

**SUPPLEMENTAL TABLES ON
MORTGAGE LENDING IN EVERY MASSACHUSETTS CITY & TOWN, 2014**

to accompany

Changing Patterns XXII

**Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2014**

BY

Jim Campen

The tables in *Changing Patterns XXII* present data on mortgage lending in Boston, Greater Boston, and Massachusetts, and for 36 of the state's largest cities & towns. These supplemental tables provide information on 2014 lending in all of the state's cities and towns, including subtotals for each county.

1. Total & Government-Backed Loans (GBLs)
2. Total & GBL Home-Purchase Loans to Black, Latino & White Borrowers
3. Denial Rates by Borrower Race/Ethnicity, Home-Purchase Loans

(Note: Each of the three tables is seven pages long.)

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MASSACHUSETTS COMMUNITY & BANKING COUNCIL

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SUPPLEMENTAL TABLE I
Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2014

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Barnstable County	1,932	453	23.4%	1,688	165	9.8%
Barnstable	429	123	28.7%	382	35	9.2%
Bourne	158	46	29.1%	145	24	16.6%
Brewster	75	11	14.7%	62	4	6.5%
Chatham	40	4	10.0%	34	1	2.9%
Dennis	115	26	22.6%	88	5	5.7%
Eastham	30	5	16.7%	50	3	6.0%
Falmouth	252	54	21.4%	217	23	10.6%
Harwich	90	15	16.7%	105	9	8.6%
Mashpee	172	46	26.7%	135	24	17.8%
Orleans	45	2	4.4%	30	0	0.0%
Provincetown	37	2	5.4%	27	0	0.0%
Sandwich	197	51	25.9%	225	18	8.0%
Truro	13	0	0.0%	12	0	0.0%
Wellfleet	25	2	8.0%	19	1	5.3%
Yarmouth	253	66	26.1%	157	18	11.5%
Berkshire County	901	193	21.4%	501	59	11.8%
Adams	71	24	33.8%	31	4	12.9%
Cheshire	24	3	12.5%	18	0	0.0%
Clarksburg	13	2	15.4%	6	0	0.0%
Dalton	58	21	36.2%	39	6	15.4%
Great Barrington	40	0	0.0%	26	1	3.8%
Hinsdale	18	4	22.2%	5	1	20.0%
Lanesborough	27	8	29.6%	10	1	10.0%
Lee	32	6	18.8%	16	3	18.8%
Lenox	36	1	2.8%	22	0	0.0%
New Marlborough	7	0	0.0%	7	0	0.0%
North Adams	73	23	31.5%	39	8	20.5%
Pittsfield	332	75	22.6%	146	21	14.4%
Sheffield	19	2	10.5%	13	0	0.0%
Stockbridge	12	0	0.0%	10	1	10.0%
West Stockbridge	11	0	0.0%	8	1	12.5%
Williamstown	31	2	6.5%	20	1	5.0%
Alfred/Egmont/MtWash*	12	0	0.0%	13	2	15.4%
Becket/Washington*	24	8	33.3%	19	4	21.1%
Florida/Savoy*	7	0	0.0%	4	0	0.0%
Hancock/Nash/Richmond*	19	4	21.1%	10	0	0.0%
Monterey/Tyringham*	4	0	0.0%	8	0	0.0%
Otis/Sandisfield*	15	2	13.3%	18	3	16.7%
Peru/Windsor*	16	8	50.0%	13	2	15.4%
Bristol County	4,353	1,308	30.0%	3,540	392	11.1%
Acushnet	101	33	32.7%	98	13	13.3%
Attleboro	432	130	30.1%	300	41	13.7%
Berkley	77	26	33.8%	68	6	8.8%
Dartmouth	236	67	28.4%	212	11	5.2%
Dighton	95	20	21.1%	62	4	6.5%
Easton	274	41	15.0%	202	10	5.0%

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	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Fairhaven	146	43	29.5%	109	12	11.0%
Fall River	347	154	44.4%	324	42	13.0%
Freetown	95	32	33.7%	100	11	11.0%
Mansfield	205	32	15.6%	186	14	7.5%
New Bedford	532	228	42.9%	344	53	15.4%
North Attleborough	313	71	22.7%	248	30	12.1%
Norton	213	53	24.9%	180	19	10.6%
Raynham	177	35	19.8%	139	13	9.4%
Rehobeth	113	21	18.6%	82	3	3.7%
Seekonk	145	33	22.8%	131	8	6.1%
Somerset	138	48	34.8%	174	26	14.9%
Swansea	138	49	35.5%	144	14	9.7%
Taunton	451	164	36.4%	309	45	14.6%
Westport	125	28	22.4%	128	17	13.3%
Dukes County	109	11	10.1%	118	6	5.1%
Edgartown	21	1	4.8%	30	1	3.3%
Oak Bluffs	44	9	20.5%	33	3	9.1%
Tisbury	22	0	0.0%	26	2	7.7%
Aq/Chil/Gos/WTis*	22	1	4.5%	29	0	0.0%
Essex County	7,632	1,531	20.1%	5,331	430	8.1%
Amesbury	221	42	19.0%	137	10	7.3%
Andover	415	30	7.2%	314	5	1.6%
Beverly	427	44	10.3%	287	19	6.6%
Boxford	117	9	7.7%	70	0	0.0%
Danvers	335	43	12.8%	233	17	7.3%
Essex	27	2	7.4%	30	0	0.0%
Georgetown	99	9	9.1%	79	8	10.1%
Gloucester	231	27	11.7%	201	17	8.5%
Groveland	64	23	35.9%	66	5	7.6%
Hamilton	74	4	5.4%	63	1	1.6%
Haverhill	609	193	31.7%	423	53	12.5%
Ipswich	154	6	3.9%	112	1	0.9%
Lawrence	373	228	61.1%	182	42	23.1%
Lynn	662	289	43.7%	419	50	11.9%
Lynnfield	181	9	5.0%	129	1	0.8%
Manchester BTS	72	2	2.8%	46	2	4.3%
Marblehead	251	14	5.6%	196	7	3.6%
Merrimac	76	15	19.7%	65	10	15.4%
Methuen	517	152	29.4%	377	48	12.7%
Middleton	114	7	6.1%	83	3	3.6%
Nahant	24	1	4.2%	30	1	3.3%
Newbury	70	5	7.1%	54	2	3.7%
Newburyport	268	11	4.1%	159	4	2.5%
North Andover	380	42	11.1%	264	21	8.0%
Peabody	469	107	22.8%	393	43	10.9%
Rockport	71	7	9.9%	44	2	4.5%
Rowley	83	5	6.0%	49	2	4.1%
Salem	487	90	18.5%	276	21	7.6%

