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All rankings exclude metropolitan areas where less than 50 total loans were made to the African-American or Latino group. These metropolitan areas are not ranked, but are listed at the bottom of each table.

Table 1. Cities with the Greatest Incidence of High-Cost Refinance Loans 2006

Rank	Metropolitan Area	State	Total Refinance Loans	# High-Cost Loans	% High-Cost Loans
1	Brownsville-Harlingen	TX	1396	885	63.4%
2	El Paso	TX	3941	2320	58.9%
2	Laredo	TX	518	305	58.9%
4	Jackson	MS	2027	1191	58.8%
5	McAllen-Edinburg-Mission	TX	2416	1403	58.1%
6	Lubbock	TX	842	480	57.0%
7	Wichita Falls	TX	458	256	55.9%
8	Evansville, IN	IN	1238	689	55.7%
9	Memphis	TN	8034	4261	53.0%
10	Davenport-Moline-Rock Island	IA	2231	1169	52.4%
11	Corpus Christi	TX	1600	835	52.2%
12	Erie	PA	1060	547	51.6%
13	Shreveport-Bossier City	LA	2012	1037	51.5%
14	Baton Rouge	LA	4128	2107	51.0%
14	Houma-Bayou Cane-Thibodaux	LA	784	400	51.0%
16	Beaumont-Port Arthur	TX	852	425	49.9%
17	Pine Bluff	AR	237	118	49.8%
18	Gary	IN	4922	2434	49.5%
19	San Antonio	TX	8128	3995	49.2%
20	Mobile	AL	2643	1299	49.1%
21	West Palm Beach-Boca Raton-Boynton Beach	FL	765	374	48.9%
21	Abilene	TX	450	220	48.9%
21	Tulsa	OK	4600	2243	48.8%
24	Detroit-Livonia-Dearborn	MI	17899	8698	48.6%
25	Toledo	OH	3560	1719	48.3%
26	Oklahoma City	OK	7028	3376	48.0%
27	Macon	GA	1362	650	47.7%
28	Amarillo	TX	803	376	46.8%
29	Omaha-Council Bluffs	NE	5815	2716	46.7%
30	Las Cruces	NM	1074	501	46.6%
31	Peoria	IL	1837	855	46.5%
32	South Bend-Mishawaka	IN	2027	934	46.1%
33	Parkersburg-Marietta-Vienna	WV	715	328	45.9%
34	Springfield, IL	IL	847	385	45.5%
34	Houston-Sugar Land-Baytown	TX	26629	12109	45.5%
36	Rochester	NY	4196	1901	45.3%
37	Springfield, MA	MA	5287	2378	45.0%
38	Milwaukee-Waukesha-West Allis	WI	14100	6318	44.8%
39	Lake Charles	LA	726	323	44.5%
39	Lincoln	NE	1483	660	44.5%
39	Mansfield	OH	690	307	44.5%
42	Anchorage	AK	3220	1406	43.7%
43	Albany-Schenectady-Troy	NY	4899	2127	43.4%
44	Birmingham-Hoover	AL	8221	3558	43.3%
44	Chattanooga	TN	3955	1713	43.3%

Table 1. Cities with the Greatest Incidence of High-Cost Refinance Loans 2006

Rank	Metropolitan Area	State	Total Refinance Loans	# High-Cost Loans	% High-Cost Loans
46	Montgomery	AL	2249	972	43.2%
47	Wichita	KS	3202	1363	42.6%
47	Flint	MI	3779	1610	42.6%
49	Buffalo-Niagara Falls	NY	4236	1788	42.2%
50	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	8630	3632	42.1%
51	Columbus	GA	2318	973	42.0%
51	Saginaw-Saginaw Township North	MI	1237	519	42.0%
53	St. Louis	MO	29122	12180	41.8%
54	Lakeland	FL	7877	3283	41.7%
55	Cleveland-Elyria-Mentor	OH	12913	5349	41.4%
56	Fayetteville, NC	NC	1864	764	41.0%
57	Salisbury	MD	1320	537	40.7%
58	Canton-Massillon	OH	3186	1295	40.6%
58	Charleston	WV	1236	502	40.6%
60	Pittsburgh	PA	14374	5813	40.4%
61	Huntsville	AL	2207	882	40.0%
61	Scranton-Wilkes-Barre	PA	3734	1495	40.0%
61	Knoxville	TN	4959	1984	40.0%
64	Anderson	SC	1053	420	39.9%
63	Topeka	KS	1309	521	39.8%
63	Kansas City	MO	18319	7288	39.8%
63	Columbia	SC	4532	1802	39.8%
68	Grand Rapids-Wyoming	MI	6030	2394	39.7%
68	Dallas-Plano-Irving	TX	17805	7065	39.7%
70	Jacksonville	FL	16193	6314	39.0%
71	Indianapolis	IN	12601	4889	38.8%
71	Albuquerque	NM	9008	3498	38.8%
71	Dayton	OH	6162	2392	38.8%
74	Akron	OH	5190	2004	38.6%
75	New Orleans-Metairie-Kenner	LA	5212	2001	38.4%
76	Harrisburg-Carlisle	PA	3304	1267	38.3%
77	Worcester	MA	7807	2971	38.1%
77	Lansing-East Lansing	MI	3975	1514	38.1%
79	Cheyenne	WY	959	363	37.9%
80	Norwich-New London	CT	2117	800	37.8%
80	Springfield, MO	MO	2654	1004	37.8%
82	Hickory-Lenoir-Morganton	NC	2395	902	37.7%
83	Columbus	OH	12607	4741	37.6%
84	Billings	MT	879	330	37.5%
84	Cincinnati-Middletown	OH	14498	5432	37.5%
86	Fresno	CA	3071	1150	37.4%
86	Pensacola-Ferry Pass-Brent	FL	4715	1763	37.4%
86	Augusta-Richmond County	GA	3441	1286	37.4%
89	Miami-Miami Beach-Kendall	FL	34924	13024	37.3%
90	Cedar Rapids	IA	1564	579	37.0%

Table 1. Cities with the Greatest Incidence of High-Cost Refinance Loans 2006

Rank	Metropolitan Area	State	Total Refinance Loans	# High-Cost Loans	% High-Cost Loans
91	Providence-New Bedford-Fall River	RI	16321	6008	36.8%
92	Bakersfield	CA	12906	4739	36.7%
92	Louisville-Jefferson County	KY	9561	3507	36.7%
94	Chicago-Naperville-Joliet	IL	102262	36662	35.9%
95	Fort Worth-Arlington	TX	11926	4274	35.8%
96	Little Rock-North Little Rock	AR	2580	915	35.5%
97	Tallahassee	FL	2953	1044	35.4%
98	Camden	NJ	16969	5906	34.8%
98	Nashville-Davidson-Murfreesboro	TN	11053	3844	34.8%
100	Hartford-West Hartford-East Hartford	CT	8923	3099	34.7%
100	Tampa-St. Petersburg-Clearwater	FL	41976	14549	34.7%
102	Des Moines	IA	5342	1849	34.6%
103	Baltimore-Towson	MD	40057	13802	34.5%
104	Salt Lake City	UT	13015	4458	34.3%
105	Winston-Salem	NC	3794	1292	34.1%
106	Austin-Round Rock	TX	6883	2333	33.9%
107	Greenville, NC	NC	957	322	33.6%
107	Las Vegas-Paradise	NV	28696	9633	33.6%
107	Philadelphia	PA	37221	12503	33.6%
107	Richmond	VA	18076	6073	33.6%
111	Charleston-North Charleston	SC	6525	2183	33.5%
112	Wilmington	DE-MD-NJ	8055	2681	33.3%
113	Savannah	GA	3084	1020	33.1%
114	Gainesville, FL	FL	1819	598	32.9%
114	Greensboro-Highpoint	NC	5482	1805	32.9%
116	Riverside-San Bernardino-Ontario	CA	77954	25584	32.8%
116	Atlanta-Sandy Springs-Marietta	GA	53599	17598	32.8%
118	Reading	PA	3468	1135	32.7%
118	Madison	WI	3647	1191	32.7%
120	Colorado Springs	CO	7140	2325	32.6%
121	Orlando-Kissimmee	FL	33370	10861	32.5%
121	Virginia Beach-Norfolk-Newport News	VA	25412	8253	32.5%
123	Deltona-Daytona Beach-Ormond Beach	FL	8806	2849	32.4%
123	Boston-Quincy	MA	17266	5588	32.4%
125	Boise City-Nampa	ID	8567	2771	32.3%
125	Minneapolis-St. Paul-Bloomington	MN	35301	11419	32.3%
127	New Haven-Milford	CT	8941	2877	32.2%
128	Phoenix-Mesa-Scottsdale	AZ	73620	23646	32.1%
128	Modesto	CA	8502	2725	32.1%
128	San Juan-Caguas-Guaynabo	PR	521	167	32.1%
131	Newark-Union	NJ	23391	7474	32.0%
132	Fort Wayne	IN	31498	10037	31.9%
133	Essex County, MA	MA	7397	2353	31.8%
134	Lexington-Fayette	KY	3081	972	31.5%
134	Tacoma	WA	13485	4246	31.5%

Table 1. Cities with the Greatest Incidence of High-Cost Refinance Loans 2006

Rank	Metropolitan Area	State	Total Refinance Loans	# High-Cost Loans	% High-Cost Loans
136	Stockton	CA	12219	3820	31.3%
137	Tucson	AZ	13365	4172	31.2%
138	Sioux Falls	SD	1321	409	31.0%
139	Athens-Clarke County	GA	1024	315	30.8%
139	Trenton-Ewing	NJ	4108	1267	30.8%
139	Spokane	WA	5264	1620	30.8%
142	Salem	OR	4160	1264	30.4%
143	Manchester-Nashua	NH	3726	1125	30.2%
144	Allentown-Bethlehem-Easton	PA	9010	2695	29.9%
145	Durham	NC	3653	1081	29.6%
146	Charlotte-Gastonia-Concord	NC	16407	4718	28.8%
147	Warren-Troy-Farmington Hills	MI	69793	19948	28.6%
148	Green Bay	WI	3528	993	28.1%
149	Honolulu	HI	6416	1783	27.8%
149	New York-White Plains- Wayne	NY	59123	16458	27.8%
151	Denver-Aurora	CO	29629	8180	27.6%
152	Eugene-Springfield	OR	3449	951	27.6%
153	Portland-Vancouver-Beaverton	OR	27063	7398	27.3%
154	Nassau-Suffolk	NY	29155	7925	27.2%
155	Waco	TX	26419	6960	26.3%
156	Cambridge-Newton-Framingham	MA	11179	2930	26.2%
157	Washington, D.C.-Arlington-Alexandria	DC	20506	5304	25.9%
157	Edison	NJ	29756	7721	25.9%
159	Los Angeles-Long Beach-Glendale	CA	122344	29784	24.3%
160	Raleigh-Cary	NC	9238	2237	24.2%
161	Sacramento-Arden-Arcade-Roseville	CA	34258	8157	23.8%
162	Reno-Sparks	NV	6043	1399	23.2%
163	Bridgeport-Stamford-Norwalk	CT	9613	2219	23.1%
164	Seattle-Bellevue-Everett	WA	36285	8222	22.7%
165	Bethesda-Gaithersburg-Frederick	MD	15336	3447	22.5%
166	Oakland-Fremont-Hayward	CA	41101	7822	19.0%
167	Flagstaff	AZ	1341	228	17.0%
168	San Diego-Carlsbad-San Marcos	CA	42072	7089	16.8%
169	Santa Ana- Anaheim-Irvine	CA	38308	5884	15.4%
170	Santa Cruz-Watsonville	CA	3412	442	13.0%
171	San Jose-Sunnyvale-Santa Clara	CA	25503	3110	12.2%
172	San Francisco-San Mateo-Redwood	CA	20413	2099	10.3%

Table 2. Greatest Incidence of High-Cost Refinance Lending to African-Americans 2006

Rank	Metropolitan Area	State	Total # Loans to African-Americans	# High-Cost Loans to African-Americans	% High-Cost
1	Jackson	MS	832	647	77.8%
2	Davenport-Moline-Rock Island	IA	84	64	76.2%
3	Omaha-Council Bluffs	NE	412	312	75.7%
4	Saginaw-Saginaw Township North	MI	149	112	75.2%
5	Gary	IN	776	582	75.0%
6	Oklahoma City	OK	592	442	74.7%
7	Milwaukee-Waukesha-West Allis	WI	2807	2092	74.5%
8	Mobile	AL	678	504	74.3%
9	Houma-Bayou Cane-Thibodaux	LA	84	62	73.8%
10	Tulsa	OK	313	230	73.5%
11	Baton Rouge	LA	1206	885	73.4%
12	Evansville, IN	IN	60	44	73.3%
13	South Bend-Mishawaka	IN	137	100	73.0%
14	Detroit-Livonia-Dearborn	MI	5999	4344	72.4%
15	Buffalo-Niagara Falls	NY	237	170	71.7%
16	Rochester	NY	296	212	71.6%
17	Macon	GA	506	361	71.3%
18	Lake Charles	LA	133	94	70.7%
19	Memphis	TN	3102	2189	70.6%
20	Flint	MI	529	373	70.5%
21	Toledo	OH	337	236	70.0%
21	West Palm Beach-Boca Raton-Boynton Beach	FL	90	63	70.0%
23	Pittsburgh	PA	585	409	69.9%
24	Shreveport-Bossier City	LA	532	368	69.2%
25	St. Louis	MO	4470	3089	69.1%
26	Kansas City	MO	1811	1247	68.9%
27	Houston-Sugar Land-Baytown	TX	4084	2801	68.6%
28	Chattanooga	TN	457	311	68.1%
29	Birmingham-Hoover	AL	2165	1456	67.3%
30	Salisbury	MD	227	152	67.0%
31	Pine Bluff	AR	96	64	66.7%
32	Cleveland-Elyria-Mentor	OH	2084	1387	66.6%
33	Wichita	KS	179	119	66.5%
34	Grand Rapids-Wyoming	MI	402	267	66.4%
34	Harrisburg-Carlisle	PA	235	156	66.4%
34	Anderson	SC	107	71	66.4%
37	Des Moines	IA	117	77	65.8%
38	Canton-Massillon	OH	158	103	65.2%
39	Jacksonville	FL	2597	1688	65.0%
40	Lakeland	FL	801	520	64.9%
41	Austin-Round Rock	TX	411	266	64.7%
42	Peoria	IL	110	71	64.5%
43	Dayton	OH	847	545	64.3%
44	Columbia	SC	1129	724	64.1%

Table 2. Greatest Incidence of High-Cost Refinance Lending to African-Americans 2006

Rank	Metropolitan Area	State	Total # Loans to African-Americans	# High-Cost Loans to African-Americans	% High-Cost
45	Dallas-Plano-Irving	TX	2381	1510	63.4%
45	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	730	463	63.4%
47	Akron	OH	454	286	63.0%
47	Hickory-Lenoir-Morganton	NC	108	68	63.0%
49	El Paso	TX	70	44	62.9%
50	Beaumont-Port Arthur	TX	137	86	62.8%
51	Little Rock-North Little Rock	AR	403	252	62.5%
51	Worcester	MA	299	187	62.5%
53	Springfield, MA	MA	355	220	62.0%
54	Charleston-North Charleston	SC	1092	676	61.9%
54	Fresno	CA	218	135	61.9%
56	Louisville-Jefferson County	KY	900	556	61.8%
56	Anchorage	AK	152	94	61.8%
58	Gainesville, FL	FL	249	153	61.4%
59	Montgomery	AL	656	401	61.1%
60	Tallahassee	FL	683	413	60.5%
61	Columbus	OH	1440	868	60.3%
62	Topeka	KS	73	44	60.3%
62	Philadelphia	PA	5701	3430	60.2%
62	Pensacola-Ferry Pass-Brent	FL	518	312	60.2%
62	Albany-Schenectady-Troy	NY	196	118	60.2%
66	Chicago-Naperville-Joliet	IL	16718	10008	59.9%
67	Reading	PA	92	55	59.8%
68	Indianapolis	IN	1398	835	59.7%
68	Huntsville	AL	439	262	59.7%
70	Greenville, NC	NC	206	122	59.2%
71	Columbus	GA	749	441	58.9%
72	New Orleans-Metairie-Kenner	LA	1032	607	58.8%
72	Knoxville	TN	233	137	58.8%
74	Athens-Clarke County	GA	150	88	58.7%
75	Madison	WI	87	51	58.6%
76	Minneapolis-St. Paul-Bloomington	MN	1513	871	57.6%
77	San Antonio	TX	413	234	56.7%
78	New Haven-Milford	CT	872	493	56.5%
79	Hartford-West Hartford-East Hartford	CT	877	495	56.4%
79	Deltona-Daytona Beach-Ormond Beach	FL	621	350	56.4%
81	Cincinnati-Middletown	OH	1330	749	56.3%
82	Fayetteville, NC	NC	617	343	55.6%
83	Tampa-St. Petersburg-Clearwater	FL	3475	1927	55.5%
84	Lexington-Fayette	KY	253	139	54.9%
85	Tacoma	WA	755	412	54.6%
86	Providence-New Bedford-Fall River	RI	640	348	54.4%
87	Nashville-Davidson-Murfreesboro	TN	1414	766	54.2%
88	Winston-Salem	NC	688	368	53.5%

Table 2. Greatest Incidence of High-Cost Refinance Lending to African-Americans 2006

Rank	Metropolitan Area	State	Total # Loans to African-Americans	# High-Cost Loans to African-Americans	% High-Cost
89	Lansing-East Lansing	MI	268	143	53.4%
90	Miami-Miami Beach-Kendall	FL	5155	2745	53.2%
91	Augusta-Richmond County	GA	934	492	52.7%
92	Wilmington	DE-MD-NJ	1311	688	52.5%
93	Savannah	GA	767	402	52.4%
94	Bakersfield	CA	520	272	52.3%
95	Norwich-New London	CT	73	38	52.1%
96	Baltimore-Towson	MD	10803	5620	52.0%
97	Salt Lake City	UT	93	48	51.6%
98	Richmond	VA	4873	2509	51.5%
99	Camden	NJ	2400	1230	51.3%
100	Albuquerque	NM	207	105	50.7%
101	Durham	NC	998	504	50.5%
102	Greensboro-Highpoint	NC	1061	534	50.3%
102	Trenton-Ewing	NJ	630	317	50.3%
104	Virginia Beach-Norfolk-Newport News	VA	7264	3630	50.0%
105	Fort Worth-Arlington	TX	460	228	49.6%
106	Modesto	CA	230	114	49.6%
107	Atlanta-Sandy Springs-Marietta	GA	14783	7299	49.4%
107	Orlando-Kissimmee	FL	3634	1796	49.4%
109	Nassau-Suffolk	NY	2638	1301	49.3%
110	Colorado Springs	CO	337	165	49.0%
110	Essex County, MA	MA	200	98	49.0%
112	Stockton	CA	881	428	48.6%
113	Newark-Union	NJ	4116	1998	48.5%
114	Fort Wayne	IN	6624	3175	47.9%
115	Charlotte-Gastonia-Concord	NC	2528	1207	47.7%
116	Waco	TX	1587	756	47.6%
117	Boston-Quincy	MA	1927	913	47.4%
118	Las Vegas-Paradise	NV	2036	960	47.2%
119	Washington, D.C.-Arlington-Alexandria	DC	2513	1181	47.0%
120	Allentown-Bethlehem-Easton	PA	282	131	46.5%
121	Raleigh-Cary	NC	1341	614	45.8%
122	Riverside-San Bernardino-Ontario	CA	5004	2282	45.6%
123	Phoenix-Mesa-Scottsdale	AZ	2415	1088	45.1%
124	Bridgeport-Stamford-Norwalk	CT	847	376	44.4%
125	Seattle-Bellevue-Everett	WA	1368	602	44.0%
125	Tucson	AZ	323	142	44.0%
127	Portland-Vancouver-Beaverton	OR	538	235	43.7%
128	New York-White Plains- Wayne	NY	10512	4582	43.6%
129	Mansfield	OH	53	23	43.4%
130	Cambridge-Newton-Framingham	MA	394	169	42.9%
131	Sacramento-Arden-Arcade-Roseville	CA	2042	845	41.4%
132	Edison	NJ	1767	728	41.2%

Table 2. Greatest Incidence of High-Cost Refinance Lending to African-Americans 2006

Rank	Metropolitan Area	State	Total # Loans to African-Americans	# High-Cost Loans to African-Americans	% High-Cost
133	Denver-Aurora	CO	1158	471	40.7%
134	Warren-Troy-Farmington Hills	MI	23313	9345	40.1%
135	Reno-Sparks	NV	88	35	39.8%
136	Los Angeles-Long Beach-Glendale	CA	11113	4391	39.5%
137	Bethesda-Gaithersburg-Frederick	MD	2350	893	38.0%
138	Oakland-Fremont-Hayward	CA	3769	1424	37.8%
139	Honolulu	HI	104	39	37.5%
140	San Diego-Carlsbad-San Marcos	CA	1415	437	30.9%
141	Santa Ana- Anaheim-Irvine	CA	490	119	24.3%
142	San Francisco-San Mateo-Redwood	CA	543	129	23.8%
143	San Jose-Sunnyvale-Santa Clara	CA	451	103	22.8%
x	Flagstaff	AZ	10	4	40.0%
x	Santa Cruz-Watsonville	CA	23	4	17.4%
x	Cedar Rapids	IA	27	14	51.9%
x	Boise City-Nampa	ID	33	12	36.4%
x	Springfield, IL	IL	48	25	52.1%
x	Springfield, MO	MO	14	6	42.9%
x	Billings	MT	3	2	66.7%
x	Lincoln	NE	14	10	71.4%
x	Manchester-Nashua	NH	49	26	53.1%
x	Las Cruces	NM	14	6	42.9%
x	Eugene-Springfield	OR	28	8	28.6%
x	Salem	OR	18	8	44.4%
x	Erie	PA	40	31	77.5%
x	Scranton-Wilkes-Barre	PA	22	13	59.1%
x	Sioux Falls	SD	4	3	75.0%
x	Abilene	TX	15	10	66.7%
x	Amarillo	TX	16	10	62.5%
x	Brownsville-Harlingen	TX	5	1	20.0%
x	Corpus Christi	TX	40	30	75.0%
x	Lubbock	TX	42	33	78.6%
x	McAllen-Edinburg-Mission	TX	8	2	25.0%
x	Wichita Falls	TX	19	13	68.4%
x	Spokane	WA	48	27	56.3%
x	Green Bay	WI	17	10	58.8%
x	Charleston	WV	43	27	62.8%
x	Parkersburg-Marietta-Vienna	WV	7	4	57.1%
x	Cheyenne	WY	15	9	60.0%
x	San Juan-Caguas-Guaynabo	PR	--	--	--
x	Laredo	TX	--	--	--

