

Table 5: Denial Rates in New England by MSA, HMDA 1999-2003

MSA	1998	1999	2000	2001	2002	2003	Point Change 2002-2003
BANGOR, ME	22.3%	23.1%	25.7%	18.6%	14.5%	9.4%	-5.1%
BARNSTABLE-YARMOUTH, MA	6.3%	7.3%	8.5%	6.9%	6.8%	8.9%	2.1%
BOSTON, MA-NH	7.8%	9.1%	9.8%	8.1%	7.9%	9.8%	1.8%
BRIDGEPORT, CT	9.8%	12.3%	16.4%	12.4%	10.0%	11.5%	1.5%
BROCKTON, MA	8.7%	10.9%	10.7%	10.5%	9.6%	12.3%	2.7%
BURLINGTON, VT	15.5%	15.2%	14.4%	9.8%	8.1%	7.6%	-0.4%
DANBURY, CT	7.9%	9.1%	12.0%	9.1%	8.0%	8.7%	0.7%
FITCHBURG-LEOMINSTER, MA	9.3%	10.3%	9.5%	8.1%	7.4%	10.0%	2.6%
HARTFORD, CT	9.2%	8.8%	10.1%	8.5%	8.0%	10.1%	2.0%
LAWRENCE, MA-NH	10.0%	11.6%	12.3%	10.4%	10.2%	12.1%	1.9%
LEWISTON-AUBURN, ME	33.2%	32.4%	27.2%	23.1%	14.1%	17.9%	3.8%
LOWELL, MA-NH	7.4%	8.4%	9.2%	8.4%	7.6%	9.3%	1.7%
MANCHESTER, NH	10.7%	14.1%	14.3%	10.9%	10.1%	11.2%	1.1%
NASHUA, NH	9.7%	11.2%	13.6%	11.2%	9.5%	11.2%	1.7%
NEW BEDFORD, MA	9.5%	10.0%	10.2%	8.1%	9.8%	12.0%	2.2%
NEW HAVEN-MERIDEN, CT	11.2%	13.1%	15.5%	11.7%	9.7%	12.1%	2.4%
NEW LONDON-NORWICH, CT-RI	10.6%	10.5%	12.7%	10.6%	11.4%	11.6%	0.2%
PITTSFIELD, MA	8.7%	8.7%	10.5%	8.5%	7.5%	8.7%	1.3%
PORTLAND, ME	12.6%	10.8%	14.1%	10.6%	9.2%	9.1%	-0.2%
PORTSMOUTH-ROCHESTER, NH-ME	16.2%	16.7%	19.4%	17.4%	15.4%	15.1%	-0.3%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	9.1%	11.3%	12.5%	10.9%	10.0%	12.6%	2.6%
SPRINGFIELD, MA	9.7%	9.5%	12.0%	10.0%	10.5%	10.9%	0.4%
STAMFORD-NORWALK, CT	8.0%	8.3%	10.9%	10.2%	8.5%	9.9%	1.4%
WATERBURY, CT	10.9%	11.6%	13.1%	9.4%	9.1%	12.3%	3.2%
WORCESTER, MA-CT	8.8%	8.9%	9.6%	8.1%	8.7%	10.3%	1.6%
Not in MSA	26.3%	23.4%	23.2%	19.5%	14.8%	14.0%	-0.7%

Source: HMDA 1999-2003 for New England