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	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Salisbury	99	15	15.2%	65	5	7.7%
Saugus	260	71	27.3%	228	20	8.8%
Swampscott	212	18	8.5%	139	8	5.8%
Topsfield	87	5	5.7%	42	0	0.0%
Wenham	37	2	5.4%	34	1	2.9%
West Newbury	63	4	6.3%	42	1	2.4%
Franklin County	521	130	25.0%	343	37	10.8%
Deerfield	36	5	13.9%	18	0	0.0%
Greenfield	157	33	21.0%	68	5	7.4%
Montague	51	16	31.4%	31	6	19.4%
Northfield	23	6	26.1%	15	0	0.0%
Orange	39	22	56.4%	33	5	15.2%
Ashfield/Conway*	23	6	26.1%	22	1	4.5%
Bernstrn/Gill/Leyden*	44	10	22.7%	35	5	14.3%
Buckland/Shelburne*	34	5	14.7%	29	4	13.8%
Chl/Col/Hw/Hea/Mn/Ro*	23	7	30.4%	22	4	18.2%
Ervng/Warwck/Wend*	30	8	26.7%	17	2	11.8%
Lev/NSalem/Shutes*	30	5	16.7%	34	3	8.8%
SunderInd/Whately*	31	7	22.6%	19	2	10.5%
Hampden County	3,293	1,158	35.2%	2,023	347	17.2%
Agawam	276	65	23.6%	161	25	15.5%
Brimfield	40	16	40.0%	35	3	8.6%
Chicopee	412	166	40.3%	246	46	18.7%
East Longmeadow	145	37	25.5%	110	14	12.7%
Hampden	43	12	27.9%	39	5	12.8%
Holyoke	176	46	26.1%	127	19	15.0%
Longmeadow	184	22	12.0%	96	3	3.1%
Ludlow	164	34	20.7%	100	16	16.0%
Monson	78	25	32.1%	52	10	19.2%
Palmer	101	44	43.6%	56	16	28.6%
Southwick	105	32	30.5%	57	10	17.5%
Springfield	783	412	52.6%	494	120	24.3%
West Springfield	227	75	33.0%	121	19	15.7%
Westfield	310	98	31.6%	169	22	13.0%
Wilbraham	147	24	16.3%	77	7	9.1%
Bin/Chs/Grv/Mnt/Rus/Tol*	65	36	55.4%	46	7	15.2%
Holland/Wales*	36	14	38.9%	37	5	13.5%
Hampshire County	1,159	193	16.7%	721	88	12.2%
Amherst	131	7	5.3%	73	2	2.7%
Belchertown	157	34	21.7%	94	12	12.8%
Chesterfield	5	1	20.0%	5	0	0.0%
Easthampton	151	24	15.9%	92	14	15.2%
Granby	51	15	29.4%	42	8	19.0%
Hadley	29	1	3.4%	23	5	21.7%
Hatfield	34	7	20.6%	18	3	16.7%
Huntington	16	6	37.5%	12	3	25.0%
Northampton	225	13	5.8%	122	6	4.9%

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Pelham	6	0	0.0%	17	2	11.8%
South Hadley	157	30	19.1%	84	7	8.3%
Southampton	71	12	16.9%	48	9	18.8%
Ware	65	31	47.7%	41	9	22.0%
Westhampton	16	3	18.8%	15	3	20.0%
Cum/Midfld/Plnfd/Worth*	21	6	28.6%	17	4	23.5%
Goshen/Williamsburg*	24	3	12.5%	18	1	5.6%
Middlesex County	14,938	1,416	9.5%	10,895	567	5.2%
Acton	319	15	4.7%	178	4	2.2%
Arlington	469	7	1.5%	336	4	1.2%
Ashby	24	7	29.2%	23	3	13.0%
Ashland	269	30	11.2%	167	11	6.6%
Ayer	101	22	21.8%	61	15	24.6%
Bedford	157	3	1.9%	97	1	1.0%
Belmont	256	3	1.2%	200	3	1.5%
Billerica	416	86	20.7%	393	40	10.2%
Boxborough	52	1	1.9%	53	0	0.0%
Burlington	208	9	4.3%	199	13	6.5%
Cambridge	565	1	0.2%	405	3	0.7%
Carlisle	72	0	0.0%	61	0	0.0%
Chelmsford	382	38	9.9%	311	10	3.2%
Concord	193	2	1.0%	175	1	0.6%
Dracut	322	83	25.8%	248	31	12.5%
Dunstable	37	7	18.9%	31	2	6.5%
Everett	235	84	35.7%	156	11	7.1%
Framingham	575	112	19.5%	369	36	9.8%
Groton	132	16	12.1%	85	8	9.4%
Holliston	186	19	10.2%	127	2	1.6%
Hopkinton	286	15	5.2%	163	5	3.1%
Hudson	241	38	15.8%	131	10	7.6%
Lexington	379	3	0.8%	270	1	0.4%
Lincoln	61	0	0.0%	34	0	0.0%
Littleton	111	10	9.0%	81	11	13.6%
Lowell	666	209	31.4%	404	64	15.8%
Malden	416	58	13.9%	272	19	7.0%
Marlborough	342	62	18.1%	207	15	7.2%
Maynard	155	14	9.0%	95	9	9.5%
Medford	488	26	5.3%	424	13	3.1%
Melrose	335	15	4.5%	244	6	2.5%
Natick	452	15	3.3%	340	16	4.7%
Newton	772	6	0.8%	679	8	1.2%
North Reading	193	10	5.2%	154	5	3.2%
Pepperell	109	33	30.3%	92	8	8.7%
Reading	326	12	3.7%	266	8	3.0%
Sherborn	59	0	0.0%	35	1	2.9%
Shirley	68	20	29.4%	41	8	19.5%
Somerville	521	11	2.1%	300	10	3.3%
Stoneham	269	20	7.4%	172	8	4.7%