Table 3. Greatest Incidence of High-Cost Refinance Lending to Latinos 2006

Rank	Metropolitan Area	State	Total # Loans to Latinos	# High-Cost Loans to Latinos	% High-Cost
1	South Bend-Mishawaka	IN	71	56	78.9%
2	Lubbock	TX	201	154	76.6%
3	West Palm Beach-Boca Raton-Boynton Beach	FL	91	65	71.4%
4	Brownsville-Harlingen	TX	1101	766	69.6%
5	Corpus Christi	TX	669	458	68.5%
6	Buffalo-Niagara Falls	NY	53	35	66.0%
7	Davenport-Moline-Rock Island	IA	76	49	64.5%
8	El Paso	TX	2856	1816	63.6%
9	Abilene	TX	60	38	63.3%
10	Norwich-New London	CT	118	73	61.9%
11	Omaha-Council Bluffs	NE	233	144	61.8%
12	San Antonio	TX	3415	2095	61.3%
13	McAllen-Edinburg-Mission	TX	1990	1211	60.9%
14	Laredo	TX	438	264	60.3%
15	Milwaukee-Waukesha-West Allis	WI	805	476	59.1%
16	Toledo	OH	92	54	58.7%
17	Harrisburg-Carlisle	PA	57	33	57.9%
18	Las Cruces	NM	566	327	57.8%
19	Oklahoma City	OK	305	176	57.7%
20	Albany-Schenectady-Troy	NY	85	49	57.6%
21	Gary	IN	424	238	56.1%
22	Cheyenne	WY	63	35	55.6%
23	Rochester	NY	111	61	55.0%
24	Cleveland-Elyria-Mentor	OH	290	159	54.8%
25	Springfield, MA	MA	483	264	54.7%
25	Amarillo	TX	106	58	54.7%
27	Topeka	KS	52	28	53.8%
28	Anchorage	AK	97	52	53.6%
29	Cincinnati-Middletown	OH	135	72	53.3%
30	Flint	MI	62	33	53.2%
31	Grand Rapids-Wyoming	MI	247	130	52.6%
31	Saginaw-Saginaw Township North	MI	57	30	52.6%
33	Phoenix-Mesa-Scottsdale	AZ	15032	7810	52.0%
34	Houston-Sugar Land-Baytown	TX	6279	3225	51.4%
35	Essex County, MA	MA	1075	551	51.3%
36	Worcester	MA	484	247	51.0%
37	Minneapolis-St. Paul-Bloomington	MN	1171	593	50.6%
38	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	1208	610	50.5%
39	Salt Lake City	UT	951	476	50.1%
40	Des Moines	IA	158	79	50.0%
41	Lakeland	FL	995	495	49.7%
42	Austin-Round Rock	TX	1138	562	49.4%
43	Baton Rouge	LA	73	36	49.3%

Table 3. Greatest Incidence of High-Cost Refinance Lending to Latinos 2006

Rank	Metropolitan Area	State	Total # Loans to Latinos	# High-Cost Loans to Latinos	% High-Cost
44	Columbus	GA	57	28	49.1%
45	Tulsa	OK	137	67	48.9%
46	Providence-New Bedford-Fall River	RI	1223	592	48.4%
47	New Haven-Milford	CT	638	305	47.8%
48	Scranton-Wilkes-Barre	PA	105	50	47.6%
49	Detroit-Livonia-Dearborn	MI	486	231	47.5%
50	Boise City-Nampa	ID	464	219	47.2%
51	Tucson	AZ	3627	1705	47.0%
52	Dallas-Plano-Irving	TX	2876	1344	46.7%
52	New Orleans-Metairie-Kenner	LA	244	114	46.7%
54	Lansing-East Lansing	MI	142	66	46.5%
55	Colorado Springs	CO	586	272	46.4%
56	Camden	NJ	751	348	46.3%
57	Philadelphia	PA	1324	612	46.2%
58	Trenton-Ewing	NJ	350	161	46.0%
59	Hartford-West Hartford-East Hartford	CT	603	277	45.9%
59	Fresno	CA	85	39	45.9%
61	Indianapolis	IN	221	101	45.7%
62	Bakersfield	CA	4561	2067	45.3%
63	Fort Worth-Arlington	TX	4508	2024	44.9%
63	Reading	PA	214	96	44.9%
65	Las Vegas-Paradise	NV	5210	2321	44.5%
65	Albuquerque	NM	3240	1443	44.5%
67	Wichita	KS	176	78	44.3%
68	Dayton	OH	64	28	43.8%
69	Columbia	SC	103	45	43.7%
70	Jacksonville	FL	663	289	43.6%
70	Kansas City	MO	619	270	43.6%
72	Manchester-Nashua	NH	115	50	43.5%
73	Tampa-St. Petersburg-Clearwater	FL	4387	1894	43.2%
74	Boston-Quincy	MA	1069	459	42.9%
75	St. Louis	MO	330	141	42.7%
76	Chicago-Naperville-Joliet	IL	15802	6717	42.5%
77	Allentown-Bethlehem-Easton	PA	718	303	42.2%
78	Denver-Aurora	CO	3808	1599	42.0%
79	Pittsburgh	PA	87	36	41.4%
80	Portland-Vancouver-Beaverton	OR	1204	495	41.1%
81	Tacoma	WA	482	197	40.9%
82	Deltona-Daytona Beach-Ormond Beach	FL	759	310	40.8%
83	Riverside-San Bernardino-Ontario	CA	24961	10164	40.7%
84	Newark-Union	NJ	3300	1328	40.2%
84	Wilmington	DE-MD-NJ	256	103	40.2%
86	Orlando-Kissimmee	FL	6956	2788	40.1%
87	Salem	OR	400	160	40.0%

Table 3. Greatest Incidence of High-Cost Refinance Lending to Latinos 2006

Rank	Metropolitan Area	State	Total # Loans to Latinos	# High-Cost Loans to Latinos	% High-Cost
87	Birmingham-Hoover	AL	90	36	40.0%
89	Columbus	OH	157	62	39.5%
90	Modesto	CA	2675	1051	39.3%
91	Baltimore-Towson	MD	911	353	38.7%
92	Cambridge-Newton-Framingham	MA	680	259	38.1%
93	Pensacola-Ferry Pass-Brent	FL	124	47	37.9%
94	Spokane	WA	114	43	37.7%
95	Nashville-Davidson-Murfreesboro	TN	197	74	37.6%
95	Memphis	TN	149	56	37.6%
97	Miami-Miami Beach-Kendall	FL	20741	7753	37.4%
98	Stockton	CA	3248	1213	37.3%
99	Nassau-Suffolk	NY	3196	1180	36.9%
99	Edison	NJ	2554	942	36.9%
101	Honolulu	HI	213	77	36.2%
102	Warren-Troy-Farmington Hills	MI	6906	2478	35.9%
103	Richmond	VA	386	138	35.8%
104	Fort Wayne	IN	6864	2445	35.6%
105	Seattle-Bellevue-Everett	WA	1372	480	35.0%
106	Sacramento-Arden-Arcade-Roseville	CA	4496	1569	34.9%
106	Bridgeport-Stamford-Norwalk	CT	1169	408	34.9%
106	Waco	TX	373	129	34.6%
109	Eugene-Springfield	OR	107	37	34.6%
110	New York-White Plains- Wayne	NY	9653	3325	34.4%
111	Reno-Sparks	NV	659	218	33.1%
112	Washington, D.C.-Arlington-Alexandria	DC	2865	937	32.7%
113	Virginia Beach-Norfolk-Newport News	VA	566	184	32.5%
114	Los Angeles-Long Beach-Glendale	CA	39761	12861	32.3%
115	San Juan-Caguas-Guaynabo	PR	519	167	32.2%
116	Bethesda-Gaithersburg-Frederick	MD	2154	692	32.1%
116	Louisville-Jefferson County	KY	78	25	32.1%
118	Atlanta-Sandy Springs-Marietta	GA	1855	586	31.6%
119	Madison	WI	117	36	30.8%
119	Winston-Salem	NC	107	33	30.8%
121	Green Bay	WI	92	28	30.4%
122	Fayetteville, NC	NC	88	26	29.5%
123	Santa Ana- Anaheim-Irvine	CA	7309	2088	28.6%
124	Greensboro-Highpoint	NC	104	29	27.9%
125	Tallahassee	FL	80	22	27.5%
126	Oakland-Fremont-Hayward	CA	6793	1850	27.2%
127	Gainesville, FL	FL	94	25	26.6%
128	Augusta-Richmond County	GA	72	19	26.4%
129	Charlotte-Gastonia-Concord	NC	508	128	25.2%
130	San Diego-Carlsbad-San Marcos	CA	8231	2054	25.0%
130	Durham	NC	72	18	25.0%

Table 3. Greatest Incidence of High-Cost Refinance Lending to Latinos 2006

Rank	Metropolitan Area	State	Total # Loans to Latinos	# High-Cost Loans to Latinos	% High-Cost
132	Charleston-North Charleston	SC	113	27	23.9%
133	San Jose-Sunnyvale-Santa Clara	CA	4750	1114	23.5%
134	Flagstaff	AZ	105	23	21.9%
135	Santa Cruz-Watsonville	CA	626	133	21.2%
136	Raleigh-Cary	NC	206	41	19.9%
137	San Francisco-San Mateo-Redwood	CA	2266	411	18.1%
x	Akron	OH	49	14	28.6%
x	Chattanooga	TN	46	18	39.1%
x	Savannah	GA	45	18	40.0%
x	Knoxville	TN	41	17	41.5%
x	Wichita Falls	TX	41	27	65.9%
x	Huntsville	AL	40	14	35.0%
x	Springfield, MO	MO	40	12	30.0%
x	Little Rock-North Little Rock	AR	39	15	38.5%
x	Lexington-Fayette	KY	35	15	42.9%
x	Beaumont-Port Arthur	TX	35	19	54.3%
x	Hickory-Lenoir-Morganton	NC	30	13	43.3%
x	Mobile	AL	27	10	37.0%
x	Shreveport-Bossier City	LA	27	16	59.3%
x	Athens-Clarke County	GA	25	11	44.0%
x	Peoria	IL	25	12	48.0%
x	Lincoln	NE	25	14	56.0%
x	Jackson	MS	24	16	66.7%
x	Billings	MT	23	10	43.5%
x	Canton-Massillon	OH	22	11	50.0%
x	Salisbury	MD	18	10	55.6%
x	Sioux Falls	SD	17	8	47.1%
x	Macon	GA	16	9	56.3%
x	Cedar Rapids	IA	16	8	50.0%
x	Erie	PA	16	7	43.8%
x	Montgomery	AL	15	8	53.3%
x	Anderson	SC	15	4	26.7%
x	Evansville, IN	IN	14	5	35.7%
x	Greenville, NC	NC	12	5	41.7%
x	Springfield, IL	IL	8	5	62.5%
x	Houma-Bayou Cane-Thibodaux	LA	7	3	42.9%
x	Parkersburg-Marietta-Vienna	WV	7	3	42.9%
x	Lake Charles	LA	6	2	33.3%
x	Mansfield	OH	6	2	33.3%
x	Pine Bluff	AR	4	2	50.0%
x	Charleston	WV	1	1	100.0%

Table 4. Greatest Disparity in High-Cost Lending between African-American and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost Loans to African-Americans	% High-Cost to Whites	Disparity
1	San Francisco-San Mateo-Redwood	CA	23.8%	6.6%	3.6
2	Oakland-Fremont-Hayward	CA	37.8%	13.2%	2.9
3	Durham	NC	50.5%	19.7%	2.6
3	Bridgeport-Stamford-Norwalk	CT	44.4%	17.3%	2.6
3	Greenville, NC	NC	59.2%	23.1%	2.6
6	Athens-Clarke County	GA	58.7%	23.6%	2.5
7	Los Angeles-Long Beach-Glendale	CA	39.5%	16.4%	2.4
7	Philadelphia	PA	60.2%	25.2%	2.4
7	San Diego-Carlsbad-San Marcos	CA	30.9%	12.7%	2.4
7	San Jose-Sunnyvale-Santa Clara	CA	22.8%	9.4%	2.4
11	Washington, D.C.-Arlington-Alexandria	DC	47.0%	20.5%	2.3
11	Raleigh-Cary	NC	45.8%	19.9%	2.3
11	Charleston-North Charleston	SC	61.9%	26.6%	2.3
11	Austin-Round Rock	TX	64.7%	27.8%	2.3
11	Gainesville, FL	FL	61.4%	27.0%	2.3
16	Nassau-Suffolk	NY	49.3%	22.0%	2.2
16	Bethesda-Gaithersburg-Frederick	MD	38.0%	17.2%	2.2
16	Savannah	GA	52.4%	23.7%	2.2
16	Tallahassee	FL	60.5%	27.0%	2.2
16	Trenton-Ewing	NJ	50.3%	23.0%	2.2
16	Little Rock-North Little Rock	AR	62.5%	28.1%	2.2
22	Warren-Troy-Farmington Hills	MI	40.1%	19.1%	2.1
22	Chicago-Naperville-Joliet	IL	59.9%	28.5%	2.1
22	New York-White Plains- Wayne	NY	43.6%	21.2%	2.1
22	Virginia Beach-Norfolk-Newport News	VA	50.0%	23.4%	2.1
22	Milwaukee-Waukesha-West Allis	WI	74.5%	34.9%	2.1
22	Sacramento-Arden-Arcade-Roseville	CA	41.4%	19.5%	2.1
22	Columbia	SC	64.1%	30.6%	2.1
22	New Haven-Milford	CT	56.5%	26.5%	2.1
22	Macon	GA	71.3%	33.8%	2.1
22	Santa Ana- Anaheim-Irvine	CA	24.3%	11.4%	2.1
32	Fort Wayne	IN	47.9%	23.8%	2.0
32	Detroit-Livonia-Dearborn	MI	72.4%	35.6%	2.0
32	Miami-Miami Beach-Kendall	FL	53.2%	27.2%	2.0
32	Richmond	VA	51.5%	25.3%	2.0
32	Newark-Union	NJ	48.5%	24.3%	2.0
32	Jacksonville	FL	65.0%	33.1%	2.0
32	Birmingham-Hoover	AL	67.3%	33.2%	2.0
32	Seattle-Bellevue-Everett	WA	44.0%	22.1%	2.0
32	Saginaw-Saginaw Township North	MI	75.2%	37.0%	2.0
32	Des Moines	IA	65.8%	33.1%	2.0
42	Atlanta-Sandy Springs-Marietta	GA	49.4%	25.6%	1.9

Table 4. Greatest Disparity in High-Cost Lending between African-American and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost Loans to African-Americans	% High-Cost to Whites	Disparity
42	Baltimore-Towson	MD	52.0%	26.7%	1.9
42	St. Louis	MO	69.1%	35.8%	1.9
42	Orlando-Kissimmee	FL	49.4%	26.7%	1.9
42	Charlotte-Gastonia-Concord	NC	47.7%	24.6%	1.9
42	Dallas-Plano-Irving	TX	63.4%	34.1%	1.9
42	Kansas City	MO	68.9%	35.8%	1.9
42	Waco	TX	47.6%	25.3%	1.9
42	Minneapolis-St. Paul-Bloomington	MN	57.6%	30.4%	1.9
42	Wilmington	DE-MD-NJ	52.5%	27.6%	1.9
42	Greensboro-Highpoint	NC	50.3%	26.9%	1.9
42	New Orleans-Metairie-Kenner	LA	58.8%	30.7%	1.9
42	Stockton	CA	48.6%	25.5%	1.9
42	Jackson	MS	77.8%	41.8%	1.9
42	Tacoma	WA	54.6%	29.3%	1.9
42	Winston-Salem	NC	53.5%	28.1%	1.9
42	Mobile	AL	74.3%	39.1%	1.9
42	Deltona-Daytona Beach-Ormond Beach	FL	56.4%	29.0%	1.9
42	Fayetteville, NC	NC	55.6%	29.5%	1.9
42	Flint	MI	70.5%	37.3%	1.9
42	Salisbury	MD	67.0%	34.4%	1.9
42	Lake Charles	LA	70.7%	38.2%	1.9
42	Pine Bluff	AR	66.7%	34.7%	1.9
42	Reading	PA	59.8%	31.2%	1.9
42	Reno-Sparks	NV	39.8%	21.3%	1.9
67	Houston-Sugar Land-Baytown	TX	68.6%	37.8%	1.8
67	Tampa-St. Petersburg-Clearwater	FL	55.5%	31.3%	1.8
67	Cleveland-Elyria-Mentor	OH	66.6%	36.5%	1.8
67	Edison	NJ	41.2%	23.4%	1.8
67	Baton Rouge	LA	73.4%	40.5%	1.8
67	Louisville-Jefferson County	KY	61.8%	34.0%	1.8
67	Hartford-West Hartford-East Hartford	CT	56.4%	31.1%	1.8
67	Dayton	OH	64.3%	35.7%	1.8
67	Columbus	GA	58.9%	33.6%	1.8
67	Montgomery	AL	61.1%	34.3%	1.8
67	Pittsburgh	PA	69.9%	39.6%	1.8
67	Bakersfield	CA	52.3%	28.3%	1.8
67	Pensacola-Ferry Pass-Brent	FL	60.2%	33.1%	1.8
67	Fort Worth-Arlington	TX	49.6%	27.6%	1.8
67	Huntsville	AL	59.7%	33.4%	1.8
67	Grand Rapids-Wyoming	MI	66.4%	37.7%	1.8
67	Tucson	AZ	44.0%	24.0%	1.8
67	Lexington-Fayette	KY	54.9%	30.1%	1.8
67	Buffalo-Niagara Falls	NY	71.7%	40.0%	1.8
67	Harrisburg-Carlisle	PA	66.4%	36.2%	1.8

Table 4. Greatest Disparity in High-Cost Lending between African-American and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost Loans to African-Americans	% High-Cost to Whites	Disparity
67	Modesto	CA	49.6%	28.1%	1.8
67	Essex County, MA	MA	49.0%	27.9%	1.8
67	Hickory-Lenoir-Morganton	NC	63.0%	35.2%	1.8
67	Anderson	SC	66.4%	36.4%	1.8
67	Honolulu	HI	37.5%	21.2%	1.8
67	Madison	WI	58.6%	32.2%	1.8
93	Riverside-San Bernardino-Ontario	CA	45.6%	26.7%	1.7
93	Memphis	TN	70.6%	40.8%	1.7
93	Phoenix-Mesa-Scottsdale	AZ	45.1%	26.0%	1.7
93	Camden	NJ	51.3%	29.5%	1.7
93	Columbus	OH	60.3%	35.2%	1.7
93	Nashville-Davidson-Murfreesboro	TN	54.2%	32.2%	1.7
93	Indianapolis	IN	59.7%	35.9%	1.7
93	Augusta-Richmond County	GA	52.7%	31.4%	1.7
93	Lakeland	FL	64.9%	37.7%	1.7
93	Gary	IN	75.0%	43.2%	1.7
93	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	63.4%	38.3%	1.7
93	Oklahoma City	OK	74.7%	44.6%	1.7
93	Shreveport-Bossier City	LA	69.2%	41.4%	1.7
93	Chattanooga	TN	68.1%	40.4%	1.7
93	Akron	OH	63.0%	37.1%	1.7
93	Omaha-Council Bluffs	NE	75.7%	44.1%	1.7
93	Cambridge-Newton-Framingham	MA	42.9%	25.0%	1.7
93	Worcester	MA	62.5%	37.1%	1.7
93	Allentown-Bethlehem-Easton	PA	46.5%	26.7%	1.7
93	Fresno	CA	61.9%	35.4%	1.7
93	Canton-Massillon	OH	65.2%	38.8%	1.7
93	South Bend-Mishawaka	IN	73.0%	43.1%	1.7
93	West Palm Beach-Boca Raton-Boynton Beach	FL	70.0%	40.3%	1.7
116	Las Vegas-Paradise	NV	47.2%	29.1%	1.6
116	Boston-Quincy	MA	47.4%	29.4%	1.6
116	Cincinnati-Middletown	OH	56.3%	35.6%	1.6
116	Denver-Aurora	CO	40.7%	24.8%	1.6
116	Providence-New Bedford-Fall River	RI	54.4%	34.3%	1.6
116	Portland-Vancouver-Beaverton	OR	43.7%	26.9%	1.6
116	Colorado Springs	CO	49.0%	30.3%	1.6
116	Tulsa	OK	73.5%	46.4%	1.6
116	Rochester	NY	71.6%	43.6%	1.6
116	Wichita	KS	66.5%	41.0%	1.6
116	Salt Lake City	UT	51.6%	33.1%	1.6
116	Houma-Bayou Cane-Thibodaux	LA	73.8%	47.2%	1.6
116	Topeka	KS	60.3%	37.5%	1.6
129	San Antonio	TX	56.7%	38.3%	1.5
129	Springfield, MA	MA	62.0%	41.5%	1.5

