0%
LEWISTON-AUBURN, ME	Non LMI	23.0%	21.1%	16.0%	10.1%	13.6%
	LMI	50.4%	40.9%	39.3%	24.3%	28.8%
	Gap	-27.4%	-19.8%	-23.2%	-14.2%	-15.2%
LOWELL, MA-NH	Non LMI	7.0%	7.1%	6.5%	6.0%	7.4%
	LMI	10.6%	13.6%	12.8%	10.4%	11.8%
	Gap	-3.6%	-6.5%	-6.3%	-4.3%	-4.4%
MANCHESTER, NH	Non LMI	10.1%	9.4%	8.0%	7.8%	9.4%
	LMI	23.7%	25.1%	19.4%	16.0%	15.4%
	Gap	-13.6%	-15.7%	-11.4%	-8.3%	-6.0%
NASHUA, NH	Non LMI	7.2%	9.0%	6.5%	6.3%	7.9%
	LMI	18.1%	22.4%	21.7%	16.2%	16.1%
	Gap	-10.9%	-13.4%	-15.2%	-10.0%	-8.2%

NEW BEDFORD, MA	Non LMI	8.4%	8.1%	6.2%	8.4%	11.0%
	LMI	16.0%	16.7%	14.9%	16.0%	15.6%
	Gap	-7.6%	-8.6%	-8.6%	-7.6%	-4.6%
NEW HAVEN-MERIDEN, CT	Non LMI	10.5%	11.5%	9.5%	7.6%	9.7%
	LMI	16.7%	21.4%	15.7%	12.9%	15.0%
	Gap	-6.2%	-9.9%	-6.2%	-5.3%	-5.3%
NEW LONDON-NORWICH, CT-RI	Non LMI	7.7%	8.7%	7.9%	7.6%	8.8%
	LMI	16.3%	21.6%	17.1%	19.6%	16.1%
	Gap	-8.6%	-12.9%	-9.2%	-11.9%	-7.3%
PITTSFIELD, MA	Non LMI	5.8%	8.6%	6.5%	6.9%	7.5%
	LMI	17.0%	15.1%	13.2%	9.0%	11.8%
	Gap	-11.3%	-6.5%	-6.7%	-2.1%	-4.3%
PORTLAND, ME	Non LMI	7.3%	9.8%	6.5%	6.9%	7.2%
	LMI	19.3%	24.9%	20.3%	16.9%	14.2%
	Gap	-12.0%	-15.0%	-13.8%	-10.0%	-7.0%
PORTSMOUTH-ROCHESTER, NH-ME	Non LMI	11.1%	12.7%	10.6%	10.0%	10.0%
	LMI	30.9%	36.5%	37.0%	33.4%	27.2%
	Gap	-19.8%	-23.7%	-26.4%	-23.4%	-17.2%
PROVIDENCE-FALL RIVER-WARWICK, RI -MA	Non LMI	8.7%	9.9%	8.2%	8.2%	10.9%
	LMI	17.1%	19.0%	17.3%	15.2%	17.0%
	Gap	-8.3%	-9.1%	-9.1%	-7.0%	-6.0%
SPRINGFIELD, MA	Non LMI	7.2%	9.0%	7.2%	8.0%	8.6%
	LMI	14.6%	17.6%	15.6%	15.8%	14.5%
	Gap	-7.4%	-8.7%	-8.4%	-7.8%	-5.8%
STAMFORD-NORWALK, CT	Non LMI	6.6%	8.4%	7.9%	6.4%	9.0%
	LMI	11.1%	15.3%	14.1%	11.9%	12.3%
	Gap	-4.5%	-6.9%	-6.2%	-5.5%	-3.3%
WATERBURY, CT	Non LMI	9.1%	11.5%	6.6%	6.5%	10.1%
	LMI	14.0%	14.9%	13.1%	12.9%	15.4%
	Gap	-4.9%	-3.3%	-6.5%	-6.5%	-5.3%
WORCESTER, MA-CT	Non LMI	6.9%	7.7%	6.2%	7.3%	9.0%
	LMI	13.7%	14.9%	13.5%	13.4%	13.0%
	Gap	-6.8%	-7.2%	-7.3%	-6.1%	-4.0%
Source: HMDA 1999-2003 for New England						