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Stow	82	10	12.2%	62	1	1.6%
Sudbury	249	8	3.2%	181	1	0.6%
Tewksbury	401	64	16.0%	280	28	10.0%
Townsend	96	42	43.8%	72	10	13.9%
Tyngsborough	138	21	15.2%	115	14	12.2%
Wakefield	364	21	5.8%	257	17	6.6%
Waltham	564	25	4.4%	411	17	4.1%
Watertown	354	9	2.5%	210	2	1.0%
Wayland	159	1	0.6%	150	1	0.7%
Westford	302	16	5.3%	194	6	3.1%
Weston	120	1	0.8%	103	2	1.9%
Wilmington	257	35	13.6%	242	20	8.3%
Winchester	260	3	1.2%	220	1	0.5%
Woburn	369	38	10.3%	319	24	7.5%
Nantucket County	102	6	5.9%	115	1	0.9%
Nantucket	102	6	5.9%	115	1	0.9%
Norfolk County	7,172	753	10.5%	5,601	342	6.1%
Avon	40	11	27.5%	25	2	8.0%
Bellingham	208	52	25.0%	150	13	8.7%
Braintree	409	39	9.5%	344	25	7.3%
Brookline	478	0	0.0%	346	2	0.6%
Canton	273	28	10.3%	180	9	5.0%
Cohasset	135	8	5.9%	66	2	3.0%
Dedham	289	30	10.4%	212	13	6.1%
Dover	71	1	1.4%	54	0	0.0%
Foxborough	176	30	17.0%	145	8	5.5%
Franklin	357	42	11.8%	280	16	5.7%
Holbrook	137	43	31.4%	87	15	17.2%
Medfield	134	4	3.0%	138	4	2.9%
Medway	151	27	17.9%	141	14	9.9%
Millis	86	5	5.8%	85	6	7.1%
Milton	273	16	5.9%	299	10	3.3%
Needham	372	5	1.3%	289	1	0.3%
Norfolk	146	12	8.2%	95	9	9.5%
Norwood	265	24	9.1%	209	13	6.2%
Plainville	93	19	20.4%	69	6	8.7%
Quincy	777	52	6.7%	538	25	4.6%
Randolph	294	112	38.1%	193	23	11.9%
Sharon	222	11	5.0%	192	4	2.1%
Stoughton	281	53	18.9%	238	23	9.7%
Walpole	322	22	6.8%	220	12	5.5%
Wellesley	303	1	0.3%	265	3	1.1%
Westwood	161	4	2.5%	142	7	4.9%
Weymouth	565	86	15.2%	483	61	12.6%
Wrentham	147	16	10.9%	113	16	14.2%
Plymouth County	5,338	1,484	27.8%	3,744	413	11.0%
Abington	173	45	26.0%	131	18	13.7%

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Bridgewater	221	53	24.0%	167	13	7.8%
Brockton	718	403	56.1%	429	83	19.3%
Carver	125	56	44.8%	81	9	11.1%
Duxbury	192	15	7.8%	148	4	2.7%
East Bridgewater	155	48	31.0%	123	12	9.8%
Halifax	101	35	34.7%	73	12	16.4%
Hanover	148	16	10.8%	143	10	7.0%
Hanson	144	39	27.1%	86	11	12.8%
Hingham	350	10	2.9%	199	3	1.5%
Hull	115	22	19.1%	71	9	12.7%
Kingston	196	41	20.9%	132	9	6.8%
Lakeville	106	33	31.1%	110	9	8.2%
Marion	41	8	19.5%	44	5	11.4%
Marshfield	245	40	16.3%	223	13	5.8%
Mattapoisett	50	9	18.0%	48	5	10.4%
Middleborough	213	71	33.3%	171	20	11.7%
Norwell	144	8	5.6%	109	3	2.8%
Pembroke	205	44	21.5%	168	16	9.5%
Plymouth	705	198	28.1%	433	72	16.6%
Plympton	37	7	18.9%	22	2	9.1%
Rochester	59	13	22.0%	49	4	8.2%
Rockland	202	63	31.2%	106	16	15.1%
Scituate	246	26	10.6%	174	11	6.3%
Wareham	219	111	50.7%	147	25	17.0%
West Bridgewater	76	21	27.6%	51	7	13.7%
Whitman	150	49	32.7%	105	12	11.4%
Suffolk County	5,089	502	9.9%	3,384	190	5.6%
Boston	4,447	336	7.6%	2,926	144	4.9%
Chelsea	153	46	30.1%	91	12	13.2%
Revere	336	95	28.3%	239	25	10.5%
Winthrop	153	25	16.3%	128	9	7.0%
Worcester County	7,419	1,949	26.3%	5,046	540	10.7%
Ashburnham	66	26	39.4%	48	8	16.7%
Athol	89	54	60.7%	53	9	17.0%
Auburn	179	48	26.8%	144	17	11.8%
Barre	55	24	43.6%	42	7	16.7%
Berlin	43	3	7.0%	8	0	0.0%
Blackstone	91	25	27.5%	73	9	12.3%
Bolton	93	5	5.4%	52	2	3.8%
Boylston	63	7	11.1%	43	5	11.6%
Brookfield	19	8	42.1%	16	1	6.3%
Charlton	110	33	30.0%	129	16	12.4%
Clinton	151	39	25.8%	73	8	11.0%
Douglas	73	22	30.1%	85	14	16.5%
Dudley	86	34	39.5%	90	12	13.3%
East Brookfield	25	10	40.0%	15	1	6.7%
Fitchburg	261	110	42.1%	161	26	16.1%