Table 4. Greatest Disparity in High-Cost Lending between African-American and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost Loans to African-Americans	% High-Cost to Whites	Disparity
129	Toledo	OH	70.0%	46.3%	1.5
129	Lansing-East Lansing	MI	53.4%	36.5%	1.5
129	Knoxville	TN	58.8%	39.5%	1.5
129	Albuquerque	NM	50.7%	34.4%	1.5
129	Anchorage	AK	61.8%	40.3%	1.5
129	Davenport-Moline-Rock Island	IA	76.2%	51.8%	1.5
129	Norwich-New London	CT	52.1%	35.0%	1.5
138	Albany-Schenectady-Troy	NY	60.2%	42.1%	1.4
138	Peoria	IL	64.5%	46.1%	1.4
138	El Paso	TX	62.9%	45.2%	1.4
141	Beaumont-Port Arthur	TX	62.8%	47.1%	1.3
141	Evansville, IN	IN	73.3%	55.3%	1.3
143	Mansfield	OH	43.4%	45.5%	1.0
x	Manchester-Nashua	NH	53.1%	30.2%	1.8
x	Springfield, IL	IL	52.1%	47.4%	1.1
x	Spokane	WA	56.3%	30.5%	1.8
x	Charleston	WV	62.8%	40.7%	1.5
x	Lubbock	TX	78.6%	47.3%	1.7
x	Erie	PA	77.5%	53.3%	1.5
x	Corpus Christi	TX	75.0%	37.6%	2.0
x	Boise City-Nampa	ID	36.4%	31.2%	1.2
x	Eugene-Springfield	OR	28.6%	27.6%	1.0
x	Cedar Rapids	IA	51.9%	36.6%	1.4
x	Santa Cruz-Watsonville	CA	17.4%	10.9%	1.6
x	Scranton-Wilkes-Barre	PA	59.1%	39.1%	1.5
x	Wichita Falls	TX	68.4%	54.5%	1.3
x	Salem	OR	44.4%	29.3%	1.5
x	Green Bay	WI	58.8%	27.7%	2.1
x	Amarillo	TX	62.5%	42.8%	1.5
x	Abilene	TX	66.7%	45.7%	1.5
x	Cheyenne	WY	60.0%	35.6%	1.7
x	Springfield, MO	MO	42.9%	38.0%	1.1
x	Lincoln	NE	71.4%	44.8%	1.6
x	Las Cruces	NM	42.9%	34.6%	1.2
x	Flagstaff	AZ	40.0%	14.9%	2.7
x	McAllen-Edinburg-Mission	TX	25.0%	42.2%	0.6
x	Parkersburg-Marietta-Vienna	WV	57.1%	46.1%	1.2
x	Brownsville-Harlingen	TX	20.0%	36.9%	0.5
x	Sioux Falls	SD	75.0%	30.7%	2.4
x	Billings	MT	66.7%	38.1%	1.8
x	San Juan-Caguas-Guaynabo	PR	--	--	--
x	Laredo	TX	--	59.4%	--

Table 5. Greatest Disparity in High-Cost Lending between Latino and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost to Latinos	% High-Cost to Whites	Disparity
1	San Francisco-San Mateo-Redwood	CA	18.1%	6.6%	2.7
2	Santa Ana- Anaheim-Irvine	CA	28.6%	11.4%	2.5
3	San Jose-Sunnyvale-Santa Clara	CA	23.5%	9.4%	2.5
4	Oakland-Fremont-Hayward	CA	27.2%	13.2%	2.1
5	Los Angeles-Long Beach-Glendale	CA	32.3%	16.4%	2.0
5	Phoenix-Mesa-Scottsdale	AZ	52.0%	26.0%	2.0
5	San Diego-Carlsbad-San Marcos	CA	25.0%	12.7%	2.0
5	Tucson	AZ	47.0%	24.0%	2.0
5	Bridgeport-Stamford-Norwalk	CT	34.9%	17.3%	2.0
5	Trenton-Ewing	NJ	46.0%	23.0%	2.0
11	Warren-Troy-Farmington Hills	MI	35.9%	19.1%	1.9
11	Bethesda-Gaithersburg-Frederick	MD	32.1%	17.2%	1.9
11	Brownsville-Harlingen	TX	69.6%	36.9%	1.9
11	Santa Cruz-Watsonville	CA	21.2%	10.9%	1.9
15	Sacramento-Arden-Arcade-Roseville	CA	34.9%	19.5%	1.8
15	Philadelphia	PA	46.2%	25.2%	1.8
15	Austin-Round Rock	TX	49.4%	27.8%	1.8
15	Essex County, MA	MA	51.3%	27.9%	1.8
15	Corpus Christi	TX	68.5%	37.6%	1.8
15	New Haven-Milford	CT	47.8%	26.5%	1.8
15	Norwich-New London	CT	61.9%	35.0%	1.8
15	West Palm Beach-Boca Raton-Boynton Beach	FL	71.4%	40.3%	1.8
15	South Bend-Mishawaka	IN	78.9%	43.1%	1.8
24	Denver-Aurora	CO	42.0%	24.8%	1.7
24	Newark-Union	NJ	40.2%	24.3%	1.7
24	Nassau-Suffolk	NY	36.9%	22.0%	1.7
24	Minneapolis-St. Paul-Bloomington	MN	50.6%	30.4%	1.7
24	Milwaukee-Waukesha-West Allis	WI	59.1%	34.9%	1.7
24	Las Cruces	NM	57.8%	34.6%	1.7
24	Honolulu	HI	36.2%	21.2%	1.7
24	Buffalo-Niagara Falls	NY	66.0%	40.0%	1.7
32	New York-White Plains- Wayne	NY	34.4%	21.2%	1.6
32	Bakersfield	CA	45.3%	28.3%	1.6
32	Fort Worth-Arlington	TX	44.9%	27.6%	1.6
32	San Antonio	TX	61.3%	38.3%	1.6
32	Washington, D.C.-Arlington-Alexandria	DC	32.7%	20.5%	1.6
32	Edison	NJ	36.9%	23.4%	1.6
32	Seattle-Bellevue-Everett	WA	35.0%	22.1%	1.6
32	Camden	NJ	46.3%	29.5%	1.6
32	Allentown-Bethlehem-Easton	PA	42.2%	26.7%	1.6
32	Reno-Sparks	NV	33.1%	21.3%	1.6
32	Lubbock	TX	76.6%	47.3%	1.6
32	Cheyenne	WY	55.6%	35.6%	1.6

Table 5. Greatest Disparity in High-Cost Lending between Latino and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost to Latinos	% High-Cost to Whites	Disparity
32	Harrisburg-Carlisle	PA	57.9%	36.2%	1.6
45	Riverside-San Bernardino-Ontario	CA	40.7%	26.7%	1.5
45	Chicago-Naperville-Joliet	IL	42.5%	28.5%	1.5
45	Orlando-Kissimmee	FL	40.1%	26.7%	1.5
45	Fort Wayne	IN	35.6%	23.8%	1.5
45	Las Vegas-Paradise	NV	44.5%	29.1%	1.5
45	Stockton	CA	37.3%	25.5%	1.5
45	Portland-Vancouver-Beaverton	OR	41.1%	26.9%	1.5
45	Boston-Quincy	MA	42.9%	29.4%	1.5
45	Salt Lake City	UT	50.1%	33.1%	1.5
45	Cambridge-Newton-Framingham	MA	38.1%	25.0%	1.5
45	Hartford-West Hartford-East Hartford	CT	45.9%	31.1%	1.5
45	Colorado Springs	CO	46.4%	30.3%	1.5
45	Boise City-Nampa	ID	47.2%	31.2%	1.5
45	Cleveland-Elyria-Mentor	OH	54.8%	36.5%	1.5
45	Wilmington	DE-MD-NJ	40.2%	27.6%	1.5
45	New Orleans-Metairie-Kenner	LA	46.7%	30.7%	1.5
45	Des Moines	IA	50.0%	33.1%	1.5
45	Cincinnati-Middletown	OH	53.3%	35.6%	1.5
45	Flagstaff	AZ	21.9%	14.9%	1.5
45	Columbus	GA	49.1%	33.6%	1.5
65	Miami-Miami Beach-Kendall	FL	37.4%	27.2%	1.4
65	Houston-Sugar Land-Baytown	TX	51.4%	37.8%	1.4
65	Tampa-St. Petersburg-Clearwater	FL	43.2%	31.3%	1.4
65	Dallas-Plano-Irving	TX	46.7%	34.1%	1.4
65	El Paso	TX	63.6%	45.2%	1.4
65	Modesto	CA	39.3%	28.1%	1.4
65	McAllen-Edinburg-Mission	TX	60.9%	42.2%	1.4
65	Providence-New Bedford-Fall River	RI	48.4%	34.3%	1.4
65	Baltimore-Towson	MD	38.7%	26.7%	1.4
65	Deltona-Daytona Beach-Ormond Beach	FL	40.8%	29.0%	1.4
65	Virginia Beach-Norfolk-Newport News	VA	32.5%	23.4%	1.4
65	Worcester	MA	51.0%	37.1%	1.4
65	Tacoma	WA	40.9%	29.3%	1.4
65	Salem	OR	40.0%	29.3%	1.4
65	Richmond	VA	35.8%	25.3%	1.4
65	Waco	TX	34.6%	25.3%	1.4
65	Grand Rapids-Wyoming	MI	52.6%	37.7%	1.4
65	Omaha-Council Bluffs	NE	61.8%	44.1%	1.4
65	Reading	PA	44.9%	31.2%	1.4
65	Manchester-Nashua	NH	43.5%	30.2%	1.4
65	Columbia	SC	43.7%	30.6%	1.4
65	Albany-Schenectady-Troy	NY	57.6%	42.1%	1.4
65	Flint	MI	53.2%	37.3%	1.4
65	Abilene	TX	63.3%	45.7%	1.4

Table 5. Greatest Disparity in High-Cost Lending between Latino and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost to Latinos	% High-Cost to Whites	Disparity
65	Saginaw-Saginaw Township North	MI	52.6%	37.0%	1.4
65	Topeka	KS	53.8%	37.5%	1.4
91	Albuquerque	NM	44.5%	34.4%	1.3
91	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	50.5%	38.3%	1.3
91	Lakeland	FL	49.7%	37.7%	1.3
91	Jacksonville	FL	43.6%	33.1%	1.3
91	Detroit-Livonia-Dearborn	MI	47.5%	35.6%	1.3
91	Springfield, MA	MA	54.7%	41.5%	1.3
91	Gary	IN	56.1%	43.2%	1.3
91	Oklahoma City	OK	57.7%	44.6%	1.3
91	Indianapolis	IN	45.7%	35.9%	1.3
91	Lansing-East Lansing	MI	46.5%	36.5%	1.3
91	Rochester	NY	55.0%	43.6%	1.3
91	Eugene-Springfield	OR	34.6%	27.6%	1.3
91	Amarillo	TX	54.7%	42.8%	1.3
91	Anchorage	AK	53.6%	40.3%	1.3
91	Toledo	OH	58.7%	46.3%	1.3
91	Fresno	CA	45.9%	35.4%	1.3
91	Durham	NC	25.0%	19.7%	1.3
108	Atlanta-Sandy Springs-Marietta	GA	31.6%	25.6%	1.2
108	Kansas City	MO	43.6%	35.8%	1.2
108	St. Louis	MO	42.7%	35.8%	1.2
108	Nashville-Davidson-Murfreesboro	TN	37.6%	32.2%	1.2
108	Spokane	WA	37.7%	30.5%	1.2
108	Scranton-Wilkes-Barre	PA	47.6%	39.1%	1.2
108	Birmingham-Hoover	AL	40.0%	33.2%	1.2
108	Davenport-Moline-Rock Island	IA	64.5%	51.8%	1.2
108	Baton Rouge	LA	49.3%	40.5%	1.2
108	Dayton	OH	43.8%	35.7%	1.2
118	Wichita	KS	44.3%	41.0%	1.1
118	Columbus	OH	39.5%	35.2%	1.1
118	Tulsa	OK	48.9%	46.4%	1.1
118	Pensacola-Ferry Pass-Brent	FL	37.9%	33.1%	1.1
118	Winston-Salem	NC	30.8%	28.1%	1.1
118	Green Bay	WI	30.4%	27.7%	1.1
124	Charlotte-Gastonia-Concord	NC	25.2%	24.6%	1.0
124	Laredo	TX	60.3%	59.4%	1.0
124	Raleigh-Cary	NC	19.9%	19.9%	1.0
124	Madison	WI	30.8%	32.2%	1.0
124	Greensboro-Highpoint	NC	27.9%	26.9%	1.0
124	Gainesville, FL	FL	26.6%	27.0%	1.0
124	Fayetteville, NC	NC	29.5%	29.5%	1.0
124	Pittsburgh	PA	41.4%	39.6%	1.0
124	Tallahassee	FL	27.5%	27.0%	1.0
133	Memphis	TN	37.6%	40.8%	0.9

Table 5. Greatest Disparity in High-Cost Lending between Latino and White Homeowners when Refinancing 2006

Rank	Metropolitan Area	State	% High-Cost to Latinos	% High-Cost to Whites	Disparity
133	Charleston-North Charleston	SC	23.9%	26.6%	0.9
133	Louisville-Jefferson County	KY	32.1%	34.0%	0.9
136	Augusta-Richmond County	GA	26.4%	31.4%	0.8
137	San Juan-Caguas-Guaynabo	PR	32.2%	0.0%	x
x	Akron	OH	28.6%	37.1%	0.8
x	Chattanooga	TN	39.1%	40.4%	1.0
x	Savannah	GA	40.0%	23.7%	1.7
x	Knoxville	TN	41.5%	39.5%	1.1
x	Wichita Falls	TX	65.9%	54.5%	1.2
x	Huntsville	AL	35.0%	33.4%	1.0
x	Springfield, MO	MO	30.0%	38.0%	0.8
x	Little Rock-North Little Rock	AR	38.5%	28.1%	1.4
x	Lexington-Fayette	KY	42.9%	30.1%	1.4
x	Beaumont-Port Arthur	TX	54.3%	47.1%	1.2
x	Hickory-Lenoir-Morganton	NC	43.3%	35.2%	1.2
x	Mobile	AL	37.0%	39.1%	0.9
x	Shreveport-Bossier City	LA	59.3%	41.4%	1.4
x	Athens-Clarke County	GA	44.0%	23.6%	1.9
x	Peoria	IL	48.0%	46.1%	1.0
x	Lincoln	NE	56.0%	44.8%	1.3
x	Jackson	MS	66.7%	41.8%	1.6
x	Billings	MT	43.5%	38.1%	1.1
x	Canton-Massillon	OH	50.0%	38.8%	1.3
x	Salisbury	MD	55.6%	34.4%	1.6
x	Sioux Falls	SD	47.1%	30.7%	1.5
x	Macon	GA	56.3%	33.8%	1.7
x	Cedar Rapids	IA	50.0%	36.6%	1.4
x	Erie	PA	43.8%	53.3%	0.8
x	Montgomery	AL	53.3%	34.3%	1.6
x	Anderson	SC	26.7%	36.4%	0.7
x	Evansville, IN	IN	35.7%	55.3%	0.6
x	Greenville, NC	NC	41.7%	23.1%	1.8
x	Springfield, IL	IL	62.5%	47.4%	1.3
x	Houma-Bayou Cane-Thibodaux	LA	42.9%	47.2%	0.9
x	Parkersburg-Marietta-Vienna	WV	42.9%	46.1%	0.9
x	Lake Charles	LA	33.3%	38.2%	0.9
x	Mansfield	OH	33.3%	45.5%	0.7
x	Pine Bluff	AR	50.0%	34.7%	1.4
x	Charleston	WV	100.0%	40.7%	2.5

Table 6. Greatest Disparity of High-Cost Refinance Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income African Americans	% High-Cost Loans to Upper-Income Whites	Disparity
1	San Francisco-San Mateo-Redwood	CA	27.1%	6.9%	3.9
2	Oakland-Fremont-Hayward	CA	41.8%	13.5%	3.1
3	Durham	NC	42.5%	15.7%	2.7
3	San Jose-Sunnyvale-Santa Clara	CA	25.6%	9.5%	2.7
5	Los Angeles-Long Beach-Glendale	CA	42.9%	16.6%	2.6
5	Savannah	GA	50.6%	19.6%	2.6
5	New Haven-Milford	CT	54.4%	21.1%	2.6
5	Philadelphia	PA	49.8%	19.5%	2.6
9	San Diego-Carlsbad-San Marcos	CA	32.7%	13.0%	2.5
9	Nassau-Suffolk	NY	51.5%	20.5%	2.5
9	Raleigh-Cary	NC	42.6%	17.0%	2.5
9	Saginaw-Saginaw Township North	MI	67.6%	27.1%	2.5
9	Bethesda-Gaithersburg-Frederick	MD	32.5%	13.1%	2.5
9	Bridgeport-Stamford-Norwalk	CT	33.1%	13.4%	2.5
15	Greenville, NC	NC	46.1%	18.9%	2.4
15	Milwaukee-Waukesha-West Allis	WI	70.4%	28.9%	2.4
15	Columbia	SC	60.1%	24.7%	2.4
15	Charleston-North Charleston	SC	58.0%	23.9%	2.4
15	Warren-Troy-Farmington Hills	MI	38.1%	15.7%	2.4
15	Salisbury	MD	68.4%	28.2%	2.4
15	Washington, D.C.-Arlington-Alexandria	DC	47.2%	19.7%	2.4
15	Tallahassee	FL	48.8%	20.4%	2.4
15	Athens-Clarke County	GA	52.9%	22.2%	2.4
15	Richmond	VA	44.0%	18.7%	2.4
25	Pine Bluff	AR	56.5%	24.1%	2.3
25	Austin-Round Rock	TX	49.1%	21.2%	2.3
25	Virginia Beach-Norfolk-Newport News	VA	44.7%	19.6%	2.3
25	Lexington-Fayette	KY	51.4%	22.6%	2.3
25	Lake Charles	LA	72.9%	32.2%	2.3
25	Birmingham-Hoover	AL	62.8%	27.8%	2.3
25	Atlanta-Sandy Springs-Marietta	GA	44.2%	19.6%	2.3
32	Allentown-Bethlehem-Easton	PA	46.3%	20.6%	2.2
32	New York-White Plains- Wayne	NY	48.3%	21.5%	2.2
32	Little Rock-North Little Rock	AR	57.1%	25.5%	2.2
32	Seattle-Bellevue-Everett	WA	45.2%	20.3%	2.2
32	Harrisburg-Carlisle	PA	62.5%	28.1%	2.2
32	Chicago-Naperville-Joliet	IL	56.9%	25.6%	2.2
32	Macon	GA	61.7%	27.8%	2.2
32	Newark-Union	NJ	45.9%	20.7%	2.2
32	Sacramento-Arden-Arcade-Roseville	CA	42.6%	19.3%	2.2
32	Jacksonville	FL	59.8%	27.3%	2.2

Table 6. Greatest Disparity of High-Cost Refinance Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income African Americans	% High-Cost Loans to Upper-Income Whites	Disparity
42	Winston-Salem	NC	48.6%	22.7%	2.1
42	Pensacola-Ferry Pass-Brent	FL	58.8%	27.5%	2.1
42	Detroit-Livonia-Dearborn	MI	66.9%	31.3%	2.1
42	Louisville-Jefferson County	KY	58.8%	27.6%	2.1
42	St. Louis	MO	61.8%	29.1%	2.1
42	Omaha-Council Bluffs	NE	77.5%	36.5%	2.1
42	Wilmington	DE-MD-NJ	45.6%	21.5%	2.1
42	Fort Wayne	IN	48.0%	22.7%	2.1
42	Mobile	AL	68.9%	32.6%	2.1
42	Cleveland-Elyria-Mentor	OH	66.7%	31.6%	2.1
42	Nashville-Davidson-Murfreesboro	TN	51.9%	24.6%	2.1
42	Baton Rouge	LA	73.4%	35.3%	2.1
42	Gainesville, FL	FL	48.6%	23.4%	2.1
42	Baltimore-Towson	MD	43.6%	21.1%	2.1
42	Deltona-Daytona Beach-Ormond Beach	FL	52.6%	25.5%	2.1
42	New Orleans-Metairie-Kenner	LA	56.5%	27.4%	2.1
42	Columbus	GA	50.9%	24.7%	2.1
42	Miami-Miami Beach-Kendall	FL	55.0%	26.7%	2.1
42	Hartford-West Hartford-East Hartford	CT	48.4%	23.5%	2.1
42	Santa Ana- Anaheim-Irvine	CA	24.5%	11.9%	2.1
42	Dallas-Plano-Irving	TX	55.6%	27.1%	2.1
63	Davenport-Moline-Rock Island	IA	85.7%	41.9%	2.0
63	Pittsburgh	PA	63.0%	30.9%	2.0
63	Reno-Sparks	NV	40.9%	20.1%	2.0
63	Des Moines	IA	50.0%	24.6%	2.0
63	Kansas City	MO	61.2%	30.3%	2.0
63	Greensboro-Highpoint	NC	41.8%	20.7%	2.0
63	Boston-Quincy	MA	55.2%	27.4%	2.0
63	Springfield, MA	MA	78.3%	38.9%	2.0
63	Grand Rapids-Wyoming	MI	57.5%	28.6%	2.0
63	Houston-Sugar Land-Baytown	TX	59.9%	30.0%	2.0
63	Minneapolis-St. Paul-Bloomington	MN	51.7%	25.9%	2.0
63	Edison	NJ	40.9%	20.5%	2.0
63	Gary	IN	75.7%	38.0%	2.0
63	Camden	NJ	48.6%	24.4%	2.0
63	Waco	TX	39.6%	19.9%	2.0
63	Columbus	OH	57.0%	28.7%	2.0
63	Buffalo-Niagara Falls	NY	70.5%	35.5%	2.0
63	Tucson	AZ	43.0%	21.7%	2.0
63	Hickory-Lenoir-Morganton	NC	55.2%	27.9%	2.0
63	Fresno	CA	61.5%	31.1%	2.0
83	Charlotte-Gastonia-Concord	NC	38.4%	19.8%	1.9
83	Stockton	CA	51.1%	26.5%	1.9

Table 6. Greatest Disparity of High-Cost Refinance Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income African Americans	% High-Cost Loans to Upper-Income Whites	Disparity
83	Cincinnati-Middletown	OH	54.5%	28.3%	1.9
83	Honolulu	HI	40.7%	21.2%	1.9
83	Rochester	NY	73.0%	38.6%	1.9
83	Bakersfield	CA	52.2%	27.7%	1.9
83	Oklahoma City	OK	70.1%	37.2%	1.9
83	Orlando-Kissimmee	FL	45.0%	23.9%	1.9
83	Tampa-St. Petersburg-Clearwater	FL	52.0%	27.7%	1.9
83	Phoenix-Mesa-Scottsdale	AZ	43.9%	23.4%	1.9
83	Tacoma	WA	53.0%	28.5%	1.9
83	Madison	WI	48.3%	26.0%	1.9
83	Worcester	MA	60.7%	32.7%	1.9
83	Dayton	OH	59.8%	32.3%	1.9
97	Jackson	MS	64.8%	35.1%	1.8
97	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	58.8%	31.9%	1.8
97	Colorado Springs	CO	51.3%	28.2%	1.8
97	Indianapolis	IN	54.1%	29.8%	1.8
97	Chattanooga	TN	60.0%	33.1%	1.8
97	Augusta-Richmond County	GA	48.3%	26.7%	1.8
97	Fort Worth-Arlington	TX	48.3%	26.9%	1.8
97	Huntsville	AL	44.7%	24.9%	1.8
97	Topeka	KS	60.0%	33.6%	1.8
97	Trenton-Ewing	NJ	31.5%	17.8%	1.8
97	Cambridge-Newton-Framingham	MA	41.4%	23.6%	1.8
97	Riverside-San Bernardino-Ontario	CA	47.3%	27.0%	1.8
109	Lakeland	FL	56.2%	32.4%	1.7
109	Flint	MI	57.2%	33.1%	1.7
109	Providence-New Bedford-Fall River	RI	57.0%	33.2%	1.7
109	Memphis	TN	62.7%	36.6%	1.7
109	Fayetteville, NC	NC	57.4%	33.7%	1.7
109	Montgomery	AL	50.9%	29.9%	1.7
109	Salt Lake City	UT	47.8%	28.1%	1.7
109	Modesto	CA	50.6%	30.0%	1.7
109	Anchorage	AK	61.5%	36.7%	1.7
109	Houma-Bayou Cane-Thibodaux	LA	69.7%	41.9%	1.7
109	Albany-Schenectady-Troy	NY	61.3%	36.9%	1.7
109	Canton-Massillon	OH	55.2%	33.3%	1.7
109	El Paso	TX	69.8%	42.2%	1.7
122	Denver-Aurora	CO	38.6%	23.5%	1.6
122	Essex County, MA	MA	43.4%	26.7%	1.6
122	Tulsa	OK	66.3%	40.8%	1.6
122	Wichita	KS	58.6%	36.1%	1.6
122	West Palm Beach-Boca Raton-Boynton Beach	FL	55.6%	34.3%	1.6
122	Las Vegas-Paradise	NV	45.8%	28.9%	1.6

Table 6. Greatest Disparity of High-Cost Refinance Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income African Americans	% High-Cost Loans to Upper-Income Whites	Disparity
122	Shreveport-Bossier City	LA	62.0%	39.3%	1.6
122	Akron	OH	52.2%	33.2%	1.6
122	San Antonio	TX	50.9%	32.6%	1.6
131	Lansing-East Lansing	MI	45.3%	29.7%	1.5
131	Portland-Vancouver-Beaverton	OR	37.3%	24.5%	1.5
131	Knoxville	TN	46.8%	32.0%	1.5
134	Peoria	IL	53.8%	37.2%	1.4
134	Toledo	OH	57.1%	39.7%	1.4
134	South Bend-Mishawaka	IN	53.1%	38.0%	1.4
137	Reading	PA	35.7%	27.0%	1.3
137	Albuquerque	NM	41.7%	32.1%	1.3
137	Evansville, IN	IN	62.5%	48.3%	1.3
140	Anderson	SC	39.1%	31.9%	1.2
140	Beaumont-Port Arthur	TX	49.2%	40.2%	1.2
140	Norwich-New London	CT	36.8%	31.1%	1.2
143	Mansfield	OH	16.7%	41.0%	0.4
x	Manchester-Nashua	NH	58.8%	27.0%	2.2
x	Springfield, IL	IL	36.4%	41.5%	0.9
x	Spokane	WA	50.0%	26.1%	1.9
x	Charleston	WV	33.3%	36.7%	0.9
x	Lubbock	TX	66.7%	38.5%	1.7
x	Erie	PA	62.5%	40.4%	1.5
x	Corpus Christi	TX	72.7%	33.1%	2.2
x	Boise City-Nampa	ID	38.5%	28.4%	1.4
x	Eugene-Springfield	OR	31.3%	26.0%	1.2
x	Cedar Rapids	IA	33.3%	25.5%	1.3
x	Santa Cruz-Watsonville	CA	11.8%	11.1%	1.1
x	Scranton-Wilkes-Barre	PA	62.5%	31.1%	2.0
x	Wichita Falls	TX	80.0%	52.9%	1.5
x	Salem	OR	33.3%	25.8%	1.3
x	Green Bay	WI	37.5%	21.0%	1.8
x	Amarillo	TX	28.6%	35.3%	0.8
x	Abilene	TX	33.3%	46.7%	0.7
x	Cheyenne	WY	33.3%	28.7%	1.2
x	Springfield, MO	MO	0.0%	32.5%	0.0
x	Lincoln	NE	80.0%	39.4%	2.0
x	Las Cruces	NM	42.9%	31.6%	1.4
x	Flagstaff	AZ	50.0%	13.5%	3.7
x	McAllen-Edinburg-Mission	TX	33.3%	41.1%	0.8
x	Parkersburg-Marietta-Vienna	WV	66.7%	40.6%	1.6
x	Brownsville-Harlingen	TX	0.0%	33.5%	0.0
x	Sioux Falls	SD	0.0%	24.2%	0.0
x	Billings	MT	--	33.9%	--

Table 6. Greatest Disparity of High-Cost Refinance Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income African Americans	% High-Cost Loans to Upper-Income Whites	Disparity
x	San Juan-Caguas-Guaynabo	PR	--	0.0%	--
x	Laredo	TX	--	54.2%	--

Table 7. Greatest Disparity of High-Cost Refinance Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income Latinos	% High-cost Loans to Upper-Income Whites	Disparity
1	San Francisco-San Mateo-Redwood	CA	22.1%	6.9%	3.2
2	San Jose-Sunnyvale-Santa Clara	CA	28.2%	9.5%	3.0
3	Bridgeport-Stamford-Norwalk	CT	37.5%	13.4%	2.8
3	Santa Ana- Anaheim-Irvine	CA	32.8%	11.9%	2.8
5	Bethesda-Gaithersburg-Frederick	MD	33.4%	13.1%	2.5
6	Warren-Troy-Farmington Hills	MI	38.2%	15.7%	2.4
6	Trenton-Ewing	NJ	42.9%	17.8%	2.4
6	Oakland-Fremont-Hayward	CA	32.2%	13.5%	2.4
7	Cheyenne	WY	66.7%	28.7%	2.3
10	Santa Cruz-Watsonville	CA	24.7%	11.1%	2.2
10	Los Angeles-Long Beach-Glendale	CA	36.3%	16.6%	2.2
10	West Palm Beach-Boca Raton-Boynton Beach	FL	74.1%	34.3%	2.2
13	San Diego-Carlsbad-San Marcos	CA	27.7%	13.0%	2.1
13	Tucson	AZ	45.7%	21.7%	2.1
13	Essex County, MA	MA	56.2%	26.7%	2.1
13	Newark-Union	NJ	42.8%	20.7%	2.1
13	Nassau-Suffolk	NY	42.2%	20.5%	2.1
18	New Haven-Milford	CT	43.0%	21.1%	2.0
18	Lubbock	TX	78.1%	38.5%	2.0
18	South Bend-Mishawaka	IN	76.9%	38.0%	2.0
18	Brownsville-Harlingen	TX	66.8%	33.5%	2.0
22	Omaha-Council Bluffs	NE	70.3%	36.5%	1.9
22	Phoenix-Mesa-Scottsdale	AZ	44.7%	23.4%	1.9
22	Sacramento-Arden-Arcade-Roseville	CA	36.5%	19.3%	1.9
22	Corpus Christi	TX	62.5%	33.1%	1.9
22	Buffalo-Niagara Falls	NY	66.7%	35.5%	1.9
22	Manchester-Nashua	NH	50.0%	27.0%	1.9
28	Las Cruces	NM	57.4%	31.6%	1.8
28	Boston-Quincy	MA	49.2%	27.4%	1.8
28	Milwaukee-Waukesha-West Allis	WI	51.7%	28.9%	1.8
28	Norwich-New London	CT	55.6%	31.1%	1.8
28	Green Bay	WI	37.5%	21.0%	1.8
28	Topeka	KS	60.0%	33.6%	1.8
28	Salt Lake City	UT	50.0%	28.1%	1.8
28	Washington, D.C.-Arlington-Alexandria	DC	35.0%	19.7%	1.8
28	Denver-Aurora	CO	41.5%	23.5%	1.8
28	Worcester	MA	57.4%	32.7%	1.8
28	Salem	OR	45.2%	25.8%	1.8
28	Honolulu	HI	37.1%	21.2%	1.8
40	Chicago-Naperville-Joliet	IL	44.7%	25.6%	1.7
40	Des Moines	IA	42.9%	24.6%	1.7

Table 7. Greatest Disparity of High-Cost Refinance Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income Latinos	% High-cost Loans to Upper-Income Whites	Disparity
40	Allentown-Bethlehem-Easton	PA	35.8%	20.6%	1.7
40	Bakersfield	CA	48.1%	27.7%	1.7
40	Anchorage	AK	63.4%	36.7%	1.7
40	New York-White Plains- Wayne	NY	37.1%	21.5%	1.7
40	Fort Worth-Arlington	TX	46.4%	26.9%	1.7
40	Austin-Round Rock	TX	35.7%	21.2%	1.7
40	Edison	NJ	34.4%	20.5%	1.7
40	New Orleans-Metairie-Kenner	LA	45.9%	27.4%	1.7
40	Orlando-Kissimmee	FL	40.0%	23.9%	1.7
40	Baltimore-Towson	MD	35.3%	21.1%	1.7
40	Virginia Beach-Norfolk-Newport News	VA	32.6%	19.6%	1.7
40	Riverside-San Bernardino-Ontario	CA	44.7%	27.0%	1.7
54	Lakeland	FL	53.4%	32.4%	1.6
54	Columbus	GA	40.7%	24.7%	1.6
54	Rochester	NY	63.6%	38.6%	1.6
54	San Antonio	TX	53.7%	32.6%	1.6
54	Flagstaff	AZ	22.2%	13.5%	1.6
54	Colorado Springs	CO	46.3%	28.2%	1.6
54	Providence-New Bedford-Fall River	RI	54.4%	33.2%	1.6
54	Minneapolis-St. Paul-Bloomington	MN	42.3%	25.9%	1.6
54	Seattle-Bellevue-Everett	WA	32.8%	20.3%	1.6
54	Fort Wayne	IN	36.3%	22.7%	1.6
54	Philadelphia	PA	30.9%	19.5%	1.6
54	Portland-Vancouver-Beaverton	OR	38.6%	24.5%	1.6
66	Deltona-Daytona Beach-Ormond Beach	FL	39.4%	25.5%	1.5
66	Camden	NJ	37.7%	24.4%	1.5
66	Stockton	CA	40.5%	26.5%	1.5
66	Tampa-St. Petersburg-Clearwater	FL	42.3%	27.7%	1.5
66	Pensacola-Ferry Pass-Brent	FL	41.9%	27.5%	1.5
66	Boise City-Nampa	ID	42.9%	28.4%	1.5
66	Springfield, MA	MA	58.6%	38.9%	1.5
66	Winston-Salem	NC	34.1%	22.7%	1.5
66	Hartford-West Hartford-East Hartford	CT	35.1%	23.5%	1.5
66	Miami-Miami Beach-Kendall	FL	39.8%	26.7%	1.5
66	Houston-Sugar Land-Baytown	TX	44.6%	30.0%	1.5
66	Saginaw-Saginaw Township North	MI	40.0%	27.1%	1.5
66	Grand Rapids-Wyoming	MI	42.1%	28.6%	1.5
66	Jacksonville	FL	40.0%	27.3%	1.5
66	Cincinnati-Middletown	OH	41.3%	28.3%	1.5
66	El Paso	TX	61.4%	42.2%	1.5
66	Detroit-Livonia-Dearborn	MI	45.4%	31.3%	1.5
66	Dallas-Plano-Irving	TX	39.3%	27.1%	1.5
66	Modesto	CA	43.5%	30.0%	1.5

Table 7. Greatest Disparity of High-Cost Refinance Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income Latinos	% High-cost Loans to Upper-Income Whites	Disparity
85	Las Vegas-Paradise	NV	41.7%	28.9%	1.4
85	Cambridge-Newton-Framingham	MA	34.0%	23.6%	1.4
85	Reno-Sparks	NV	28.9%	20.1%	1.4
85	Columbia	SC	35.5%	24.7%	1.4
85	Waco	TX	28.6%	19.9%	1.4
85	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	45.5%	31.9%	1.4
85	Charleston-North Charleston	SC	34.0%	23.9%	1.4
85	Scranton-Wilkes-Barre	PA	43.5%	31.1%	1.4
85	Flint	MI	46.2%	33.1%	1.4
85	McAllen-Edinburg-Mission	TX	57.3%	41.1%	1.4
85	Atlanta-Sandy Springs-Marietta	GA	27.2%	19.6%	1.4
85	Albuquerque	NM	43.7%	32.1%	1.4
85	Birmingham-Hoover	AL	37.8%	27.8%	1.4
85	Richmond	VA	25.3%	18.7%	1.4
99	Kansas City	MO	40.0%	30.3%	1.3
99	St. Louis	MO	36.7%	29.1%	1.3
99	Dayton	OH	40.5%	32.3%	1.3
99	Albany-Schenectady-Troy	NY	46.2%	36.9%	1.3
103	Gary	IN	47.1%	38.0%	1.2
103	Tacoma	WA	35.3%	28.5%	1.2
103	Spokane	WA	31.7%	26.1%	1.2
103	Cleveland-Elyria-Mentor	OH	38.0%	31.6%	1.2
103	Charlotte-Gastonia-Concord	NC	23.5%	19.8%	1.2
103	Harrisburg-Carlisle	PA	33.3%	28.1%	1.2
103	Augusta-Richmond County	GA	31.4%	26.7%	1.2
103	Eugene-Springfield	OR	30.3%	26.0%	1.2
103	Oklahoma City	OK	43.2%	37.2%	1.2
103	Nashville-Davidson-Murfreesboro	TN	28.3%	24.6%	1.2
113	Baton Rouge	LA	40.0%	35.3%	1.1
113	Wichita	KS	40.6%	36.1%	1.1
113	Tulsa	OK	45.2%	40.8%	1.1
113	Indianapolis	IN	32.8%	29.8%	1.1
113	Laredo	TX	59.4%	54.2%	1.1
113	Davenport-Moline-Rock Island	IA	45.5%	41.9%	1.1
113	Lansing-East Lansing	MI	32.1%	29.7%	1.1
120	Louisville-Jefferson County	KY	27.8%	27.6%	1.0
120	Gainesville, FL	FL	22.8%	23.4%	1.0
120	Fresno	CA	30.0%	31.1%	1.0
123	Columbus	OH	27.1%	28.7%	0.9
123	Amarillo	TX	33.3%	35.3%	0.9
123	Memphis	TN	33.9%	36.6%	0.9
123	Wilmington	DE-MD-NJ	19.2%	21.5%	0.9
123	Reading	PA	23.3%	27.0%	0.9

Table 7. Greatest Disparity of High-Cost Refinance Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income Latinos	% High-cost Loans to Upper-Income Whites	Disparity
123	Abilene	TX	40.0%	46.7%	0.9
123	Madison	WI	22.2%	26.0%	0.9
130	Greensboro-Highpoint	NC	17.2%	20.7%	0.8
130	Fayetteville, NC	NC	27.8%	33.7%	0.8
130	Toledo	OH	31.8%	39.7%	0.8
130	Tallahassee	FL	15.4%	20.4%	0.8
134	Pittsburgh	PA	22.2%	30.9%	0.7
135	Durham	NC	10.0%	15.7%	0.6
135	Raleigh-Cary	NC	10.8%	17.0%	0.6
137	San Juan-Caguas-Guaynabo	PR	25.1%	0.0%	--
x	Akron	OH	50.0%	33.2%	1.5
x	Chattanooga	TN	33.3%	33.1%	1.0
x	Savannah	GA	41.2%	19.6%	2.1
x	Knoxville	TN	35.7%	32.0%	1.1
x	Wichita Falls	TX	50.0%	52.9%	0.9
x	Huntsville	AL	42.1%	24.9%	1.7
x	Springfield, MO	MO	36.8%	32.5%	1.1
x	Little Rock-North Little Rock	AR	25.0%	25.5%	1.0
x	Lexington-Fayette	KY	25.0%	22.6%	1.1
x	Beaumont-Port Arthur	TX	42.1%	40.2%	1.0
x	Hickory-Lenoir-Morganton	NC	16.7%	27.9%	0.6
x	Mobile	AL	26.7%	32.6%	0.8
x	Shreveport-Bossier City	LA	66.7%	39.3%	1.7
x	Athens-Clarke County	GA	38.5%	22.2%	1.7
x	Peoria	IL	40.0%	37.2%	1.1
x	Lincoln	NE	66.7%	39.4%	1.7
x	Jackson	MS	77.8%	35.1%	2.2
x	Billings	MT	30.0%	33.9%	0.9
x	Canton-Massillon	OH	50.0%	33.3%	1.5
x	Salisbury	MD	33.3%	28.2%	1.2
x	Sioux Falls	SD	0.0%	24.2%	0.0
x	Macon	GA	28.6%	27.8%	1.0
x	Cedar Rapids	IA	33.3%	25.5%	1.3
x	Erie	PA	12.5%	40.4%	0.3
x	Montgomery	AL	50.0%	29.9%	1.7
x	Anderson	SC	0.0%	31.9%	0.0
x	Evansville, IN	IN	20.0%	48.3%	0.4
x	Greenville, NC	NC	0.0%	18.9%	0.0
x	Springfield, IL	IL	0.0%	41.5%	0.0
x	Houma-Bayou Cane-Thibodaux	LA	50.0%	41.9%	1.2
x	Parkersburg-Marietta-Vienna	WV	40.0%	40.6%	1.0
x	Lake Charles	LA	20.0%	32.2%	0.6
x	Mansfield	OH	--	41.0%	--

Table 7. Greatest Disparity of High-Cost Refinance Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost Loans to Upper-Income Latinos	% High-cost Loans to Upper-Income Whites	Disparity
x	Pine Bluff	AR	50.0%	24.1%	2.1
x	Charleston	WV	100.0%	36.7%	2.7

Table 8. Cities with the Greatest Incidence of High-Cost Home Purchase Loans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
1	Detroit-Livonia-Dearborn	MI	12402	7894	63.7%
2	Laredo	TX	1126	590	52.4%
3	Flint	MI	2062	1030	50.0%
4	McAllen-Edinburg-Mission	TX	3304	1559	47.2%
5	Stockton	CA	5797	2720	46.9%
6	Memphis	TN	11586	5427	46.8%
7	Gary	IN	5312	2475	46.6%
8	Miami-Miami Beach-Kendall	FL	36741	17043	46.4%
9	Modesto	CA	4499	2076	46.1%
10	Jackson	MS	2453	1124	45.8%
11	South Bend-Mishawaka	IN	2725	1216	44.6%
12	Pine Bluff	AR	260	114	43.8%
13	Mansfield	OH	613	264	43.1%
14	Bakersfield	CA	8765	3763	42.9%
15	Cleveland-Elyria-Mentor	OH	11480	4849	42.2%
15	El Paso	TX	4514	1903	42.2%
17	West Palm Beach-Boca Raton-Boynton Beach	FL	1008	421	41.8%
18	Saginaw-Saginaw Township North	MI	717	298	41.6%
19	Riverside-San Bernardino-Ontario	CA	49801	20187	40.5%
19	Fort Wayne	IN	24714	10005	40.5%
21	Lubbock	TX	1154	454	39.3%
22	Fort Worth-Arlington	TX	6589	2583	39.2%
23	Scranton-Wilkes-Barre	PA	3179	1242	39.1%
24	Lake Charles	LA	808	309	38.2%
25	Macon	GA	1203	452	37.6%
26	Evansville, IN	IN	1473	549	37.3%
27	Brownsville-Harlingen	TX	2001	742	37.1%
28	Milwaukee-Waukesha-West Allis	WI	8149	2953	36.2%
29	Indianapolis	IN	15032	5420	36.1%
30	Lansing-East Lansing	MI	2145	773	36.0%
31	Mobile	AL	2827	1011	35.8%
32	Akron	OH	4263	1514	35.5%
33	Springfield, MA	MA	3738	1317	35.2%
33	Beaumont-Port Arthur	TX	2022	711	35.2%
35	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	18287	6249	34.2%
35	Lakeland	FL	8164	2794	34.2%
37	Shreveport-Bossier City	LA	2894	980	33.9%
37	Toledo	OH	2689	912	33.9%
39	Houston-Sugar Land-Baytown	TX	63216	21314	33.7%
40	Orlando-Kissimmee	FL	33430	11233	33.6%
41	Providence-New Bedford-Fall River	RI	8909	2984	33.5%
41	Fresno	CA	4060	1360	33.5%
41	Worcester	MA	4034	1350	33.5%
44	Dallas-Plano-Irving	TX	35701	11888	33.3%

Table 8. Cities with the Greatest Incidence of High-Cost Home Purchase Loans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
44	Tulsa	OK	5771	1920	33.3%
46	Grand Rapids-Wyoming	MI	3836	1272	33.2%
47	Los Angeles-Long Beach-Glendale	CA	62224	20378	32.7%
47	Las Vegas-Paradise	NV	26426	8638	32.7%
49	Baton Rouge	LA	5459	1769	32.4%
50	Birmingham-Hoover	AL	7106	2293	32.3%
51	Springfield, IL	IL	1047	336	32.1%
52	St. Louis	MO	18182	5812	32.0%
52	Wichita Falls	TX	566	181	32.0%
54	Corpus Christi	TX	3303	1051	31.8%
55	Camden	NJ	8100	2545	31.4%
56	Phoenix-Mesa-Scottsdale	AZ	49256	15352	31.2%
57	Sacramento-Arden-Arcade-Roseville	CA	18549	5734	30.9%
57	Canton-Massillon	OH	2280	704	30.9%
59	Little Rock-North Little Rock	AR	3751	1145	30.5%
60	Albany-Schenectady-Troy	NY	5106	1542	30.2%
61	Newark-Union	NJ	14630	4404	30.1%
62	Washington, D.C.-Arlington-Alexandria	DC	16496	4953	30.0%
62	Essex County, MA	MA	3981	1195	30.0%
64	New Orleans-Metairie-Kenner	LA	7281	2169	29.8%
65	Abilene	TX	876	260	29.7%
66	Davenport-Moline-Rock Island	IA	1867	548	29.4%
67	Tampa-St. Petersburg-Clearwater	FL	35795	10499	29.3%
68	Chicago-Naperville-Joliet	IL	75630	21985	29.1%
69	Deltona-Daytona Beach-Ormond Beach	FL	6348	1832	28.9%
70	Reading	PA	3067	881	28.7%
71	San Antonio	TX	16528	4734	28.6%
72	Anchorage	AK	2786	793	28.5%
73	Hickory-Lenoir-Morganton	NC	1930	548	28.4%
73	Houma-Bayou Cane-Thibodaux	LA	754	214	28.4%
75	Waco	TX	13802	3828	27.7%
75	Boston-Quincy	MA	10408	2888	27.7%
77	Salt Lake City	UT	11726	3239	27.6%
78	Oakland-Fremont-Hayward	CA	23195	6363	27.4%
79	Tacoma	WA	8534	2326	27.3%
79	Norwich-New London	CT	1609	440	27.3%
79	Erie	PA	1225	335	27.3%
82	New Haven-Milford	CT	6129	1666	27.2%
83	Columbus	OH	11677	3133	26.8%
84	Cincinnati-Middletown	OH	12853	3428	26.7%
84	Dayton	OH	6595	1760	26.7%
86	Knoxville	TN	6461	1710	26.5%
86	Springfield, MO	MO	2718	721	26.5%
88	Parkersburg-Marietta-Vienna	WV	496	130	26.2%
89	Allentown-Bethlehem-Easton	PA	7975	2077	26.0%
90	Atlanta-Sandy Springs-Marietta	GA	65907	16875	25.6%