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Gardner	154	75	48.7%	102	17	16.7%
Grafton	290	22	7.6%	182	6	3.3%
Harvard	72	3	4.2%	41	2	4.9%
Holden	256	47	18.4%	174	14	8.0%
Hopedale	59	4	6.8%	51	4	7.8%
Hubbardston	46	20	43.5%	43	4	9.3%
Lancaster	63	6	9.5%	50	8	16.0%
Leicester	94	34	36.2%	73	13	17.8%
Leominster	352	99	28.1%	223	32	14.3%
Lunenburg	125	28	22.4%	85	4	4.7%
Mendon	67	6	9.0%	65	4	6.2%
Milford	286	57	19.9%	188	22	11.7%
Millbury	141	31	22.0%	120	8	6.7%
Millville	22	9	40.9%	20	2	10.0%
North Brookfield	48	32	66.7%	24	4	16.7%
Northborough	201	18	9.0%	121	4	3.3%
Northbridge	170	36	21.2%	112	5	4.5%
Oakham	17	8	47.1%	12	1	8.3%
Oxford	147	67	45.6%	107	17	15.9%
Paxton	56	21	37.5%	24	1	4.2%
Princeton	37	6	16.2%	28	1	3.6%
Rutland	105	28	26.7%	65	12	18.5%
Shrewsbury	400	22	5.5%	287	13	4.5%
Southborough	134	7	5.2%	109	2	1.8%
Southbridge	127	73	57.5%	65	12	18.5%
Spencer	95	33	34.7%	57	12	21.1%
Sterling	91	14	15.4%	56	5	8.9%
Sturbridge	108	24	22.2%	79	11	13.9%
Sutton	118	17	14.4%	97	4	4.1%
Templeton	60	25	41.7%	57	7	12.3%
Upton	80	8	10.0%	57	2	3.5%
Uxbridge	165	39	23.6%	114	9	7.9%
Warren	39	20	51.3%	30	8	26.7%
Webster	128	54	42.2%	89	11	12.4%
West Boylston	90	14	15.6%	46	1	2.2%
West Brookfield	24	11	45.8%	28	2	7.1%
Westborough	260	13	5.0%	124	4	3.2%
Westminster	104	28	26.9%	63	7	11.1%
Worcester	1,032	371	35.9%	634	92	14.5%
Hardwick/NwBrntree*	17	3	17.6%	15	4	26.7%
Petersham/Philipston*	26	13	50.0%	16	6	37.5%
Winchendon/Rylston*	104	55	52.9%	79	8	10.1%

* Lending data are not shown separately for the 61 towns that consist of only part of a census tract (in one case, a town—Winchendon—contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 22 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

SUPPLEMENTAL TABLE 2
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2014

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Barnstable County	35	22	62.9%	52	28	53.8%	1,641	363	22.1%	2.84	2.43
Barnstable	12	11	91.7%	29	16	55.2%	336	82	24.4%	3.76	2.26
Bourne	4		0.0%	1	1	100.0%	139	44	31.7%	0.00	3.16
Brewster			na			na	66	9	13.6%	na	na
Chatham	1		0.0%	1		0.0%	38	4	10.5%	0.00	0.00
Dennis	2	1	50.0%			na	102	22	21.6%	2.32	na
Eastham			na			na	28	5	17.9%	na	na
Falmouth	5	3	60.0%	2	2	100%	224	46	20.5%	2.92	4.87
Harwich			na	2	1	50.0%	83	13	15.7%	na	3.19
Mashpee	3	2	66.7%			na	141	38	27.0%	2.47	na
Orleans			na			na	39	1	2.6%	na	na
Provincetown	1	1	100%	1		0.0%	34	1	2.9%	34.00	0.00
Sandwich			na	1		0.0%	170	46	27.1%	na	0.00
Truro	1		0.0%			na	10	2	20.0%	0.00	na
Wellfleet			na			na	21		0.0%	na	na
Yarmouth	6	4	66.7%	15	8	53.3%	209	50	23.9%	2.79	2.23
Berkshire County	13	6	46.2%	21	9	42.9%	829	171	20.6%	2.24	2.08
Adams	1	1	100%	1	1	100.0%	67	22	32.8%	3.05	3.05
Cheshire			na			na	24	3	12.5%	na	na
Clarksburg			na			na	13	2	15.4%	na	na
Dalton			na	2	1	50.0%	53	19	35.8%	na	1.39
Great Barrington	1		0.0%	1		0.0%	35		0.0%	??	??
Hinsdale			na			na	18	4	22.2%	na	na
Lanesborough			na			na	26	7	26.9%	na	na
Lee			na			na	31	6	19.4%	na	na
Lenox			na	1		0.0%	33	1	3.0%	na	0.00
New Marlborough			na			na	6		0.0%	na	na
North Adams			na	2	2	100.0%	69	19	27.5%	na	3.63
Pittsfield	9	5	55.6%	13	5	38.5%	293	63	21.5%	2.58	1.79
Sheffield			na			na	18	2	11.1%	na	na
Stockbridge			na			na	10		0.0%	na	na
West Stockbridge			na			na	11		0.0%	na	na
Williamstown	2		0.0%	1		0.0%	28	2	7.1%	0.00	0.00
Alfred/Egmont/MtWash*			na			na	12		0.0%	na	na
Becket/Washington*			na			na	24	8	33.3%	na	na
Florida/Savoy*			na			na	7		0.0%	na	na
Hancock/NAsh/Richmond*			na			na	17	3	17.6%	na	na
Monterey/Tyringham*			na			na	4		0.0%	na	na
Otis/Sandisfield*			na			na	14	2	14.3%	na	na
Peru/Windsor*			na			na	16	8	50.0%	na	na
Bristol County	135	82	60.7%	118	75	63.6%	3,724	1,050	28.2%	2.15	2.25
Acushnet	1	1	100%	2	1	50.0%	94	31	33.0%	3.03	1.52
Attleboro	11	5	45.5%	17	10	58.8%	365	100	27.4%	1.66	2.15
Berkley	2	2	100%	1		0.0%	68	22	32.4%	3.09	0.00
Dartmouth	3	2	66.7%	2	2	100%	209	58	27.8%	2.40	3.60
Dighton	1	1	100%			na	90	19	21.1%	4.74	na
Easton	14	3	21.4%	6	2	33.3%	230	31	13.5%	1.59	2.47

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Fairhaven	2	2	100%	5	2	40.0%	131	37	28.2%	3.54	1.42
Fall River	18	12	66.7%	18	12	66.7%	286	119	41.6%	1.60	1.60
Freetown	2	2	100%	2	1	50.0%	85	26	30.6%	3.27	1.63
Mansfield	2		0.0%	2	1	50.0%	176	29	16.5%	0.00	3.03
New Bedford	31	21	67.7%	36	31	86.1%	424	158	37.3%	1.82	2.31
North Attleborough	2	1	50.0%	4	3	75.0%	262	61	23.3%	2.15	3.22
Norton	3	1	33.3%	2		0.0%	190	47	24.7%	1.35	0.00
Raynham	4	2	50.0%			na	155	30	19.4%	2.58	na
Rehobeth			na			na	98	18	18.4%	na	na
Seekonk	1	1	100%	4	2	50.0%	128	29	22.7%	4.41	2.21
Somerset	1	1	100%	1		0.0%	125	41	32.8%	3.05	0.00
Swansea			na	1	1	100%	129	47	36.4%	na	2.74
Taunton	35	23	65.7%	15	7	46.7%	366	122	33.3%	1.97	1.40
Westport	2	2	100%			na	113	25	22.1%	4.52	na
Dukes County	4	1	25.0%	3	2	66.7%	94	8	8.5%	2.94	7.83
Edgartown	1	1	100%			na	17		0.0%	na	na
Oak Bluffs	3		0.0%	2	1	50.0%	38	8	21.1%	na	na
Tisbury			na			na	21		0.0%	na	na
Aq/Chil/Gos/WTis*			na	1	1	100%	18		0.0%	na	??
Essex County	134	62	46.3%	849	493	58.1%	5,768	856	14.8%	3.12	3.91
Amesbury			na	3	1	33.3%	205	38	18.5%	na	1.80
Andover	2		0.0%	6		0.0%	290	26	9.0%	0.00	0.00
Beverly	3	1	33.3%	5	2	40.0%	388	38	9.8%	3.40	4.08
Boxford			na	2		0.0%	102	9	8.8%	na	0.00
Danvers	4	1	25.0%	8	3	37.5%	286	36	12.6%	1.99	2.98
Essex			na			na	23	2	8.7%	na	na
Georgetown			na			na	90	9	10.0%	na	na
Gloucester	2		0.0%	2	1	50.0%	205	23	11.2%	0.00	4.46
Groveland			na	1	1	100%	60	22	36.7%	na	2.73
Hamilton			na			na	66	4	6.1%	na	na
Haverhill	15	10	66.7%	87	51	58.6%	453	122	26.9%	2.48	2.18
Ipswich	1		0.0%			na	141	6	4.3%	0.00	na
Lawrence	2	2	100%	307	198	64.5%	50	20	40.0%	2.50	1.61
Lynn	45	23	51.1%	190	127	66.8%	342	107	31.3%	1.63	2.14
Lynnfield	2		0.0%	6	2	33.3%	142	7	4.9%	0.00	6.76
Manchester BTS			na			na	66	2	3.0%	na	na
Marblehead	2		0.0%	4	2	50.0%	219	11	5.0%	0.00	9.95
Merrimac			na	2	2	100%	69	12	17.4%	na	5.75
Methuen	19	8	42.1%	128	59	46.1%	311	73	23.5%	1.79	1.96
Middleton	1		0.0%	1		0.0%	94	7	7.4%	0.00	0.00
Nahant			na			na	21	1	4.8%	na	na
Newbury			na			na	63	5	7.9%	na	na
Newburyport			na	4		0.0%	243	11	4.5%	na	0.00
North Andover	5	2	40.0%	11	3	27.3%	294	31	10.5%	3.79	2.59
Peabody	10	3	30.0%	15	7	46.7%	405	87	21.5%	1.40	2.17
Rockport			na			na	65	7	10.8%	na	na
Rowley	1		0.0%	1	1	100%	69	4	5.8%	0.00	17.25
Salem	8	6	75.0%	25	12	48.0%	387	60	15.5%	4.84	3.10