Table 8. Cities with the Greatest Incidence of High-Cost Home Purchase Loans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
90	Chattanooga	TN	4194	1073	25.6%
92	Trenton-Ewing	NJ	3117	786	25.2%
93	Jacksonville	FL	17079	4291	25.1%
93	Pittsburgh	PA	12516	3138	25.1%
93	Montgomery	AL	2651	666	25.1%
96	Baltimore-Towson	MD	22424	5588	24.9%
97	Rochester	NY	7295	1806	24.8%
98	Omaha-Council Bluffs	NE	5786	1409	24.4%
99	Warren-Troy-Farmington Hills	MI	43203	10511	24.3%
99	Honolulu	HI	5045	1225	24.3%
99	Manchester-Nashua	NH	2687	654	24.3%
99	Amarillo	TX	1651	401	24.3%
103	Nassau-Suffolk	NY	21948	5310	24.2%
103	Charleston	WV	1084	262	24.2%
105	Green Bay	WI	1890	451	23.9%
105	Las Cruces	NM	1084	259	23.9%
107	Columbia	SC	6852	1629	23.8%
108	Buffalo-Niagara Falls	NY	6006	1411	23.5%
109	Wichita	KS	4641	1087	23.4%
109	Salem	OR	3555	831	23.4%
111	Philadelphia	PA	28910	6694	23.2%
111	Louisville-Jefferson County	KY	9114	2115	23.2%
113	Peoria	IL	3089	715	23.1%
114	Fayetteville, NC	NC	3818	880	23.0%
115	Tucson	AZ	8625	1957	22.7%
116	Denver-Aurora	CO	24293	5501	22.6%
117	Oklahoma City	OK	9781	2196	22.5%
118	Kansas City	MO	17864	4006	22.4%
119	Hartford-West Hartford-East Hartford	CT	7179	1600	22.3%
120	Wilmington	DE-MD-NJ	5675	1237	21.8%
121	Greensboro-Highpoint	NC	6119	1322	21.6%
122	Minneapolis-St. Paul-Bloomington	MN	26298	5620	21.4%
123	Eugene-Springfield	OR	2788	590	21.2%
124	San Diego-Carlsbad-San Marcos	CA	24253	5075	20.9%
124	Harrisburg-Carlisle	PA	3386	706	20.9%
126	Greenville, NC	NC	1551	320	20.6%
127	Portland-Vancouver-Beaverton	OR	22201	4561	20.5%
127	Santa Ana- Anaheim-Irvine	CA	21163	4341	20.5%
129	Topeka	KS	1853	376	20.3%
130	Pensacola-Ferry Pass-Brent	FL	4675	944	20.2%
131	Cambridge-Newton-Framingham	MA	7795	1560	20.0%
132	Tallahassee	FL	3158	628	19.9%
132	Anderson	SC	1479	295	19.9%
134	Columbus	GA	2214	438	19.8%
135	New York-White Plains- Wayne	NY	61916	12190	19.7%
135	Winston-Salem	NC	3755	740	19.7%

Table 8. Cities with the Greatest Incidence of High-Cost Home Purchase Loans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
137	Nashville-Davidson-Murfreesboro	TN	18128	3545	19.6%
138	Augusta-Richmond County	GA	4047	791	19.5%
139	Charlotte-Gastonia-Concord	NC	25947	5040	19.4%
139	Spokane	WA	4883	948	19.4%
139	Reno-Sparks	NV	4302	835	19.4%
142	Bethesda-Gaithersburg-Frederick	MD	10694	2049	19.2%
143	Colorado Springs	CO	6330	1208	19.1%
143	Cheyenne	WY	844	161	19.1%
145	Austin-Round Rock	TX	18655	3540	19.0%
146	Edison	NJ	16642	3123	18.8%
146	Cedar Rapids	IA	1861	350	18.8%
148	Virginia Beach-Norfolk-Newport News	VA	15030	2806	18.7%
149	Lincoln	NE	1661	307	18.5%
150	Huntsville	AL	3411	626	18.4%
151	Richmond	VA	13727	2506	18.3%
152	Albuquerque	NM	8722	1581	18.1%
153	Bridgeport-Stamford-Norwalk	CT	7700	1376	17.9%
154	Sioux Falls	SD	1666	293	17.6%
155	San Jose-Sunnyvale-Santa Clara	CA	15481	2713	17.5%
156	Raleigh-Cary	NC	15399	2677	17.4%
157	Boise City-Nampa	ID	8696	1500	17.2%
158	Madison	WI	2645	453	17.1%
158	Santa Cruz-Watsonville	CA	1587	272	17.1%
158	Salisbury	MD	939	161	17.1%
161	Des Moines	IA	6105	1030	16.9%
162	Seattle-Bellevue-Everett	WA	33143	5452	16.4%
163	Gainesville, FL	FL	2990	479	16.0%
164	Durham	NC	4787	762	15.9%
164	Billings	MT	998	159	15.9%
166	Lexington-Fayette	KY	3476	549	15.8%
166	Athens-Clarke County	GA	1481	234	15.8%
168	Charleston-North Charleston	SC	9875	1478	15.0%
168	Savannah	GA	3791	567	15.0%
170	San Francisco-San Mateo-Redwood	CA	12260	1595	13.0%
171	Flagstaff	AZ	1169	119	10.2%
172	San Juan-Caguas-Guaynabo	PR	570	18	3.2%

Table 9. Greatest Incidence of High-Cost Home Purchase Lending to African-Americans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
1	Detroit-Livonia-Dearborn	MI	5280	4593	87.0%
2	Milwaukee-Waukesha-West Allis	WI	1467	1250	85.2%
3	Cleveland-Elyria-Mentor	OH	2787	2321	83.3%
4	Gary	IN	1039	853	82.1%
5	South Bend-Mishawaka	IN	231	188	81.4%
6	Akron	OH	465	370	79.6%
7	West Palm Beach-Boca Raton-Boynton Beach	FL	110	82	74.5%
8	Memphis	TN	4796	3568	74.4%
9	Canton-Massillon	OH	101	73	72.3%
10	St. Louis	MO	3187	2257	70.8%
11	Scranton-Wilkes-Barre	PA	75	53	70.7%
12	Flint	MI	337	232	68.8%
13	Lansing-East Lansing	MI	169	116	68.6%
14	Worcester	MA	213	146	68.5%
15	Mobile	AL	615	417	67.8%
16	Jackson	MS	1053	713	67.7%
17	Toledo	OH	231	156	67.5%
18	Grand Rapids-Wyoming	MI	267	180	67.4%
18	Saginaw-Saginaw Township North	MI	95	64	67.4%
20	Modesto	CA	131	88	67.2%
21	Dallas-Plano-Irving	TX	4944	3311	67.0%
22	Indianapolis	IN	2042	1367	66.9%
23	Stockton	CA	431	288	66.8%
24	Macon	GA	477	318	66.7%
25	Tulsa	OK	335	222	66.3%
26	Houston-Sugar Land-Baytown	TX	8356	5531	66.2%
27	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	1850	1214	65.6%
27	Beaumont-Port Arthur	TX	279	183	65.6%
29	Waco	TX	1368	884	64.6%
30	Miami-Miami Beach-Kendall	FL	2588	1667	64.4%
30	Birmingham-Hoover	AL	1785	1150	64.4%
32	Lake Charles	LA	129	83	64.3%
33	Minneapolis-St. Paul-Bloomington	MN	1379	878	63.7%
34	Chicago-Naperville-Joliet	IL	10123	6441	63.6%
34	Bakersfield	CA	297	189	63.6%
36	Baton Rouge	LA	1261	794	63.0%
37	Dayton	OH	766	481	62.8%
38	Omaha-Council Bluffs	NE	272	170	62.5%
39	Fort Wayne	IN	4558	2842	62.4%
39	Boston-Quincy	MA	1186	740	62.4%
41	Riverside-San Bernardino-Ontario	CA	2879	1782	61.9%
42	Washington, D.C.-Arlington-Alexandria	DC	1830	1128	61.6%
42	Fresno	CA	279	172	61.6%
44	Essex County, MA	MA	126	77	61.1%

Table 9. Greatest Incidence of High-Cost Home Purchase Lending to African-Americans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
45	Oklahoma City	OK	688	406	59.0%
46	Sacramento-Arden-Arcade-Roseville	CA	1181	693	58.7%
46	Cincinnati-Middletown	OH	1069	627	58.7%
48	Fort Worth-Arlington	TX	211	123	58.3%
49	Norwich-New London	CT	62	36	58.1%
50	Columbus	OH	1249	722	57.8%
51	Los Angeles-Long Beach-Glendale	CA	3931	2267	57.7%
52	Nassau-Suffolk	NY	1845	1060	57.5%
53	Lakeland	FL	772	434	56.2%
54	Little Rock-North Little Rock	AR	697	390	56.0%
54	Cambridge-Newton-Framingham	MA	275	154	56.0%
56	Albany-Schenectady-Troy	NY	281	157	55.9%
57	Denver-Aurora	CO	898	501	55.8%
58	Newark-Union	NJ	2127	1184	55.7%
58	Camden	NJ	1148	640	55.7%
60	Oakland-Fremont-Hayward	CA	1668	928	55.6%
61	Davenport-Moline-Rock Island	IA	65	36	55.4%
62	Knoxville	TN	209	115	55.0%
63	Philadelphia	PA	3618	1982	54.8%
63	New Haven-Milford	CT	714	391	54.8%
65	Jacksonville	FL	2201	1205	54.7%
66	Pittsburgh	PA	537	293	54.6%
67	Providence-New Bedford-Fall River	RI	473	256	54.1%
68	Rochester	NY	475	255	53.7%
68	Pine Bluff	AR	95	51	53.7%
68	Salt Lake City	UT	54	29	53.7%
71	Springfield, MA	MA	303	162	53.5%
72	Deltona-Daytona Beach-Ormond Beach	FL	331	175	52.9%
73	Tampa-St. Petersburg-Clearwater	FL	2243	1185	52.8%
74	Shreveport-Bossier City	LA	686	361	52.6%
74	Hartford-West Hartford-East Hartford	CT	639	336	52.6%
76	Louisville-Jefferson County	KY	773	406	52.5%
77	Evansville, IN	IN	69	36	52.2%
78	New Orleans-Metairie-Kenner	LA	1452	756	52.1%
79	Orlando-Kissimmee	FL	2562	1326	51.8%
80	Tacoma	WA	405	209	51.6%
81	Hickory-Lenoir-Morganton	NC	70	36	51.4%
82	Kansas City	MO	1510	775	51.3%
83	Harrisburg-Carlisle	PA	216	108	50.0%
83	Anderson	SC	100	50	50.0%
85	Nashville-Davidson-Murfreesboro	TN	1424	708	49.7%
86	Allentown-Bethlehem-Easton	PA	386	191	49.5%
87	New York-White Plains- Wayne	NY	6882	3398	49.4%
88	Reading	PA	134	66	49.3%
88	Houma-Bayou Cane-Thibodaux	LA	73	36	49.3%
90	Las Vegas-Paradise	NV	1347	663	49.2%

Table 9. Greatest Incidence of High-Cost Home Purchase Lending to African-Americans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
91	Anchorage	AK	100	49	49.0%
92	Buffalo-Niagara Falls	NY	363	175	48.2%
93	Baltimore-Towson	MD	5451	2623	48.1%
94	Phoenix-Mesa-Scottsdale	AZ	1447	685	47.3%
94	Salisbury	MD	93	44	47.3%
96	Corpus Christi	TX	72	34	47.2%
97	Trenton-Ewing	NJ	414	195	47.1%
98	El Paso	TX	98	46	46.9%
99	Atlanta-Sandy Springs-Marietta	GA	19534	9120	46.7%
100	Springfield, IL	IL	84	39	46.4%
101	Chattanooga	TN	407	185	45.5%
101	Tucson	AZ	154	70	45.5%
103	Durham	NC	835	379	45.4%
104	Austin-Round Rock	TX	580	262	45.2%
104	Bridgeport-Stamford-Norwalk	CT	540	244	45.2%
106	Warren-Troy-Farmington Hills	MI	9121	4097	44.9%
106	Wichita	KS	178	80	44.9%
108	Richmond	VA	2264	1013	44.7%
109	Columbia	SC	1446	645	44.6%
110	Madison	WI	54	24	44.4%
111	Peoria	IL	172	76	44.2%
112	Winston-Salem	NC	492	214	43.5%
113	Raleigh-Cary	NC	1837	797	43.4%
114	San Diego-Carlsbad-San Marcos	CA	636	273	42.9%
114	Athens-Clarke County	GA	170	73	42.9%
116	Tallahassee	FL	517	215	41.6%
116	Colorado Springs	CO	226	94	41.6%
118	Des Moines	IA	138	57	41.3%
119	Portland-Vancouver-Beaverton	OR	345	142	41.2%
119	Greenville, NC	NC	226	93	41.2%
121	Greensboro-Highpoint	NC	1121	457	40.8%
122	Bethesda-Gaithersburg-Frederick	MD	1206	490	40.6%
123	San Antonio	TX	713	283	39.7%
124	Huntsville	AL	637	251	39.4%
125	Edison	NJ	793	312	39.3%
126	Charlotte-Gastonia-Concord	NC	3861	1507	39.0%
126	Augusta-Richmond County	GA	799	312	39.0%
128	Gainesville, FL	FL	215	83	38.6%
129	Wilmington	DE-MD-NJ	1038	398	38.3%
129	Seattle-Bellevue-Everett	WA	805	308	38.3%
131	Virginia Beach-Norfolk-Newport News	VA	2976	1116	37.5%
131	Montgomery	AL	734	275	37.5%
133	Charleston-North Charleston	SC	799	297	37.2%
134	Lexington-Fayette	KY	193	71	36.8%
135	Fayetteville, NC	NC	1038	363	35.0%
136	Honolulu	HI	112	39	34.8%

Table 9. Greatest Incidence of High-Cost Home Purchase Lending to African-Americans 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
137	Santa Ana- Anaheim-Irvine	CA	249	86	34.5%
138	Columbus	GA	578	188	32.5%
139	Savannah	GA	608	194	31.9%
140	San Jose-Sunnyvale-Santa Clara	CA	205	65	31.7%
141	Pensacola-Ferry Pass-Brent	FL	395	122	30.9%
142	Albuquerque	NM	152	41	27.0%
143	San Francisco-San Mateo-Redwood	CA	138	37	26.8%
x	Lubbock	TX	49	28	57.1%
x	Reno-Sparks	NV	45	19	42.2%
x	Spokane	WA	44	12	27.3%
x	Topeka	KS	43	17	39.5%
x	Manchester-Nashua	NH	43	17	39.5%
x	Erie	PA	43	20	46.5%
x	Amarillo	TX	39	12	30.8%
x	Mansfield	OH	35	20	57.1%
x	Abilene	TX	35	19	54.3%
x	Cedar Rapids	IA	34	17	50.0%
x	Boise City-Nampa	ID	34	8	23.5%
x	McAllen-Edinburg-Mission	TX	33	13	39.4%
x	Las Cruces	NM	28	16	57.1%
x	Lincoln	NE	25	8	32.0%
x	Wichita Falls	TX	24	13	54.2%
x	Green Bay	WI	22	6	27.3%
x	Springfield, MO	MO	20	8	40.0%
x	Eugene-Springfield	OR	20	9	45.0%
x	Charleston	WV	19	7	36.8%
x	Salem	OR	18	2	11.1%
x	Sioux Falls	SD	13	4	30.8%
x	Santa Cruz-Watsonville	CA	12	8	66.7%
x	Cheyenne	WY	12	4	33.3%
x	Brownsville-Harlingen	TX	10	2	20.0%
x	Flagstaff	AZ	9	1	11.1%
x	Laredo	TX	6	3	50.0%
x	Parkersburg-Marietta-Vienna	WV	5	1	20.0%
x	Billings	MT	2	0	0.0%
x	San Juan-Caguas-Guaynabo	PR	1	0	0.0%

Table 10. Greatest Incidence of High-Cost Home Purchase Lending to Latinos 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
1	West Palm Beach-Boca Raton-Boynton Beach	FL	141	97	68.8%
2	Lubbock	TX	271	185	68.3%
3	Norwich-New London	CT	157	107	68.2%
4	Detroit-Livonia-Dearborn	MI	475	310	65.3%
5	Essex County, MA	MA	629	396	63.0%
6	Milwaukee-Waukesha-West Allis	WI	511	310	60.7%
7	Worcester	MA	338	203	60.1%
8	Stockton	CA	2183	1295	59.3%
9	Phoenix-Mesa-Scottsdale	AZ	11062	6526	59.0%
10	Modesto	CA	1967	1157	58.8%
11	Cambridge-Newton-Framingham	MA	544	308	56.6%
12	Riverside-San Bernardino-Ontario	CA	19992	11237	56.2%
13	Laredo	TX	989	552	55.8%
14	Salt Lake City	UT	1426	789	55.3%
14	Scranton-Wilkes-Barre	PA	517	286	55.3%
14	Cleveland-Elyria-Mentor	OH	311	172	55.3%
17	Indianapolis	IN	600	330	55.0%
18	Gary	IN	609	333	54.7%
19	Oakland-Fremont-Hayward	CA	4739	2579	54.4%
20	Sacramento-Arden-Arcade-Roseville	CA	3098	1672	54.0%
21	Boston-Quincy	MA	740	399	53.9%
22	Fort Worth-Arlington	TX	2732	1448	53.0%
23	Bakersfield	CA	4254	2236	52.6%
24	Los Angeles-Long Beach-Glendale	CA	21505	11270	52.4%
25	Portland-Vancouver-Beaverton	OR	1429	747	52.3%
26	Lakeland	FL	1762	920	52.2%
27	Corpus Christi	TX	934	484	51.8%
28	Newark-Union	NJ	2679	1372	51.2%
28	McAllen-Edinburg-Mission	TX	2596	1330	51.2%
30	Santa Ana- Anaheim-Irvine	CA	4532	2302	50.8%
31	Minneapolis-St. Paul-Bloomington	MN	989	500	50.6%
32	Miami-Miami Beach-Kendall	FL	26590	13400	50.4%
33	Las Vegas-Paradise	NV	5807	2920	50.3%
34	Springfield, MA	MA	611	304	49.8%
35	Providence-New Bedford-Fall River	RI	1132	563	49.7%
36	Orlando-Kissimmee	FL	9877	4881	49.4%
37	Nassau-Suffolk	NY	3560	1754	49.3%
38	Warren-Troy-Farmington Hills	MI	7179	3523	49.1%
39	Fort Wayne	IN	8571	4201	49.0%
39	Reading	PA	524	257	49.0%
41	Camden	NJ	500	244	48.8%
42	Dallas-Plano-Irving	TX	6143	2965	48.3%
43	Tampa-St. Petersburg-Clearwater	FL	6278	3016	48.0%
43	Anchorage	AK	100	48	48.0%

Table 10. Greatest Incidence of High-Cost Home Purchase Lending to Latinos 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
45	El Paso	TX	3112	1486	47.8%
46	Brownsville-Harlingen	TX	1278	608	47.6%
47	Washington, D.C.-Arlington-Alexandria	DC	3365	1589	47.2%
47	Denver-Aurora	CO	2621	1237	47.2%
49	San Jose-Sunnyvale-Santa Clara	CA	3306	1554	47.0%
50	Albany-Schenectady-Troy	NY	137	64	46.7%
50	Buffalo-Niagara Falls	NY	107	50	46.7%
52	Deltona-Daytona Beach-Ormond Beach	FL	949	439	46.3%
53	Lansing-East Lansing	MI	63	29	46.0%
54	Houston-Sugar Land-Baytown	TX	15412	6990	45.4%
54	Seattle-Bellevue-Everett	WA	1757	798	45.4%
56	Abilene	TX	86	39	45.3%
57	Chicago-Naperville-Joliet	IL	11953	5369	44.9%
58	Salem	OR	458	205	44.8%
58	New Orleans-Metairie-Kenner	LA	426	191	44.8%
60	Bethesda-Gaithersburg-Frederick	MD	1998	894	44.7%
60	Fresno	CA	141	63	44.7%
62	Allentown-Bethlehem-Easton	PA	1431	638	44.6%
62	Tacoma	WA	460	205	44.6%
64	South Bend-Mishawaka	IN	108	48	44.4%
65	Grand Rapids-Wyoming	MI	341	148	43.4%
66	Tucson	AZ	1968	848	43.1%
67	Birmingham-Hoover	AL	187	80	42.8%
68	Little Rock-North Little Rock	AR	157	67	42.7%
69	Trenton-Ewing	NJ	406	173	42.6%
70	San Francisco-San Mateo-Redwood	CA	1331	565	42.4%
71	Bridgeport-Stamford-Norwalk	CT	1142	475	41.6%
71	New Haven-Milford	CT	813	338	41.6%
73	Omaha-Council Bluffs	NE	323	134	41.5%
74	San Antonio	TX	5913	2407	40.7%
74	Rochester	NY	270	110	40.7%
76	Eugene-Springfield	OR	160	65	40.6%
77	San Diego-Carlsbad-San Marcos	CA	5608	2273	40.5%
78	Green Bay	WI	104	42	40.4%
79	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	3444	1386	40.2%
79	Santa Cruz-Watsonville	CA	348	140	40.2%
81	Baltimore-Towson	MD	1070	429	40.1%
82	Toledo	OH	80	32	40.0%
83	Edison	NJ	1668	665	39.9%
84	Hickory-Lenoir-Morganton	NC	86	34	39.5%
85	Baton Rouge	LA	128	50	39.1%
86	New York-White Plains- Wayne	NY	9186	3538	38.5%
87	Philadelphia	PA	1392	531	38.1%
87	Knoxville	TN	139	53	38.1%
89	Reno-Sparks	NV	581	220	37.9%
89	Manchester-Nashua	NH	103	39	37.9%