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Salisbury			na	1	1	na	91	14	15.4%	na	na
Saugus	8	6	75.0%	30	16	53.3%	184	40	21.7%	3.45	2.45
Swampscott	4		0.0%	7	3	42.9%	176	12	6.8%	0.00	6.29
Topsfield			na	1	1	100%	78	4	5.1%	na	19.50
Wenham			na	1		0.0%	33	2	6.1%	na	0.00
West Newbury			na	1		0.0%	54	4	7.4%	na	0.00
Franklin County	1	1	100%	9	3	33.3%	475	118	24.8%	4.03	1.34
Deerfield			na	1	1	100%	31	4	12.9%	na	7.75
Greenfield	1	1	100%	2	1	50.0%	144	29	20.1%	4.97	2.48
Montague			na			na	51	16	31.4%	na	na
Northfield			na			na	19	5	26.3%	na	na
Orange			na	1		0.0%	36	21	58.3%	na	0.00
Ashfield/Conway*			na	1	1	100%	19	3	15.8%	na	6.33
Bernstn/Gill/Leyden*			na			na	40	10	25.0%	na	na
Buckland/Shelburne*			na	1		0.0%	33	5	15.2%	na	0.00
Chl/Col/Hw/Hea/Mn/Ro*			na			na	23	7	30.4%	na	na
Ervng/Warwck/Wend*			na	1		0.0%	29	8	27.6%	na	0.00
Lev/NSalem/Shutes*			na	1		0.0%	25	4	16.0%	na	0.00
SunderInd/Whately*			na	1		0.0%	25	6	24.0%	na	0.00
Hampden County	134	69	51.5%	375	226	60.3%	2,502	769	30.7%	1.68	1.96
Agawam	2		0.0%	8		0.0%	241	57	23.7%	0.00	0.00
Brimfield			na			na	37	15	40.5%	na	na
Chicopee	11	5	45.5%	60	32	53.3%	314	119	37.9%	1.20	1.41
East Longmeadow			na	7	3	42.9%	121	28	23.1%	na	1.85
Hampden			na	1	1	100%	38	11	28.9%	na	3.45
Holyoke	3	1	33.3%	27	12	44.4%	134	29	21.6%	1.54	2.05
Longmeadow	1		0.0%	3	1	33.3%	149	20	13.4%	0.00	2.48
Ludlow			na	4		0.0%	146	30	20.5%	na	0.00
Monson			na	4	4	100%	70	20	28.6%	na	3.50
Palmer			na	1	1	100%	94	40	42.6%	na	2.35
Southwick	1		0.0%	2	2	100%	95	29	30.5%	0.00	3.28
Springfield	104	57	54.8%	236	158	66.9%	369	163	44.2%	1.24	1.52
West Springfield	6	3	50.0%	9	4	44.4%	185	55	29.7%	1.68	1.49
Westfield	4	2	50.0%	8	5	62.5%	282	85	30.1%	1.66	2.07
Wilbraham	2	1	50.0%	3	3	100%	130	18	13.8%	3.61	7.22
Bln/Chs/Grv/Mnt/Rus/Tol*			na	1		0.0%	62	36	58.1%	na	0.00
Holland/Wales*			na	1		0.0%	34	14	41.2%	na	na
Hampshire County	14	6	42.9%	24	4	16.7%	1,025	172	16.8%	2.55	0.99
Amherst	5	1	20.0%	5		0.0%	99	4	4.0%	4.95	0.00
Belchertown	3	1	33.3%	4	2	50.0%	139	29	20.9%	1.60	2.40
Chesterfield			na			na	5	1	20.0%	na	na
Easthampton	1	1	100%	1		0.0%	144	23	16.0%	6.26	0.00
Granby			na	1		0.0%	45	14	31.1%	na	0.00
Hadley			na			na	24	1	4.2%	na	na
Hatfield			na	1		0.0%	29	7	24.1%	na	0.00
Huntington			na			na	16	6	37.5%	na	na
Northampton	2	1	50.0%	5		0.0%	196	11	5.6%	8.91	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Pelham			na	1		0.0%	5		0.0%	na	??
South Hadley	2	1	50.0%	1		0.0%	145	29	20.0%	2.50	0.00
Southampton			na	2	1	50.0%	65	9	13.8%	na	3.61
Ware	1	1	100%			na	56	27	48.2%	2.07	na
Westhampton			na	1		0.0%	14	3	21.4%	na	0.00
Cum/Midfld/Plnflld/Worth*			na			na	21	6	28.6%	na	na
Goshen/Williamsburg*			na	2	1	na	22	2	9.1%	na	na
Middlesex County	258	77	29.8%	571	181	31.7%	10,402	915	8.8%	3.39	3.60
Acton	1	1	100%	8	1	12.5%	157	10	6.4%	15.70	1.96
Arlington	5	1	20.0%	13		0.0%	323	5	1.5%	12.92	0.00
Ashby			na			na	22	7	31.8%	na	na
Ashland	4		0.0%	4		0.0%	192	28	14.6%	0.00	0.00
Ayer	3	3	100%			na	78	15	19.2%	5.20	na
Bedford			na	3		0.0%	101	3	3.0%	na	0.00
Belmont	3		0.0%	4		0.0%	162	2	1.2%	0.00	0.00
Billerica	10	5	50.0%	11	2	18.2%	302	65	21.5%	2.32	0.84
Boxborough			na	2		0.0%	30	1	3.3%	na	0.00
Burlington	2	1	50.0%	3		0.0%	140	7	5.0%	10.00	0.00
Cambridge	13		0.0%	10		0.0%	352	1	0.3%	0.00	0.00
Carlisle	2		0.0%	1		0.0%	52		0.0%	??	??
Chelmsford	5	2	40.0%	4	1	25.0%	288	30	10.4%	3.84	2.40
Concord			na	3		0.0%	159	2	1.3%	na	0.00
Dracut	14	6	42.9%	23	9	39.1%	238	53	22.3%	1.92	1.76
Dunstable	1		0.0%	1		0.0%	32	6	18.8%	0.00	0.00
Everett	25	10	40.0%	83	41	49.4%	80	20	25.0%	1.60	1.98
Framingham	10	3	30.0%	54	29	53.7%	418	70	16.7%	1.79	3.21
Groton	1		0.0%	3	1	33.3%	103	14	13.6%	0.00	2.45
Holliston	2		0.0%	9	4	44.4%	140	14	10.0%	0.00	4.44
Hopkinton	1		0.0%	3		0.0%	189	10	5.3%	0.00	0.00
Hudson	2	1	50.0%	7	1	14.3%	204	35	17.2%	2.91	0.83
Lexington			na	7	1	14.3%	194	1	0.5%	na	27.71
Lincoln			na			na	44		0.0%	na	na
Littleton			na	1		0.0%	89	7	7.9%	na	0.00
Lowell	39	19	48.7%	85	41	48.2%	326	71	21.8%	2.24	2.21
Malden	27	10	37.0%	34	16	47.1%	190	23	12.1%	3.06	3.89
Marlborough	7		0.0%	40	17	42.5%	247	38	15.4%	0.00	2.76
Maynard			na	2	1	50.0%	129	10	7.8%	na	6.45
Medford	15	3	20.0%	11	2	18.2%	342	16	4.7%	4.28	3.89
Melrose	4	1	25.0%	1		0.0%	252	9	3.6%	7.00	0.00
Natick	3	1	33.3%	15		0.0%	315	14	4.4%	7.50	0.00
Newton	6		0.0%	16		0.0%	477	4	0.8%	0.00	0.00
North Reading			na	7		0.0%	162	10	6.2%	na	0.00
Pepperell	2	1	50.0%			na	95	26	27.4%	1.83	na
Reading	1		0.0%	2		0.0%	266	10	3.8%	0.00	0.00
Sherborn			na	1		0.0%	46		0.0%	na	??
Shirley			na	1	1	100%	57	15	26.3%	na	3.80
Somerville	3		0.0%	9		0.0%	395	10	2.5%	0.00	0.00
Stoneham	3	1	33.3%	10	1	10.0%	211	15	7.1%	4.69	1.41

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	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Disparity Ratios	
										Black/White	Latino/White
Stow	1		0.0%			na	69	8	11.6%	0.00	na
Sudbury	3		0.0%	3		0.0%	187	6	3.2%	0.00	0.00
Tewksbury	8	2	25.0%	5		0.0%	337	59	17.5%	1.43	0.00
Townsend			na	1		0.0%	90	39	43.3%	na	0.00
Tyngsborough	7	4	57.1%	3	3	100%	111	14	12.6%	4.53	7.93
Wakefield	3	1	33.3%	6		0.0%	298	17	5.7%	5.84	0.00
Waltham	10		0.0%	19	3	15.8%	408	20	4.9%	0.00	3.22
Watertown	2		0.0%	6		0.0%	269	7	2.6%	0.00	0.00
Wayland	2		0.0%	2		0.0%	116	1	0.9%	0.00	0.00
Westford	2		0.0%	2	1	50.0%	186	12	6.5%	0.00	7.75
Weston	2		0.0%	6		0.0%	73	1	1.4%	0.00	??
Wilmington	1		0.0%	10	4	40.0%	205	24	11.7%	0.00	3.42
Winchester			na	3		0.0%	169	2	1.2%	na	0.00
Woburn	3	1	33.3%	14	1	7.1%	282	28	9.9%	3.36	0.72
Nantucket County	1	0	0.0%	2	2	100%	78	2	2.6%	0.00	39.00
Nantucket	1		0.0%	2	2	100%	78	2	2.6%	0.00	39.00
Norfolk County	305	122	40.0%	206	58	28.2%	4,997	491	9.8%	4.07	2.87
Avon	11	3	27.3%	1	1	100%	23	6	26.1%	1.05	3.83
Bellingham	1		0.0%	4	1	25.0%	175	47	26.9%	0.00	0.93
Braintree	6		0.0%	5	3	60.0%	248	28	11.3%	0.00	5.31
Brookline	3		0.0%	14		0.0%	292		0.0%	??	??
Canton	15	7	46.7%	7	1	14.3%	202	17	8.4%	5.55	1.70
Cohasset			na			na	122	8	6.6%	na	na
Dedham	9	2	22.2%	12	4	33.3%	228	23	10.1%	2.20	3.30
Dover			na	2		0.0%	55	1	1.8%	na	0.00
Foxborough	1		0.0%	1		0.0%	153	27	17.6%	0.00	0.00
Franklin	3	2	66.7%	6		0.0%	290	34	11.7%	5.69	0.00
Holbrook	16	4	25.0%	11	3	27.3%	89	32	36.0%	0.70	0.76
Medfield	1	1	100%	2		0.0%	120	3	2.5%	40.00	0.00
Medway			na	4	2	50.0%	129	25	19.4%	na	2.58
Millis	2		0.0%	2	1	50.0%	69	4	5.8%	0.00	na
Milton	15	7	46.7%	12	2	16.7%	202	3	1.5%	31.42	11.22
Needham	1		0.0%	8		0.0%	273	3	1.1%	0.00	0.00
Norfolk			na	3	2	66.7%	135	9	6.7%	na	10.00
Norwood	6	3	50.0%	7	1	14.3%	219	18	8.2%	6.08	1.74
Plainville	1		0.0%	3	2	66.7%	75	16	21.3%	0.00	3.13
Quincy	16	2	12.5%	15	4	26.7%	387	34	8.8%	1.42	3.04
Randolph	126	66	52.4%	33	19	57.6%	59	13	22.0%	2.38	2.61
Sharon	4	1	25.0%	6	1	16.7%	124	8	6.5%	3.88	2.58
Stoughton	50	22	44.0%	13	3	23.1%	159	22	13.8%	3.18	1.67
Walpole	3		0.0%	7	1	14.3%	244	19	7.8%	0.00	1.83
Wellesley	2		0.0%	3		0.0%	221	1	0.5%	0.00	0.00
Westwood			na	3		0.0%	119	4	3.4%	na	0.00
Weymouth	10	2	20.0%	21	7	33.3%	456	71	15.6%	1.28	2.14
Wrentham	3		0.0%	1		0.0%	122	15	12.3%	0.00	0.00
Plymouth County	377	222	58.9%	140	72	51.4%	4,398	1,069	24.3%	2.42	2.12
Abington	9	2	22.2%	6	3	50.0%	146	39	26.7%	0.83	1.87

SUPPLEMENTAL TABLE 2
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts, * First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2014

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Bridgewater	11	5	45.5%	2	1	50.0%	187	43	23.0%	1.98	2.17
Brockton	318	195	61.3%	82	49	59.8%	231	105	45.5%	1.35	1.31
Carver	1	1	100%	2	1	50.0%	117	52	44.4%	2.25	1.13
Duxbury	1	1	100%	2		0.0%	174	13	7.5%	13.38	0.00
East Bridgewater	3	1	33.3%	3		0.0%	138	42	30.4%	1.10	0.00
Halifax			na	1	1	100%	94	30	31.9%	na	3.13
Hanover	1		0.0%			na	137	16	11.7%	0.00	na
Hanson	1		0.0%	5	3	60.0%	128	35	27.3%	0.00	2.19
Hingham			na	5		0.0%	311	8	2.6%	na	0.00
Hull			na			na	102	20	19.6%	na	na
Kingston			na	1	1	100%	186	40	21.5%	na	4.65
Lakeville			na	2	2	100%	91	26	28.6%	na	3.50
Marion			na			na	36	7	19.4%	na	na
Marshfield			na	2	1	50.0%	230	38	16.5%	na	3.03
Mattapoisett	1		0.0%			na	45	9	20.0%	0.00	na
Middleborough	1	1	100%	4	3	75.0%	189	57	30.2%	3.32	2.49
Norwell	3	1	33.3%			na	133	6	4.5%	7.39	na
Pembroke			na	1		0.0%	195	43	22.1%	na	0.00
Plymouth	6	5	83.3%	6	2	33.3%	641	182	28.4%	2.93	1.17
Plympton			na	1		0.0%	32	7	21.9%	na	0.00
Rochester			na			na	56	12	21.4%	na	na
Rockland	9	5	55.6%	4	2	50.0%	166	50	30.1%	1.84	1.66
Scituate			na			na	233	25	10.7%	na	na
Wareham	3	1	33.3%	2		0.0%	205	106	51.7%	0.64	0.00
West Bridgewater	3	2	66.7%	2	1	50.0%	63	16	25.4%	2.63	1.97
Whitman	6	2	33.3%	7	2	28.6%	130	42	32.3%	1.03	0.88
Suffolk County	280	107	38.2%	412	137	33.3%	3,401	198	5.8%	6.56	5.71
Boston	248	98	39.5%	215	49	22.8%	3,084	148	4.8%	8.23	4.75
Chelsea	9	4	44.4%	57	32	56.1%	60	4	6.7%	6.67	8.42
Revere	21	4	19.0%	127	52	40.9%	137	30	21.9%	0.87	1.87
Winthrop	2	1	50.0%	13	4	30.8%	120	16	13.3%	3.75	2.31
Worcester County	186	97	52.2%	440	227	51.6%	5,772	1,486	25.7%	2.03	2.00
Ashburnham	1	1	100%			na	62	25	40.3%	2.48	na
Athol			na	5	5	100%	81	49	60.5%	na	1.65
Auburn	1	1	100%	4	1	25.00%	160	44	27.5%	3.64	0.91
Barre	1	1	100%			na	50	21	42.0%	2.38	na
Berlin	1		0.0%	2		0%	36	3	8.3%	0.00	0.00
Blackstone			na	3	1	33.33%	74	23	31.1%	na	1.07
Bolton	1		0.0%	1		0%	80	4	5.0%	0.00	0.00
Boylston			na	3		0.0%	50	7	14.0%	na	0.00
Brookfield	1		0.0%			na	16	6	37.5%	0.00	na
Charlton	4	3	75.0%			na	98	26	26.5%	2.83	na
Clinton	2	2	100%	17	5	29.4%	121	30	24.8%	4.03	1.19
Douglas			na	3	1	33.3%	65	21	32.3%	na	1.03
Dudley	3	2	66.67%	3	2	66.7%	68	28	41.2%	1.62	1.62
East Brookfield			na			na	25	10	40.0%	na	na
Fitchburg	11	5	45.5%	41	29	70.7%	186	67	36.0%	1.26	1.96