Table 10. Greatest Incidence of High-Cost Home Purchase Lending to Latinos 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
89	Davenport-Moline-Rock Island	IA	87	33	37.9%
92	Cincinnati-Middletown	OH	231	87	37.7%
93	Tulsa	OK	386	143	37.0%
94	Beaumont-Port Arthur	TX	155	57	36.8%
95	Jacksonville	FL	1225	448	36.6%
95	Harrisburg-Carlisle	PA	71	26	36.6%
97	Madison	WI	101	36	35.6%
98	Pensacola-Ferry Pass-Brent	FL	152	54	35.5%
99	Hartford-West Hartford-East Hartford	CT	694	241	34.7%
100	Waco	TX	238	82	34.5%
100	Honolulu	HI	200	69	34.5%
102	Wichita	KS	333	114	34.2%
103	Austin-Round Rock	TX	2457	837	34.1%
104	Colorado Springs	CO	515	174	33.8%
105	Nashville-Davidson-Murfreesboro	TN	676	224	33.1%
105	St. Louis	MO	362	120	33.1%
107	Columbus	OH	291	96	33.0%
108	Amarillo	TX	201	66	32.8%
109	Springfield, MO	MO	52	17	32.7%
110	Atlanta-Sandy Springs-Marietta	GA	4541	1457	32.1%
111	Oklahoma City	OK	753	238	31.6%
112	Mobile	AL	69	21	30.4%
112	Anderson	SC	56	17	30.4%
114	Richmond	VA	616	186	30.2%
115	Dayton	OH	83	25	30.1%
116	Boise City-Nampa	ID	661	198	30.0%
117	Las Cruces	NM	368	106	28.8%
117	Peoria	IL	66	19	28.8%
119	Des Moines	IA	243	69	28.4%
119	Huntsville	AL	102	29	28.4%
121	Greensboro-Highpoint	NC	343	97	28.3%
122	Memphis	TN	490	138	28.2%
123	Kansas City	MO	993	276	27.8%
123	Lincoln	NE	54	15	27.8%
125	Chattanooga	TN	76	21	27.6%
126	Spokane	WA	121	33	27.3%
127	Topeka	KS	93	25	26.9%
128	Winston-Salem	NC	243	65	26.7%
128	Athens-Clarke County	GA	75	20	26.7%
130	Wilmington	DE-MD-NJ	299	79	26.4%
131	Wichita Falls	TX	58	15	25.9%
132	Columbia	SC	176	45	25.6%
133	Shreveport-Bossier City	LA	63	16	25.4%
134	Raleigh-Cary	NC	852	214	25.1%
135	Lexington-Fayette	KY	86	21	24.4%
136	Charlotte-Gastonia-Concord	NC	2006	459	22.9%

Table 10. Greatest Incidence of High-Cost Home Purchase Lending to Latinos 2006

Rank	Metropolitan Area	State	All Purchase	High-Cost	% High-Cost
137	Gainesville, FL	FL	299	68	22.7%
137	Tallahassee	FL	176	40	22.7%
137	Augusta-Richmond County	GA	132	30	22.7%
140	Louisville-Jefferson County	KY	231	50	21.6%
140	Charleston-North Charleston	SC	231	50	21.6%
142	Albuquerque	NM	2904	621	21.4%
143	Fayetteville, NC	NC	333	71	21.3%
144	Durham	NC	259	53	20.5%
145	Virginia Beach-Norfolk-Newport News	VA	589	119	20.2%
146	Pittsburgh	PA	147	27	18.4%
147	Columbus	GA	103	18	17.5%
148	Flagstaff	AZ	64	11	17.2%
149	Savannah	GA	144	24	16.7%
150	Greenville, NC	NC	58	8	13.8%
151	San Juan-Caguas-Guaynabo	PR	543	18	3.3%
x	Cheyenne	WY	47	15	31.9%
x	Sioux Falls	SD	41	7	17.1%
x	Akron	OH	38	16	42.1%
x	Saginaw-Saginaw Township North	MI	37	20	54.1%
x	Jackson	MS	36	19	52.8%
x	Cedar Rapids	IA	31	13	41.9%
x	Montgomery	AL	30	7	23.3%
x	Erie	PA	28	9	32.1%
x	Salisbury	MD	26	7	26.9%
x	Flint	MI	24	15	62.5%
x	Mansfield	OH	23	16	69.6%
x	Evansville, IN	IN	22	6	27.3%
x	Billings	MT	22	4	18.2%
x	Houma-Bayou Cane-Thibodaux	LA	21	5	23.8%
x	Canton-Massillon	OH	20	8	40.0%
x	Macon	GA	19	5	26.3%
x	Springfield, IL	IL	18	5	27.8%
x	Charleston	WV	14	5	35.7%
x	Lake Charles	LA	12	5	41.7%
x	Parkersburg-Marietta-Vienna	WV	5	1	20.0%
x	Pine Bluff	AR	2	1	50.0%

Table 11. Greatest Disparity in High-Cost Home Purchase Lending between African-American and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to African-Americans	High-Cost Share to Whites	Disparity
1	Durham	NC	45.4%	7.9%	5.7
2	Bethesda-Gaithersburg-Frederick	MD	40.6%	7.5%	5.4
3	Warren-Troy-Farmington Hills	MI	44.9%	8.9%	5.0
4	New York-White Plains- Wayne	NY	49.4%	10.7%	4.6
5	San Francisco-San Mateo-Redwood	CA	26.8%	6.0%	4.5
6	Bridgeport-Stamford-Norwalk	CT	45.2%	10.3%	4.4
7	Nassau-Suffolk	NY	57.5%	13.3%	4.3
8	Richmond	VA	44.7%	11.2%	4.0
9	Milwaukee-Waukesha-West Allis	WI	85.2%	21.8%	3.9
9	Athens-Clarke County	GA	42.9%	11.0%	3.9
9	Minneapolis-St. Paul-Bloomington	MN	63.7%	16.5%	3.9
12	Oakland-Fremont-Hayward	CA	55.6%	14.5%	3.8
13	San Jose-Sunnyvale-Santa Clara	CA	31.7%	8.5%	3.7
14	Macon	GA	66.7%	18.5%	3.6
14	Raleigh-Cary	NC	43.4%	12.2%	3.6
16	Cambridge-Newton-Framingham	MA	56.0%	15.8%	3.5
16	Salisbury	MD	47.3%	13.4%	3.5
16	San Diego-Carlsbad-San Marcos	CA	42.9%	12.2%	3.5
16	Philadelphia	PA	54.8%	15.8%	3.5
20	Chicago-Naperville-Joliet	IL	63.6%	18.6%	3.4
20	Baltimore-Towson	MD	48.1%	14.2%	3.4
20	Atlanta-Sandy Springs-Marietta	GA	46.7%	13.8%	3.4
23	Los Angeles-Long Beach-Glendale	CA	57.7%	17.3%	3.3
23	Huntsville	AL	39.4%	12.1%	3.3
23	Santa Ana- Anaheim-Irvine	CA	34.5%	10.6%	3.3
26	Newark-Union	NJ	55.7%	17.3%	3.2
26	Washington, D.C.-Arlington-Alexandria	DC	61.6%	19.3%	3.2
26	Birmingham-Hoover	AL	64.4%	20.3%	3.2
26	Oklahoma City	OK	59.0%	18.7%	3.2
30	Denver-Aurora	CO	55.8%	17.9%	3.1
30	St. Louis	MO	70.8%	22.8%	3.1
30	Austin-Round Rock	TX	45.2%	14.6%	3.1
30	Virginia Beach-Norfolk-Newport News	VA	37.5%	12.2%	3.1
34	Hartford-West Hartford-East Hartford	CT	52.6%	17.3%	3.0
34	Charleston-North Charleston	SC	37.2%	12.3%	3.0
34	Winston-Salem	NC	43.5%	14.4%	3.0
34	Cleveland-Elyria-Mentor	OH	83.3%	27.8%	3.0
34	Boston-Quincy	MA	62.4%	20.9%	3.0
34	Nashville-Davidson-Murfreesboro	TN	49.7%	16.7%	3.0
34	Gainesville, FL	FL	38.6%	13.0%	3.0
41	Houston-Sugar Land-Baytown	TX	66.2%	22.5%	2.9
41	Anderson	SC	50.0%	17.0%	2.9

Table 11. Greatest Disparity in High-Cost Home Purchase Lending between African-American and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to African-Americans	High-Cost Share to Whites	Disparity
41	Tallahassee	FL	41.6%	14.2%	2.9
41	Savannah	GA	31.9%	10.9%	2.9
41	Omaha-Council Bluffs	NE	62.5%	21.4%	2.9
41	Tucson	AZ	45.5%	15.6%	2.9
41	Dayton	OH	62.8%	21.7%	2.9
41	Jacksonville	FL	54.7%	19.1%	2.9
41	Dallas-Plano-Irving	TX	67.0%	23.4%	2.9
41	Greenville, NC	NC	41.2%	14.4%	2.9
41	Memphis	TN	74.4%	26.1%	2.9
41	Kansas City	MO	51.3%	18.0%	2.9
53	Madison	WI	44.4%	15.6%	2.8
53	Harrisburg-Carlisle	PA	50.0%	17.6%	2.8
53	Baton Rouge	LA	63.0%	22.2%	2.8
53	Essex County, MA	MA	61.1%	21.6%	2.8
53	Sacramento-Arden-Arcade-Roseville	CA	58.7%	20.9%	2.8
53	Columbia	SC	44.6%	15.9%	2.8
53	New Haven-Milford	CT	54.8%	19.8%	2.8
53	Augusta-Richmond County	GA	39.0%	14.1%	2.8
61	Waco	TX	64.6%	23.5%	2.7
61	Jackson	MS	67.7%	25.0%	2.7
61	Akron	OH	79.6%	29.4%	2.7
61	Allentown-Bethlehem-Easton	PA	49.5%	18.4%	2.7
61	Charlotte-Gastonia-Concord	NC	39.0%	14.6%	2.7
61	Des Moines	IA	41.3%	15.5%	2.7
61	Louisville-Jefferson County	KY	52.5%	19.8%	2.7
68	Greensboro-Highpoint	NC	40.8%	15.7%	2.6
68	Trenton-Ewing	NJ	47.1%	18.2%	2.6
68	Mobile	AL	67.8%	26.2%	2.6
68	Columbus	OH	57.8%	22.4%	2.6
68	Fayetteville, NC	NC	35.0%	13.6%	2.6
68	Seattle-Bellevue-Everett	WA	38.3%	15.0%	2.6
74	Colorado Springs	CO	41.6%	16.4%	2.5
74	Rochester	NY	53.7%	21.2%	2.5
74	Cincinnati-Middletown	OH	58.7%	23.2%	2.5
74	Lexington-Fayette	KY	36.8%	14.6%	2.5
74	Fort Wayne	IN	62.4%	25.0%	2.5
74	Norwich-New London	CT	58.1%	23.3%	2.5
74	Edison	NJ	39.3%	16.0%	2.5
81	Miami-Miami Beach-Kendall	FL	64.4%	26.5%	2.4
81	Pittsburgh	PA	54.6%	22.6%	2.4
81	West Palm Beach-Boca Raton-Boynton Beach	FL	74.5%	30.9%	2.4
81	Riverside-San Bernardino-Ontario	CA	61.9%	25.9%	2.4
81	Little Rock-North Little Rock	AR	56.0%	23.6%	2.4
81	New Orleans-Metairie-Kenner	LA	52.1%	22.0%	2.4

Table 11. Greatest Disparity in High-Cost Home Purchase Lending between African-American and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to African-Americans	High-Cost Share to Whites	Disparity
81	Worcester	MA	68.5%	29.0%	2.4
81	Buffalo-Niagara Falls	NY	48.2%	20.5%	2.4
89	Canton-Massillon	OH	72.3%	30.9%	2.3
89	Gary	IN	82.1%	35.1%	2.3
89	Shreveport-Bossier City	LA	52.6%	22.5%	2.3
89	Grand Rapids-Wyoming	MI	67.4%	28.9%	2.3
89	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	65.6%	28.3%	2.3
89	Reading	PA	49.3%	21.3%	2.3
89	Wilmington	DE-MD-NJ	38.3%	16.6%	2.3
89	Camden	NJ	55.7%	24.4%	2.3
89	Tampa-St. Petersburg-Clearwater	FL	52.8%	23.3%	2.3
89	Toledo	OH	67.5%	29.8%	2.3
99	Salt Lake City	UT	53.7%	23.9%	2.2
99	Beaumont-Port Arthur	TX	65.6%	29.5%	2.2
99	Knoxville	TN	55.0%	24.8%	2.2
99	Fort Worth-Arlington	TX	58.3%	26.3%	2.2
99	Deltona-Daytona Beach-Ormond Beach	FL	52.9%	24.0%	2.2
99	Tulsa	OK	66.3%	30.1%	2.2
99	Indianapolis	IN	66.9%	30.4%	2.2
99	Wichita	KS	44.9%	20.5%	2.2
99	Orlando-Kissimmee	FL	51.8%	23.7%	2.2
99	Portland-Vancouver-Beaverton	OR	41.2%	18.9%	2.2
99	Lakeland	FL	56.2%	25.8%	2.2
99	Corpus Christi	TX	47.2%	21.8%	2.2
99	Bakersfield	CA	63.6%	29.4%	2.2
99	Stockton	CA	66.8%	30.9%	2.2
99	Phoenix-Mesa-Scottsdale	AZ	47.3%	21.9%	2.2
99	Albany-Schenectady-Troy	NY	55.9%	26.0%	2.2
115	Lansing-East Lansing	MI	68.6%	32.9%	2.1
115	Scranton-Wilkes-Barre	PA	70.7%	34.2%	2.1
117	Tacoma	WA	51.6%	25.2%	2.0
117	Honolulu	HI	34.8%	17.1%	2.0
117	San Antonio	TX	39.7%	19.6%	2.0
117	Peoria	IL	44.2%	21.9%	2.0
117	Modesto	CA	67.2%	33.5%	2.0
117	Lake Charles	LA	64.3%	32.1%	2.0
117	Fresno	CA	61.6%	30.9%	2.0
117	Hickory-Lenoir-Morganton	NC	51.4%	26.0%	2.0
117	Houma-Bayou Cane-Thibodaux	LA	49.3%	25.1%	2.0
117	South Bend-Mishawaka	IN	81.4%	41.5%	2.0
127	Las Vegas-Paradise	NV	49.2%	25.3%	1.9
127	Davenport-Moline-Rock Island	IA	55.4%	28.7%	1.9
127	Detroit-Livonia-Dearborn	MI	87.0%	45.1%	1.9
127	Springfield, MA	MA	53.5%	27.9%	1.9

Table 11. Greatest Disparity in High-Cost Home Purchase Lending between African-American and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to African-Americans	High-Cost Share to Whites	Disparity
127	Chattanooga	TN	45.5%	23.9%	1.9
127	Anchorage	AK	49.0%	26.0%	1.9
127	Providence-New Bedford-Fall River	RI	54.1%	28.8%	1.9
127	Columbus	GA	32.5%	17.5%	1.9
135	Montgomery	AL	37.5%	20.3%	1.8
135	Saginaw-Saginaw Township North	MI	67.4%	36.5%	1.8
135	Albuquerque	NM	27.0%	15.4%	1.8
138	Pensacola-Ferry Pass-Brent	FL	30.9%	18.3%	1.7
139	El Paso	TX	46.9%	28.6%	1.6
139	Pine Bluff	AR	53.7%	34.1%	1.6
141	Springfield, IL	IL	46.4%	30.1%	1.5
141	Flint	MI	68.8%	46.1%	1.5
143	Evansville, IN	IN	52.2%	36.2%	1.4
x	Lubbock	TX	57.1%	28.3%	2.0
x	Reno-Sparks	NV	42.2%	15.1%	2.8
x	Spokane	WA	27.3%	18.9%	1.4
x	Topeka	KS	39.5%	19.6%	2.0
x	Manchester-Nashua	NH	39.5%	23.4%	1.7
x	Erie	PA	46.5%	26.5%	1.8
x	Amarillo	TX	30.8%	22.3%	1.4
x	Mansfield	OH	57.1%	40.6%	1.4
x	Abilene	TX	54.3%	26.6%	2.0
x	Cedar Rapids	IA	50.0%	17.8%	2.8
x	Boise City-Nampa	ID	23.5%	16.1%	1.5
x	McAllen-Edinburg-Mission	TX	39.4%	29.8%	1.3
x	Las Cruces	NM	57.1%	19.2%	3.0
x	Lincoln	NE	32.0%	18.0%	1.8
x	Wichita Falls	TX	54.2%	32.0%	1.7
x	Green Bay	WI	27.3%	22.6%	1.2
x	Springfield, MO	MO	40.0%	25.8%	1.6
x	Eugene-Springfield	OR	45.0%	19.7%	2.3
x	Charleston	WV	36.8%	23.7%	1.6
x	Salem	OR	11.1%	20.5%	0.5
x	Sioux Falls	SD	30.8%	16.7%	1.8
x	Santa Cruz-Watsonville	CA	66.7%	10.2%	6.5
x	Cheyenne	WY	33.3%	17.2%	1.9
x	Brownsville-Harlingen	TX	20.0%	17.6%	1.1
x	Flagstaff	AZ	11.1%	9.8%	1.1
x	Laredo	TX	50.0%	24.2%	2.1
x	Parkersburg-Marietta-Vienna	WV	20.0%	25.5%	0.8
x	Billings	MT	0.0%	15.6%	0.0
x	San Juan-Caguas-Guaynabo	PR	0.0%	0.0%	--

Table 12. Greatest Disparity in High-Cost Home Purchase Lending between Latino and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to Latinos	High-Cost Share to Whites	Disparity
1	San Francisco-San Mateo-Redwood	CA	42.4%	6.0%	7.1
2	Bethesda-Gaithersburg-Frederick	MD	44.7%	7.5%	6.0
3	San Jose-Sunnyvale-Santa Clara	CA	47.0%	8.5%	5.5
3	Warren-Troy-Farmington Hills	MI	49.1%	8.9%	5.5
5	Santa Ana- Anaheim-Irvine	CA	50.8%	10.6%	4.8
6	Bridgeport-Stamford-Norwalk	CT	41.6%	10.3%	4.0
7	Santa Cruz-Watsonville	CA	40.2%	10.2%	3.9
8	Oakland-Fremont-Hayward	CA	54.4%	14.5%	3.8
9	Nassau-Suffolk	NY	49.3%	13.3%	3.7
10	New York-White Plains- Wayne	NY	38.5%	10.7%	3.6
10	Cambridge-Newton-Framingham	MA	56.6%	15.8%	3.6
12	San Diego-Carlsbad-San Marcos	CA	40.5%	12.2%	3.3
13	Minneapolis-St. Paul-Bloomington	MN	50.6%	16.5%	3.1
14	Los Angeles-Long Beach-Glendale	CA	52.4%	17.3%	3.0
14	Seattle-Bellevue-Everett	WA	45.4%	15.0%	3.0
14	Newark-Union	NJ	51.2%	17.3%	3.0
17	Norwich-New London	CT	68.2%	23.3%	2.9
17	Essex County, MA	MA	63.0%	21.6%	2.9
19	Baltimore-Towson	MD	40.1%	14.2%	2.8
19	Milwaukee-Waukesha-West Allis	WI	60.7%	21.8%	2.8
19	Portland-Vancouver-Beaverton	OR	52.3%	18.9%	2.8
19	Tucson	AZ	43.1%	15.6%	2.8
23	Brownsville-Harlingen	TX	47.6%	17.6%	2.7
23	Richmond	VA	30.2%	11.2%	2.7
23	Phoenix-Mesa-Scottsdale	AZ	59.0%	21.9%	2.7
26	Denver-Aurora	CO	47.2%	17.9%	2.6
26	Durham	NC	20.5%	7.9%	2.6
26	Sacramento-Arden-Arcade-Roseville	CA	54.0%	20.9%	2.6
26	Boston-Quincy	MA	53.9%	20.9%	2.6
30	Reno-Sparks	NV	37.9%	15.1%	2.5
30	Edison	NJ	39.9%	16.0%	2.5
32	Washington, D.C.-Arlington-Alexandria	DC	47.2%	19.3%	2.4
32	Athens-Clarke County	GA	26.7%	11.0%	2.4
32	Allentown-Bethlehem-Easton	PA	44.6%	18.4%	2.4
32	Chicago-Naperville-Joliet	IL	44.9%	18.6%	2.4
32	Lubbock	TX	68.3%	28.3%	2.4
32	Philadelphia	PA	38.1%	15.8%	2.4
32	Corpus Christi	TX	51.8%	21.8%	2.4
39	Huntsville	AL	28.4%	12.1%	2.3
39	Trenton-Ewing	NJ	42.6%	18.2%	2.3
39	Austin-Round Rock	TX	34.1%	14.6%	2.3
39	Atlanta-Sandy Springs-Marietta	GA	32.1%	13.8%	2.3

Table 12. Greatest Disparity in High-Cost Home Purchase Lending between Latino and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to Latinos	High-Cost Share to Whites	Disparity
39	Salt Lake City	UT	55.3%	23.9%	2.3
39	Laredo	TX	55.8%	24.2%	2.3
39	Reading	PA	49.0%	21.3%	2.3
39	Madison	WI	35.6%	15.6%	2.3
39	Buffalo-Niagara Falls	NY	46.7%	20.5%	2.3
48	West Palm Beach-Boca Raton-Boynton Beach	FL	68.8%	30.9%	2.2
48	Salem	OR	44.8%	20.5%	2.2
48	Riverside-San Bernardino-Ontario	CA	56.2%	25.9%	2.2
51	Birmingham-Hoover	AL	42.8%	20.3%	2.1
51	New Haven-Milford	CT	41.6%	19.8%	2.1
51	Orlando-Kissimmee	FL	49.4%	23.7%	2.1
51	Harrisburg-Carlisle	PA	36.6%	17.6%	2.1
51	San Antonio	TX	40.7%	19.6%	2.1
51	Worcester	MA	60.1%	29.0%	2.1
51	Dallas-Plano-Irving	TX	48.3%	23.4%	2.1
51	Colorado Springs	CO	33.8%	16.4%	2.1
51	Eugene-Springfield	OR	40.6%	19.7%	2.1
51	Tampa-St. Petersburg-Clearwater	FL	48.0%	23.3%	2.1
51	Raleigh-Cary	NC	25.1%	12.2%	2.1
62	New Orleans-Metairie-Kenner	LA	44.8%	22.0%	2.0
62	Lakeland	FL	52.2%	25.8%	2.0
62	Houston-Sugar Land-Baytown	TX	45.4%	22.5%	2.0
62	Honolulu	HI	34.5%	17.1%	2.0
62	Fort Worth-Arlington	TX	53.0%	26.3%	2.0
62	Hartford-West Hartford-East Hartford	CT	34.7%	17.3%	2.0
62	Camden	NJ	48.8%	24.4%	2.0
62	Cleveland-Elyria-Mentor	OH	55.3%	27.8%	2.0
62	Las Vegas-Paradise	NV	50.3%	25.3%	2.0
62	Nashville-Davidson-Murfreesboro	TN	33.1%	16.7%	2.0
62	Fort Wayne	IN	49.0%	25.0%	2.0
73	Pensacola-Ferry Pass-Brent	FL	35.5%	18.3%	1.9
73	Omaha-Council Bluffs	NE	41.5%	21.4%	1.9
73	Deltona-Daytona Beach-Ormond Beach	FL	46.3%	24.0%	1.9
73	Rochester	NY	40.7%	21.2%	1.9
73	Stockton	CA	59.3%	30.9%	1.9
73	Jacksonville	FL	36.6%	19.1%	1.9
73	Miami-Miami Beach-Kendall	FL	50.4%	26.5%	1.9
73	Boise City-Nampa	ID	30.0%	16.1%	1.9
73	Winston-Salem	NC	26.7%	14.4%	1.9
82	Anchorage	AK	48.0%	26.0%	1.8
82	Des Moines	IA	28.4%	15.5%	1.8
82	Little Rock-North Little Rock	AR	42.7%	23.6%	1.8
82	Indianapolis	IN	55.0%	30.4%	1.8
82	Greensboro-Highpoint	NC	28.3%	15.7%	1.8

Table 12. Greatest Disparity in High-Cost Home Purchase Lending between Latino and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to Latinos	High-Cost Share to Whites	Disparity
82	Albany-Schenectady-Troy	NY	46.7%	26.0%	1.8
82	Bakersfield	CA	52.6%	29.4%	1.8
82	Anderson	SC	30.4%	17.0%	1.8
82	Green Bay	WI	40.4%	22.6%	1.8
82	Springfield, MA	MA	49.8%	27.9%	1.8
82	Tacoma	WA	44.6%	25.2%	1.8
82	Baton Rouge	LA	39.1%	22.2%	1.8
82	Charleston-North Charleston	SC	21.6%	12.3%	1.8
82	Modesto	CA	58.8%	33.5%	1.8
82	Flagstaff	AZ	17.2%	9.8%	1.8
97	Gainesville, FL	FL	22.7%	13.0%	1.7
97	Providence-New Bedford-Fall River	RI	49.7%	28.8%	1.7
97	McAllen-Edinburg-Mission	TX	51.2%	29.8%	1.7
97	Abilene	TX	45.3%	26.6%	1.7
97	Oklahoma City	OK	31.6%	18.7%	1.7
97	El Paso	TX	47.8%	28.6%	1.7
97	Lexington-Fayette	KY	24.4%	14.6%	1.7
97	Wichita	KS	34.2%	20.5%	1.7
97	Virginia Beach-Norfolk-Newport News	VA	20.2%	12.2%	1.7
106	Cincinnati-Middletown	OH	37.7%	23.2%	1.6
106	Manchester-Nashua	NH	37.9%	23.4%	1.6
106	Scranton-Wilkes-Barre	PA	55.3%	34.2%	1.6
106	Columbia	SC	25.6%	15.9%	1.6
106	Augusta-Richmond County	GA	22.7%	14.1%	1.6
106	Tallahassee	FL	22.7%	14.2%	1.6
106	Wilmington	DE-MD-NJ	26.4%	16.6%	1.6
106	Charlotte-Gastonia-Concord	NC	22.9%	14.6%	1.6
106	Fayetteville, NC	NC	21.3%	13.6%	1.6
106	Gary	IN	54.7%	35.1%	1.6
116	Kansas City	MO	27.8%	18.0%	1.5
116	Lincoln	NE	27.8%	18.0%	1.5
116	Knoxville	TN	38.1%	24.8%	1.5
116	Savannah	GA	16.7%	10.9%	1.5
116	Hickory-Lenoir-Morganton	NC	39.5%	26.0%	1.5
116	Grand Rapids-Wyoming	MI	43.4%	28.9%	1.5
116	Las Cruces	NM	28.8%	19.2%	1.5
116	Columbus	OH	33.0%	22.4%	1.5
116	Amarillo	TX	32.8%	22.3%	1.5
116	Waco	TX	34.5%	23.5%	1.5
116	St. Louis	MO	33.1%	22.8%	1.5
127	Detroit-Livonia-Dearborn	MI	65.3%	45.1%	1.4
127	Fresno	CA	44.7%	30.9%	1.4
127	Spokane	WA	27.3%	18.9%	1.4
127	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	40.2%	28.3%	1.4

Table 12. Greatest Disparity in High-Cost Home Purchase Lending between Latino and White Homeowners 2006

Rank	Metropolitan Area	State	High-Cost Share to Latinos	High-Cost Share to Whites	Disparity
127	Lansing-East Lansing	MI	46.0%	32.9%	1.4
127	Albuquerque	NM	21.4%	15.4%	1.4
127	Dayton	OH	30.1%	21.7%	1.4
127	Topeka	KS	26.9%	19.6%	1.4
135	Toledo	OH	40.0%	29.8%	1.3
135	Davenport-Moline-Rock Island	IA	37.9%	28.7%	1.3
135	Peoria	IL	28.8%	21.9%	1.3
135	Springfield, MO	MO	32.7%	25.8%	1.3
139	Beaumont-Port Arthur	TX	36.8%	29.5%	1.2
139	Tulsa	OK	37.0%	30.1%	1.2
139	Mobile	AL	30.4%	26.2%	1.2
139	Chattanooga	TN	27.6%	23.9%	1.2
143	Shreveport-Bossier City	LA	25.4%	22.5%	1.1
143	Louisville-Jefferson County	KY	21.6%	19.8%	1.1
143	Memphis	TN	28.2%	26.1%	1.1
143	South Bend-Mishawaka	IN	44.4%	41.5%	1.1
147	Columbus	GA	17.5%	17.5%	1.0
147	Greenville, NC	NC	13.8%	14.4%	1.0
149	Pittsburgh	PA	18.4%	22.6%	0.8
149	Wichita Falls	TX	25.9%	32.0%	0.8
x	Cheyenne	WY	31.9%	17.2%	1.9
x	Sioux Falls	SD	17.1%	16.7%	1.0
x	Akron	OH	42.1%	29.4%	1.4
x	Saginaw-Saginaw Township North	MI	54.1%	36.5%	1.5
x	Jackson	MS	52.8%	25.0%	2.1
x	Cedar Rapids	IA	41.9%	17.8%	2.4
x	Montgomery	AL	23.3%	20.3%	1.1
x	Erie	PA	32.1%	26.5%	1.2
x	Salisbury	MD	26.9%	13.4%	2.0
x	Flint	MI	62.5%	46.1%	1.4
x	Mansfield	OH	69.6%	40.6%	1.7
x	Evansville, IN	IN	27.3%	36.2%	0.8
x	Billings	MT	18.2%	15.6%	1.2
x	Houma-Bayou Cane-Thibodaux	LA	23.8%	25.1%	0.9
x	Canton-Massillon	OH	40.0%	30.9%	1.3
x	Macon	GA	26.3%	18.5%	1.4
x	Springfield, IL	IL	27.8%	30.1%	0.9
x	Charleston	WV	35.7%	23.7%	1.5
x	Lake Charles	LA	41.7%	32.1%	1.3
x	Parkersburg-Marietta-Vienna	WV	20.0%	25.5%	0.8
x	Pine Bluff	AR	50.0%	34.1%	1.5
x	San Juan-Caguas-Guaynabo	PR	3.3%	0.0%	0.0

Table 13. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income African-Americans	% High-Cost to Upper-Income Whites	Disparity
1	Bethesda-Gaithersburg-Frederick	MD	52.7%	7.0%	7.5
2	Salisbury	MD	50.0%	8.9%	5.6
2	Des Moines	IA	66.7%	11.9%	5.6
4	Warren-Troy-Farmington Hills	MI	52.0%	9.4%	5.5
5	Anderson	SC	75.0%	14.1%	5.3
6	San Jose-Sunnyvale-Santa Clara	CA	44.4%	8.6%	5.2
7	Minneapolis-St. Paul-Bloomington	MN	75.1%	14.9%	5.0
8	Athens-Clarke County	GA	41.7%	9.0%	4.6
9	Bridgeport-Stamford-Norwalk	CT	50.7%	11.5%	4.4
10	Huntsville	AL	34.5%	8.2%	4.2
11	San Diego-Carlsbad-San Marcos	CA	41.0%	10.0%	4.1
11	Milwaukee-Waukesha-West Allis	WI	85.9%	21.1%	4.1
13	Richmond	VA	46.9%	11.7%	4.0
14	Atlanta-Sandy Springs-Marietta	GA	52.8%	13.4%	3.9
14	Nassau-Suffolk	NY	60.9%	15.5%	3.9
16	Austin-Round Rock	TX	52.9%	13.8%	3.8
16	Cambridge-Newton-Framingham	MA	69.4%	18.4%	3.8
18	Durham	NC	45.7%	12.2%	3.7
18	Baltimore-Towson	MD	53.2%	14.4%	3.7
20	Los Angeles-Long Beach-Glendale	CA	55.8%	15.4%	3.6
20	Oakland-Fremont-Hayward	CA	52.0%	14.4%	3.6
22	Philadelphia	PA	57.9%	16.5%	3.5
22	Allentown-Bethlehem-Easton	PA	58.7%	16.9%	3.5
22	Waco	TX	62.3%	18.0%	3.5
22	Raleigh-Cary	NC	41.4%	12.0%	3.5
26	Tallahassee	FL	50.0%	14.5%	3.4
26	Madison	WI	57.1%	16.9%	3.4
28	New York-White Plains-Wayne	NY	23.3%	7.0%	3.3
28	Oklahoma City	OK	68.7%	20.7%	3.3
28	Kansas City	MO	55.1%	16.7%	3.3
28	Virginia Beach-Norfolk-Newport News	VA	39.9%	12.1%	3.3
28	Hartford-West Hartford-East Hartford	CT	59.2%	18.0%	3.3
28	Chicago-Naperville-Joliet	IL	68.8%	21.1%	3.3
34	Charleston-North Charleston	SC	46.1%	14.2%	3.2
34	Newark-Union	NJ	67.2%	20.8%	3.2
36	Shreveport-Bossier City	LA	54.1%	17.7%	3.1
37	Cincinnati-Middletown	OH	56.2%	18.5%	3.0
37	Colorado Springs	CO	51.9%	17.1%	3.0
37	Charlotte-Gastonia-Concord	NC	44.2%	14.7%	3.0
37	Edison	NJ	46.6%	15.6%	3.0
37	St. Louis	MO	65.9%	22.3%	3.0

Table 13. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income African-Americans	% High-Cost to Upper-Income Whites	Disparity
37	Cleveland-Elyria-Mentor	OH	83.3%	28.2%	3.0
43	Columbia	SC	50.6%	17.3%	2.9
43	Wichita	KS	47.6%	16.5%	2.9
43	Jackson	MS	69.7%	24.2%	2.9
43	Akron	OH	81.1%	28.4%	2.9
47	Salt Lake City	UT	71.4%	25.1%	2.8
47	Fort Worth-Arlington	TX	60.0%	21.2%	2.8
47	Memphis	TN	74.0%	26.2%	2.8
47	Trenton-Ewing	NJ	42.9%	15.3%	2.8
47	Rochester	NY	47.2%	16.9%	2.8
47	Buffalo-Niagara Falls	NY	57.1%	20.5%	2.8
47	Denver-Aurora	CO	51.4%	18.6%	2.8
47	Birmingham-Hoover	AL	60.9%	22.1%	2.8
55	Pittsburgh	PA	56.3%	20.5%	2.7
55	Omaha-Council Bluffs	NE	56.0%	20.4%	2.7
55	Washington, D.C.-Arlington-Alexandria	DC	75.5%	27.8%	2.7
55	Dallas-Plano-Irving	TX	69.6%	25.8%	2.7
55	Nashville-Davidson-Murfreesboro	TN	45.0%	16.7%	2.7
55	Wilmington	DE-MD-NJ	41.6%	15.5%	2.7
61	Essex County, MA	MA	67.9%	25.7%	2.6
61	Greenville, NC	NC	50.0%	19.0%	2.6
61	Columbus	OH	57.1%	21.8%	2.6
61	Boston-Quincy	MA	69.4%	26.5%	2.6
61	Augusta-Richmond County	GA	38.4%	14.7%	2.6
61	Winston-Salem	NC	50.0%	19.2%	2.6
61	Jacksonville	FL	55.4%	21.6%	2.6
68	Gainesville, FL	FL	32.1%	12.7%	2.5
68	Baton Rouge	LA	61.8%	24.5%	2.5
68	Macon	GA	70.2%	28.0%	2.5
68	Lansing-East Lansing	MI	80.0%	32.0%	2.5
68	Norwich-New London	CT	70.0%	28.1%	2.5
73	Stockton	CA	76.9%	31.4%	2.4
73	New Orleans-Metairie-Kenner	LA	59.0%	24.1%	2.4
73	Camden	NJ	57.6%	23.8%	2.4
73	Canton-Massillon	OH	66.7%	27.6%	2.4
73	New Haven-Milford	CT	55.9%	23.3%	2.4
73	Fayetteville, NC	NC	30.7%	12.8%	2.4
73	Lakeland	FL	63.3%	26.4%	2.4
73	Orlando-Kissimmee	FL	57.9%	24.3%	2.4
73	Louisville-Jefferson County	KY	41.6%	17.5%	2.4
73	Dayton	OH	53.1%	22.4%	2.4
73	Houston-Sugar Land-Baytown	TX	68.9%	29.1%	2.4
73	Deltona-Daytona Beach-Ormond Beach	FL	75.0%	31.7%	2.4
73	Corpus Christi	TX	71.4%	30.2%	2.4

Table 13. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income African-Americans	% High-Cost to Upper-Income Whites	Disparity
73	Harrisburg-Carlisle	PA	42.9%	18.2%	2.4
87	Indianapolis	IN	65.7%	28.1%	2.3
87	Worcester	MA	77.8%	33.3%	2.3
87	Tucson	AZ	41.7%	17.9%	2.3
87	Miami-Miami Beach-Kendall	FL	67.7%	29.3%	2.3
87	Sacramento-Arden-Arcade-Roseville	CA	54.3%	23.6%	2.3
87	Gary	IN	76.9%	34.0%	2.3
87	South Bend-Mishawaka	IN	80.6%	35.7%	2.3
94	Mobile	AL	61.0%	27.6%	2.2
94	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	68.2%	31.0%	2.2
94	Grand Rapids-Wyoming	MI	51.7%	23.6%	2.2
94	Springfield, MA	MA	59.3%	27.2%	2.2
94	San Antonio	TX	45.8%	21.1%	2.2
99	Tampa-St. Petersburg-Clearwater	FL	61.0%	28.5%	2.1
99	Greensboro-Highpoint	NC	41.7%	19.6%	2.1
99	Little Rock-North Little Rock	AR	67.2%	31.8%	2.1
99	Davenport-Moline-Rock Island	IA	50.0%	23.8%	2.1
99	Portland-Vancouver-Beaverton	OR	41.5%	19.9%	2.1
104	Fresno	CA	60.0%	29.5%	2.0
104	Seattle-Bellevue-Everett	WA	34.1%	16.8%	2.0
104	Lexington-Fayette	KY	27.8%	13.7%	2.0
104	Albany-Schenectady-Troy	NY	52.8%	26.2%	2.0
104	Toledo	OH	68.4%	34.2%	2.0
104	Riverside-San Bernardino-Ontario	CA	54.7%	27.5%	2.0
104	Tacoma	WA	57.4%	28.9%	2.0
111	Saginaw-Saginaw Township North	MI	66.7%	34.5%	1.9
111	Phoenix-Mesa-Scottsdale	AZ	49.7%	25.8%	1.9
111	Anchorage	AK	54.5%	28.5%	1.9
111	Fort Wayne	IN	67.5%	35.5%	1.9
111	Detroit-Livonia-Dearborn	MI	87.2%	46.2%	1.9
111	Scranton-Wilkes-Barre	PA	60.0%	31.8%	1.9
111	Las Vegas-Paradise	NV	53.8%	28.9%	1.9
118	Beaumont-Port Arthur	TX	63.4%	34.3%	1.8
118	Savannah	GA	27.9%	15.6%	1.8
118	Santa Ana-Anaheim-Irvine	CA	20.0%	11.4%	1.8
121	Knoxville	TN	36.8%	21.6%	1.7
122	West Palm Beach-Boca Raton-Boynton Beach	FL	62.5%	38.2%	1.6
122	Tulsa	OK	58.1%	35.7%	1.6
122	Providence-New Bedford-Fall River	RI	57.5%	35.5%	1.6
122	Montgomery	AL	32.1%	19.9%	1.6
122	Columbus	GA	39.8%	24.8%	1.6
122	Chattanooga	TN	40.6%	25.3%	1.6
128	El Paso	TX	66.7%	43.4%	1.5
128	Modesto	CA	42.9%	28.4%	1.5

Table 13. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income African-Americans and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income African-Americans	% High-Cost to Upper-Income Whites	Disparity
128	Flint	MI	63.9%	42.5%	1.5
128	Reading	PA	36.4%	24.4%	1.5
132	Hickory-Lenoir-Morganton	NC	42.9%	31.0%	1.4
133	Albuquerque	NM	27.3%	20.9%	1.3
133	Lake Charles	LA	55.6%	44.1%	1.3
133	Pensacola-Ferry Pass-Brent	FL	25.8%	20.5%	1.3
136	Pine Bluff	AR	54.5%	47.1%	1.2
136	Bakersfield	CA	35.7%	30.9%	1.2
138	Springfield, IL	IL	28.6%	29.2%	1.0
139	Houma-Bayou Cane-Thibodaux	LA	27.3%	40.3%	0.7
139	Evansville, IN	IN	20.0%	30.3%	0.7
141	Peoria	IL	8.3%	21.3%	0.4
142	San Francisco-San Mateo-Redwood	CA	0.0%	6.1%	0.0
142	Honolulu	HI	0.0%	16.3%	0.0
x	Lubbock	TX	63.6%	37.1%	1.7
x	Reno-Sparks	NV	66.7%	17.8%	3.7
x	Spokane	WA	40.0%	17.0%	2.4
x	Topeka	KS	40.0%	16.9%	2.4
x	Manchester-Nashua	NH	62.5%	28.8%	2.2
x	Erie	PA	50.0%	27.3%	1.8
x	Amarillo	TX	50.0%	23.5%	2.1
x	Mansfield	OH	50.0%	19.7%	2.5
x	Abilene	TX	33.3%	22.9%	1.5
x	Cedar Rapids	IA	60.0%	17.8%	3.4
x	Boise City-Nampa	ID	33.3%	14.5%	2.3
x	McAllen-Edinburg-Mission	TX	100.0%	70.6%	1.4
x	Las Cruces	NM	0.0%	18.2%	0.0
x	Lincoln	NE	50.0%	12.2%	4.1
x	Wichita Falls	TX	50.0%	31.9%	1.6
x	Green Bay	WI	0.0%	17.9%	0.0
x	Springfield, MO	MO	25.0%	25.0%	1.0
x	Eugene-Springfield	OR	--	23.1%	--
x	Charleston	WV	0.0%	21.9%	0.0
x	Salem	OR	33.3%	20.6%	1.6
x	Sioux Falls	SD	0.0%	18.2%	0.0
x	Santa Cruz-Watsonville	CA	--	12.5%	--
x	Cheyenne	WY	0.0%	16.8%	0.0
x	Brownsville-Harlingen	TX	--	37.5%	--
x	Flagstaff	AZ	--	14.3%	--
x	Laredo	TX	0.0%	33.3%	0.0
x	Parkersburg-Marietta-Vienna	WV	--	29.5%	--
x	Billings	MT	--	19.8%	--
x	San Juan-Caguas-Guaynabo	PR	--	--	--

Table 14. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income Latinos	% High-Cost to Upper-Income Whites	Disparity
1	Bethesda-Gaithersburg-Frederick	MD	57.4%	7.0%	8.2
2	Athens-Clarke County	GA	60.0%	9.0%	6.7
3	Warren-Troy-Farmington Hills	MI	59.4%	9.4%	6.3
4	San Jose-Sunnyvale-Santa Clara	CA	48.1%	8.6%	5.6
5	Santa Ana-Anaheim-Irvine	CA	53.5%	11.4%	4.7
6	San Francisco-San Mateo-Redwood	CA	28.1%	6.1%	4.6
7	Bridgeport-Stamford-Norwalk	CT	47.7%	11.5%	4.1
8	Oakland-Fremont-Hayward	CA	57.9%	14.4%	4.0
9	Green Bay	WI	66.7%	17.9%	3.7
10	Nassau-Suffolk	NY	55.8%	15.5%	3.6
10	Durham	NC	43.5%	12.2%	3.6
12	San Diego-Carlsbad-San Marcos	CA	33.9%	10.0%	3.4
12	Trenton-Ewing	NJ	51.3%	15.3%	3.4
14	Cambridge-Newton-Framingham	MA	61.3%	18.4%	3.3
14	Minneapolis-St. Paul-Bloomington	MN	49.5%	14.9%	3.3
14	Edison	NJ	51.1%	15.6%	3.3
17	Seattle-Bellevue-Everett	WA	52.9%	16.8%	3.1
17	Baltimore-Towson	MD	44.4%	14.4%	3.1
19	Portland-Vancouver-Beaverton	OR	59.6%	19.9%	3.0
19	Tucson	AZ	52.9%	17.9%	3.0
21	Newark-Union	NJ	59.9%	20.8%	2.9
22	Davenport-Moline-Rock Island	IA	66.7%	23.8%	2.8
22	Reno-Sparks	NV	49.5%	17.8%	2.8
22	Los Angeles-Long Beach-Glendale	CA	42.8%	15.4%	2.8
22	Salem	OR	56.7%	20.6%	2.8
26	New York-White Plains- Wayne	NY	19.2%	7.0%	2.7
26	Lincoln	NE	33.3%	12.2%	2.7
26	Phoenix-Mesa-Scottsdale	AZ	69.8%	25.8%	2.7
26	Anderson	SC	37.5%	14.1%	2.7
26	Richmond	VA	31.1%	11.7%	2.7
26	Essex County, MA	MA	68.3%	25.7%	2.7
26	Fort Worth-Arlington	TX	56.3%	21.2%	2.7
33	Sacramento-Arden-Arcade-Roseville	CA	62.4%	23.6%	2.6
33	Salt Lake City	UT	66.2%	25.1%	2.6
33	Charleston-North Charleston	SC	36.4%	14.2%	2.6
36	Allentown-Bethlehem-Easton	PA	43.0%	16.9%	2.5
36	Shreveport-Bossier City	LA	44.4%	17.7%	2.5
36	Boston-Quincy	MA	66.0%	26.5%	2.5
36	Norwich-New London	CT	69.0%	28.1%	2.5
36	Hartford-West Hartford-East Hartford	CT	44.1%	18.0%	2.5
41	Buffalo-Niagara Falls	NY	50.0%	20.5%	2.4

Table 14. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income Latinos	% High-Cost to Upper-Income Whites	Disparity
41	Huntsville	AL	20.0%	8.2%	2.4
41	Philadelphia	PA	40.1%	16.5%	2.4
41	Denver-Aurora	CO	44.9%	18.6%	2.4
41	Orlando-Kissimmee	FL	58.2%	24.3%	2.4
41	Chicago-Naperville-Joliet	IL	50.4%	21.1%	2.4
41	Honolulu	HI	38.9%	16.3%	2.4
41	Atlanta-Sandy Springs-Marietta	GA	31.8%	13.4%	2.4
41	Wichita	KS	39.1%	16.5%	2.4
41	Milwaukee-Waukesha-West Allis	WI	50.0%	21.1%	2.4
41	Rochester	NY	40.0%	16.9%	2.4
52	Wilmington	DE-MD-NJ	36.4%	15.5%	2.3
52	Eugene-Springfield	OR	53.6%	23.1%	2.3
52	Nashville-Davidson-Murfreesboro	TN	38.5%	16.7%	2.3
52	Austin-Round Rock	TX	31.6%	13.8%	2.3
56	Boise City-Nampa	ID	32.6%	14.5%	2.2
56	Jacksonville	FL	47.8%	21.6%	2.2
56	Lakeland	FL	57.9%	26.4%	2.2
56	Abilene	TX	50.0%	22.9%	2.2
56	Springfield, MA	MA	59.0%	27.2%	2.2
56	Virginia Beach-Norfolk-Newport News	VA	26.1%	12.1%	2.2
62	Birmingham-Hoover	AL	47.1%	22.1%	2.1
62	Washington, D.C.-Arlington-Alexandria	DC	58.8%	27.8%	2.1
62	Greenville, NC	NC	40.0%	19.0%	2.1
62	Oklahoma City	OK	43.4%	20.7%	2.1
62	San Antonio	TX	44.0%	21.1%	2.1
62	Camden	NJ	49.0%	23.8%	2.1
62	Colorado Springs	CO	35.1%	17.1%	2.1
62	Dallas-Plano-Irving	TX	52.9%	25.8%	2.1
70	Laredo	TX	68.0%	33.3%	2.0
70	Santa Cruz-Watsonville	CA	25.0%	12.5%	2.0
70	Flagstaff	AZ	28.6%	14.3%	2.0
70	Las Vegas-Paradise	NV	57.5%	28.9%	2.0
70	Knoxville	TN	42.9%	21.6%	2.0
70	Worcester	MA	65.5%	33.3%	2.0
70	Riverside-San Bernardino-Ontario	CA	53.8%	27.5%	2.0
70	Charlotte-Gastonia-Concord	NC	28.7%	14.7%	2.0
78	Reading	PA	47.5%	24.4%	1.9
78	Scranton-Wilkes-Barre	PA	61.2%	31.8%	1.9
78	Tallahassee	FL	27.8%	14.5%	1.9
78	Tacoma	WA	54.8%	28.9%	1.9
78	Manchester-Nashua	NH	54.5%	28.8%	1.9
78	Cincinnati-Middletown	OH	35.0%	18.5%	1.9
78	New Orleans-Metairie-Kenner	LA	45.5%	24.1%	1.9
78	Providence-New Bedford-Fall River	RI	67.0%	35.5%	1.9

Table 14. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income Latinos	% High-Cost to Upper-Income Whites	Disparity
78	Pensacola-Ferry Pass-Brent	FL	38.5%	20.5%	1.9
78	Lansing-East Lansing	MI	60.0%	32.0%	1.9
78	Waco	TX	33.3%	18.0%	1.9
89	Tampa-St. Petersburg-Clearwater	FL	52.5%	28.5%	1.8
89	Anchorage	AK	52.4%	28.5%	1.8
89	Omaha-Council Bluffs	NE	37.5%	20.4%	1.8
89	Stockton	CA	57.6%	31.4%	1.8
89	Raleigh-Cary	NC	21.9%	12.0%	1.8
89	Corpus Christi	TX	55.1%	30.2%	1.8
89	Grand Rapids-Wyoming	MI	42.9%	23.6%	1.8
89	Augusta-Richmond County	GA	26.3%	14.7%	1.8
89	New Haven-Milford	CT	41.4%	23.3%	1.8
89	Baton Rouge	LA	43.5%	24.5%	1.8
89	Miami-Miami Beach-Kendall	FL	51.8%	29.3%	1.8
100	West Palm Beach-Boca Raton-Boynton Beach	FL	66.7%	38.2%	1.7
100	Bakersfield	CA	53.9%	30.9%	1.7
102	Houston-Sugar Land-Baytown	TX	48.0%	29.1%	1.6
102	Tulsa	OK	58.8%	35.7%	1.6
102	Lubbock	TX	60.6%	37.1%	1.6
102	Cleveland-Elyria-Mentor	OH	45.8%	28.2%	1.6
102	Gary	IN	54.5%	34.0%	1.6
102	Modesto	CA	45.3%	28.4%	1.6
102	Dayton	OH	35.7%	22.4%	1.6
102	Deltona-Daytona Beach-Ormond Beach	FL	50.4%	31.7%	1.6
102	Fort Wayne	IN	56.0%	35.5%	1.6
102	Little Rock-North Little Rock	AR	50.0%	31.8%	1.6
102	Peoria	IL	33.3%	21.3%	1.6
113	Brownsville-Harlingen	TX	56.6%	37.5%	1.5
113	Chattanooga	TN	37.5%	25.3%	1.5
113	Albuquerque	NM	30.7%	20.9%	1.5
116	Amarillo	TX	33.3%	23.5%	1.4
116	Columbus	OH	30.8%	21.8%	1.4
116	Detroit-Livonia-Dearborn	MI	64.2%	46.2%	1.4
116	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	42.6%	31.0%	1.4
116	Las Cruces	NM	25.0%	18.2%	1.4
116	Winston-Salem	NC	26.3%	19.2%	1.4
116	Columbia	SC	23.5%	17.3%	1.4
123	Kansas City	MO	22.2%	16.7%	1.3
123	Gainesville, FL	FL	16.7%	12.7%	1.3
123	Fayetteville, NC	NC	16.7%	12.8%	1.3
123	Toledo	OH	44.4%	34.2%	1.3
123	Hickory-Lenoir-Morganton	NC	40.0%	31.0%	1.3
123	Greensboro-Highpoint	NC	25.0%	19.6%	1.3
123	Memphis	TN	33.3%	26.2%	1.3

Table 14. Greatest Disparity of High-Cost Home Purchase Lending between Upper-Income Latinos and Upper-Income Whites 2006

Rank	Metropolitan Area	State	% High-Cost to Upper-Income Latinos	% High-Cost to Upper-Income Whites	Disparity
123	Indianapolis	IN	35.3%	28.1%	1.3
131	El Paso	TX	53.7%	43.4%	1.2
131	Pittsburgh	PA	25.0%	20.5%	1.2
131	Topeka	KS	20.0%	16.9%	1.2
134	Harrisburg-Carlisle	PA	20.0%	18.2%	1.1
134	Madison	WI	18.2%	16.9%	1.1
136	South Bend-Mishawaka	IN	36.4%	35.7%	1.0
137	St. Louis	MO	20.7%	22.3%	0.9
137	Fresno	CA	27.3%	29.5%	0.9
137	Mobile	AL	25.0%	27.6%	0.9
137	McAllen-Edinburg-Mission	TX	62.1%	70.6%	0.9
137	Savannah	GA	13.3%	15.6%	0.9
142	Spokane	WA	14.3%	17.0%	0.8
143	Beaumont-Port Arthur	TX	25.0%	34.3%	0.7
143	Albany-Schenectady-Troy	NY	18.2%	26.2%	0.7
145	Columbus	GA	14.3%	24.8%	0.6
146	Des Moines	IA	0.0%	11.9%	0.0
146	Louisville-Jefferson County	KY	0.0%	17.5%	0.0
146	Lexington-Fayette	KY	0.0%	13.7%	0.0
146	Wichita Falls	TX	0.0%	31.9%	0.0
146	Springfield, MO	MO	0.0%	25.0%	0.0
x	San Juan-Caguas-Guaynabo	PR	7.7%	--	--
x	Cheyenne	WY	40.0%	16.8%	2.4
x	Sioux Falls	SD	0.0%	18.2%	0.0
x	Akron	OH	66.7%	28.4%	2.3
x	Saginaw-Saginaw Township North	MI	66.7%	34.5%	1.9
x	Jackson	MS	33.3%	24.2%	1.4
x	Cedar Rapids	IA	0.0%	17.8%	0.0
x	Montgomery	AL	16.7%	19.9%	0.8
x	Erie	PA	40.0%	27.3%	1.5
x	Salisbury	MD	0.0%	8.9%	0.0
x	Flint	MI	0.0%	42.5%	0.0
x	Mansfield	OH	--	19.7%	--
x	Evansville, IN	IN	0.0%	30.3%	0.0
x	Billings	MT	33.3%	19.8%	1.7
x	Houma-Bayou Cane-Thibodaux	LA	50.0%	40.3%	1.2
x	Canton-Massillon	OH	--	27.6%	--
x	Macon	GA	50.0%	28.0%	1.8
x	Springfield, IL	IL	100.0%	29.2%	3.4
x	Charleston	WV	100.0%	21.9%	4.6
x	Lake Charles	LA	33.3%	44.1%	0.8
x	Parkersburg-Marietta-Vienna	WV	0.0%	29.5%	0.0
x	Pine Bluff	AR	--	47.1%	--

Table 15. Metropolitan Areas with the Greatest Foreclosure Exposure

Rank	Metropolitan Area	State	# Refinance and Home Purchase Loans	# High-Cost Refinance and Home Purchase Loans	% High-Cost
1	Detroit-Livonia-Dearborn	MI	30301	16592	54.8%
2	Laredo	TX	1644	895	54.4%
3	McAllen-Edinburg-Mission	TX	5720	2962	51.8%
4	Jackson	MS	4480	2315	51.7%
5	El Paso	TX	8455	4223	49.9%
6	Memphis	TN	19620	9688	49.4%
7	Gary	IN	10234	4909	48.0%
8	Brownsville-Harlingen	TX	3397	1627	47.9%
9	Lubbock	TX	1996	934	46.8%
10	Pine Bluff	AR	497	232	46.7%
11	Evansville, IN	IN	2711	1238	45.7%
12	South Bend-Mishawaka	IN	4752	2150	45.2%
12	Flint	MI	5841	2640	45.2%
14	West Palm Beach-Boca Raton-Boynton Beach	FL	1773	795	44.8%
15	Mansfield	OH	1303	571	43.8%
16	Macon	GA	2565	1102	43.0%
17	Wichita Falls	TX	1024	437	42.7%
18	Mobile	AL	5470	2310	42.2%
19	Toledo	OH	6249	2631	42.1%
20	Miami-Miami Beach-Kendall	FL	71665	30067	42.0%
21	Davenport-Moline-Rock Island	IA	4098	1717	41.9%
22	Saginaw-Saginaw Township North	MI	1954	817	41.8%
22	Cleveland-Elyria-Mentor	OH	24393	10198	41.8%
24	Milwaukee-Waukesha-West Allis	WI	22249	9271	41.7%
25	Lake Charles	LA	1534	632	41.2%
26	Shreveport-Bossier City	LA	4906	2017	41.1%
27	Springfield, MA	MA	9025	3695	40.9%
28	Baton Rouge	LA	9587	3876	40.4%
29	Tulsa	OK	10371	4163	40.1%
30	Houma-Bayou Cane-Thibodaux	LA	1538	614	39.9%
31	Scranton-Wilkes-Barre	PA	6913	2737	39.6%
32	Beaumont-Port Arthur	TX	2874	1136	39.5%
33	Bakersfield	CA	21671	8502	39.2%
34	Erie	PA	2285	882	38.6%
35	Corpus Christi	TX	4903	1886	38.5%
36	Birmingham-Hoover	AL	15327	5851	38.2%
37	Springfield, IL	IL	1894	721	38.1%
38	St. Louis	MO	47304	17992	38.0%
39	Lakeland	FL	16041	6077	37.9%
40	Parkersburg-Marietta-Vienna	WV	1211	458	37.8%
41	Lansing-East Lansing	MI	6120	2287	37.4%
42	Indianapolis	IN	27633	10309	37.3%

Table 15. Metropolitan Areas with the Greatest Foreclosure Exposure

Rank	Metropolitan Area	State	# Refinance and Home Purchase Loans	# High-Cost Refinance and Home Purchase Loans	% High-Cost
43	Akron	OH	9453	3518	37.2%
43	Houston-Sugar Land-Baytown	TX	89845	33423	37.2%
43	Grand Rapids-Wyoming	MI	9866	3666	37.2%
46	Fort Worth-Arlington	TX	18515	6857	37.0%
47	Modesto	CA	13001	4801	36.9%
48	Fort Lauderdale-Pompano Beach-Deerfield Beach	FL	26917	9881	36.7%
48	Albany-Schenectady-Troy	NY	10005	3669	36.7%
50	Anchorage	AK	6006	2199	36.6%
50	Canton-Massillon	OH	5466	1999	36.6%
52	Worcester	MA	11841	4321	36.5%
53	Stockton	CA	18016	6540	36.3%
54	Abilene	TX	1326	480	36.2%
55	Riverside-San Bernardino-Ontario	CA	127755	45771	35.8%
56	Fort Wayne	IN	56212	20042	35.7%
57	Providence-New Bedford-Fall River	RI	25230	8992	35.6%
57	Omaha-Council Bluffs	NE	11601	4125	35.6%
59	Dallas-Plano-Irving	TX	53506	18953	35.4%
59	San Antonio	TX	24656	8729	35.4%
61	Las Cruces	NM	2158	760	35.2%
61	Fresno	CA	7131	2510	35.2%
63	Chattanooga	TN	8149	2786	34.2%
64	Camden	NJ	25069	8451	33.7%
65	Hickory-Lenoir-Morganton	NC	4325	1450	33.5%
66	Montgomery	AL	4900	1638	33.4%
66	New Orleans-Metairie-Kenner	LA	12493	4170	33.4%
68	Pittsburgh	PA	26890	8951	33.3%
68	Norwich-New London	CT	3726	1240	33.3%
70	Oklahoma City	OK	16809	5572	33.1%
70	Las Vegas-Paradise	NV	55122	18271	33.1%
70	Orlando-Kissimmee	FL	66800	22094	33.1%
73	Chicago-Naperville-Joliet	IL	177892	58647	33.0%
74	Charleston	WV	2320	764	32.9%
75	Dayton	OH	12757	4152	32.5%
75	Little Rock-North Little Rock	AR	6331	2060	32.5%
77	Columbus	OH	24284	7874	32.4%
77	Cincinnati-Middletown	OH	27351	8860	32.4%
79	Knoxville	TN	11420	3694	32.3%
79	Rochester	NY	11491	3707	32.3%
81	Tampa-St. Petersburg-Clearwater	FL	77771	25048	32.2%
82	Springfield, MO	MO	5372	1725	32.1%
83	Jacksonville	FL	33272	10605	31.9%
83	Peoria	IL	4926	1570	31.9%
85	Phoenix-Mesa-Scottsdale	AZ	122876	38998	31.7%

Table 15. Metropolitan Areas with the Greatest Foreclosure Exposure

Rank	Metropolitan Area	State	# Refinance and Home Purchase Loans	# High-Cost Refinance and Home Purchase Loans	% High-Cost
85	Amarillo	TX	2454	777	31.7%
87	Newark-Union	NJ	38021	11878	31.2%
87	Wichita	KS	7843	2450	31.2%
87	Buffalo-Niagara Falls	NY	10242	3199	31.2%
87	Kansas City	MO	36183	11294	31.2%
87	Essex County, MA	MA	11378	3548	31.2%
92	Columbus	GA	4532	1411	31.1%
92	Salt Lake City	UT	24741	7697	31.1%
94	Baltimore-Towson	MD	62481	19390	31.0%
95	Salisbury	MD	2259	698	30.9%
95	Deltona-Daytona Beach-Ormond Beach	FL	15154	4681	30.9%
97	Reading	PA	6535	2016	30.8%
97	Lincoln	NE	3144	967	30.8%
99	Boston-Quincy	MA	27674	8476	30.6%
100	New Haven-Milford	CT	15070	4543	30.1%
100	Columbia	SC	11384	3431	30.1%
100	Louisville-Jefferson County	KY	18675	5622	30.1%
103	Tacoma	WA	22019	6572	29.8%
104	Harrisburg-Carlisle	PA	6690	1973	29.5%
105	Hartford-West Hartford-East Hartford	CT	16102	4699	29.2%
106	Cheyenne	WY	1803	524	29.1%
107	Philadelphia	PA	66131	19197	29.0%
108	Fayetteville, NC	NC	5682	1644	28.9%
109	Atlanta-Sandy Springs-Marietta	GA	119506	34473	28.8%
109	Pensacola-Ferry Pass-Brent	FL	9390	2707	28.8%
111	Albuquerque	NM	17730	5079	28.6%
112	Wilmington	DE-MD-NJ	13730	3918	28.5%
113	Trenton-Ewing	NJ	7225	2053	28.4%
113	Topeka	KS	3162	897	28.4%
115	Anderson	SC	2532	715	28.2%
116	Allentown-Bethlehem-Easton	PA	16985	4772	28.1%
117	Tucson	AZ	21990	6129	27.9%
118	Manchester-Nashua	NH	6413	1779	27.7%
118	Augusta-Richmond County	GA	7488	2077	27.7%
118	Washington, D.C.-Arlington-Alexandria	DC	37002	10257	27.7%
118	Minneapolis-St. Paul-Bloomington	MN	61599	17039	27.7%
122	Tallahassee	FL	6111	1672	27.4%
123	Virginia Beach-Norfolk-Newport News	VA	40442	11059	27.3%
124	Los Angeles-Long Beach-Glendale	CA	184568	50162	27.2%
124	Salem	OR	7715	2095	27.2%
126	Cedar Rapids	IA	3425	929	27.1%
127	Richmond	VA	31803	8579	27.0%
127	Warren-Troy-Farmington Hills	MI	112996	30459	27.0%

Table 15. Metropolitan Areas with the Greatest Foreclosure Exposure

Rank	Metropolitan Area	State	# Refinance and Home Purchase Loans	# High-Cost Refinance and Home Purchase Loans	% High-Cost
127	Greensboro-Highpoint	NC	11601	3127	27.0%
130	Winston-Salem	NC	7549	2032	26.9%
131	Huntsville	AL	5618	1508	26.8%
131	Waco	TX	40221	10788	26.8%
133	Green Bay	WI	5418	1444	26.7%
134	Sacramento-Arden-Arcade-Roseville	CA	52807	13891	26.3%
135	Honolulu	HI	11461	3008	26.2%
135	Colorado Springs	CO	13470	3533	26.2%
137	Madison	WI	6292	1644	26.1%
137	Billings	MT	1877	489	26.1%
139	Nassau-Suffolk	NY	51103	13235	25.9%
140	Greenville, NC	NC	2508	642	25.6%
141	Denver-Aurora	CO	53922	13681	25.4%
142	Nashville-Davidson-Murfreesboro	TN	29181	7389	25.3%
142	Spokane	WA	10147	2568	25.3%
144	Des Moines	IA	11447	2879	25.2%
145	Boise City-Nampa	ID	17263	4271	24.7%
145	Eugene-Springfield	OR	6237	1541	24.7%
147	Portland-Vancouver-Beaverton	OR	49264	11959	24.3%
148	New York-White Plains- Wayne	NY	121039	28648	23.7%
148	Cambridge-Newton-Framingham	MA	18974	4490	23.7%
150	Sioux Falls	SD	2987	702	23.5%
151	Edison	NJ	46398	10844	23.4%
152	Lexington-Fayette	KY	6557	1521	23.2%
153	Savannah	GA	6875	1587	23.1%
154	Charlotte-Gastonia-Concord	NC	42354	9758	23.0%
154	Austin-Round Rock	TX	25538	5873	23.0%
156	Gainesville, FL	FL	4809	1077	22.4%
157	Charleston-North Charleston	SC	16400	3661	22.3%
158	Oakland-Fremont-Hayward	CA	64296	14185	22.1%
159	Athens-Clarke County	GA	2505	549	21.9%
160	Durham	NC	8440	1843	21.8%
161	Reno-Sparks	NV	10345	2234	21.6%
162	Bethesda-Gaithersburg-Frederick	MD	26030	5496	21.1%
163	Bridgeport-Stamford-Norwalk	CT	17313	3595	20.8%
164	Raleigh-Cary	NC	24637	4914	19.9%
165	Seattle-Bellevue-Everett	WA	69428	13674	19.7%
166	San Diego-Carlsbad-San Marcos	CA	66325	12164	18.3%
167	Santa Ana-Anaheim-Irvine	CA	59471	10225	17.2%
168	San Juan-Caguas-Guaynabo	PR	1091	185	17.0%
169	Santa Cruz-Watsonville	CA	4999	714	14.3%
170	San Jose-Sunnyvale-Santa Clara	CA	40984	5823	14.2%
171	Flagstaff	AZ	2510	347	13.8%

Table 15. Metropolitan Areas with the Greatest Foreclosure Exposure

Rank	Metropolitan Area	State	# Refinance and Home Purchase Loans	# High-Cost Refinance and Home Purchase Loans	% High-Cost
172	San Francisco-San Mateo-Redwood	CA	32673	3694	11.3%