SUPPLEMENTAL TABLE 2
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2014

	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
	Gardner	2	1	50.0%	9	5	55.6%	130	59	45.4%	1.10
Grafton	4	1	25.0%	11	1	9.1%	212	17	8.0%	3.12	1.13
Harvard			na	2		0.00%	53	3	5.7%	na	0.00
Holden	3		0.0%	10	2	20.0%	220	41	18.6%	0.00	1.07
Hopedale	1		0%	2		0.0%	51	3	5.9%	0.00	0.00
Hubbardston	1	1	100%			na	39	18	46.2%	2.17	na
Lancaster			na	1		0.0%	60	6	10.0%	na	0.00
Leicester	1		0.0%	6	3	50.0%	82	29	35.4%	0.00	1.41
Leominster	16	6	37.5%	44	23	52.3%	266	67	25.2%	1.49	2.08
Lunenburg	1		0%	4	2	50.0%	115	25	21.7%	0.00	2.30
Mendon	3		0.0%	1		0.00%	51	5	9.8%	0.00	0.00
Milford	6	1	16.7%	24	11	45.8%	229	43	18.8%	0.89	2.44
Millbury			na	2	1	50.0%	129	27	20.9%	na	2.39
Millville	1		0.0%			na	20	9	45.0%	0.00	na
North Brookfield			na			na	43	28	65.1%	na	na
Northborough			na	9	1	11.1%	144	17	11.8%	na	0.94
Northbridge			na	3		0.0%	153	34	22.2%	na	0.00
Oakham			na			na	16	7	43.8%	na	na
Oxford	2	1	50.0%	5	2	40.0%	130	60	46.2%	1.08	0.87
Paxton			na	1	1	100%	51	19	37.3%	na	2.68
Princeton			na	1	1	100%	35	5	14.3%	na	7.00
Rutland	2	2	100%	1		0.0%	93	25	26.9%	3.72	0.00
Shrewsbury	5		0.0%	10	3	30.0%	211	19	9.0%	0.00	3.33
Southborough	1		0.0%			na	98	6	6.1%	0.00	na
Southbridge	4	4	100%	28	17	60.7%	88	47	53.4%	1.87	1.14
Spencer	2	1	50.0%	7	4	57.1%	84	26	31.0%	1.62	1.85
Sterling	2	1	50.0%	2	1	50.0%	76	10	13.2%	3.80	3.80
Sturbridge			na	2	1	50.0%	98	21	21.4%	na	2.33
Sutton			na	1	1	100%	106	14	13.2%	na	7.57
Templeton			na	2		0.0%	54	24	44.4%	na	0.00
Upton	1	1	100%	2		0.0%	61	4	6.6%	15.25	0.00
Uxbridge	2	1	50.0%	3	2	66.7%	147	33	22.4%	2.23	2.97
Warren			na	2	1	50.0%	32	18	56.3%	na	0.89
Webster	1		0.0%	9	5	55.6%	107	46	43.0%	0.00	1.29
West Boylston	2	1	50.0%	1		0.0%	79	11	13.9%	3.59	0.00
West Brookfield			na			na	22	11	50.0%	na	na
Westborough			na	4		0.0%	145	10	6.9%	na	0.00
Westminster	1		0.0%	2	1	50.0%	86	25	29.1%	0.00	1.72
Worcester	94	59	62.8%	142	90	63.4%	649	190	29.3%	2.14	2.16
Hardwick/NwBrntree*			na	1		0.0%	14	2	14.3%	na	0.00
Petersham/Philipston*	1		0.0%			na	25	13	52.0%	0.00	na
Winchendon/Rylston*	1	1	100%	4	4	100%	92	45	48.9%	2.04	2.04

* Lending data are not shown separately for the 61 towns that consist of only part of a census tract (in one case, a town—Winchendon—contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 22 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

When no loans were made to black and/or Latino borrowers in a town, the corresponding cells for "% GBL" and "GBL Share Disparity Ratio" are marked "na," for "not applicable." The cell for "GBL Disparity Ratio" is marked "???" when there are black or Latino borrowers in a town but the but the GBL % for white borrowers in the town is 0.00%.

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2014

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County	37	54	67	2,100	13.5%	18.5%	16.4%	9.2%	1.47	2.01	1.79
Barnstable	17	19	35	424	17.6%	31.6%	14.3%	9.7%	1.82	3.27	1.48
Bourne	3	5	1	184	0.0%	20.0%	0.0%	11.4%	0.00	1.75	0.00
Brewster	1			81	0%			7.4%	0.00		
Chatham		1	1	48		0.0%	0.0%	10.4%		0.00	0.00
Dennis	1	4		132	0.0%	0.0%		8.3%	0.00	0.00	
Eastham			1	41			0.0%	14.6%			0.00
Falmouth	3	5	4	268	0.0%	0.0%	50.0%	7.5%	0.00	0.00	6.70
Harwich			3	100			33.3%	8.0%			4.17
Mashpee	2	5		178	0.0%	40.0%		5.6%	0.00	7.12	
Orleans				54				13.0%			
Provincetown		3	1	47		0.0%	0.0%	14.9%		0.00	0.00
Sandwich	3		4	236	33.3%		25.0%	11.4%	2.91		2.19
Truro		2		10		0.0%		20.0%		0.00	
Wellfleet				25				0.0%			
Yarmouth	7	10	17	272	14.3%	10%	12%	8.1%	1.77	1.24	1.45
Berkshire County	19	18	37	1,141	10.5%	11.1%	29.7%	11.2%	0.94	0.99	2.65
Adams		1	1	90		0.0%	0.0%	8.9%		0.00	0.00
Cheshire				30				10.0%			
Clarksburg				16				12.5%			
Dalton			2	75			0.0%	12.0%			0.00
Great Barrington	1	2	2	54	0.0%	50.0%	50.0%	11.1%	0.00	4.50	4.50
Hinsdale				25				20.0%			
Lanesborough				37				8.1%			
Lee			1	41			100.0%	14.6%			6.83
Lenox	1		1	45	0.0%		0%	8.9%	0.00		0.00
New Marlborough				10				20.0%			
North Adams		1	4	105		0%	50.0%	18.1%		0.00	2.76
Pittsfield	16	9	24	392	12.5%	0.0%	25.0%	9.4%	1.32	0.00	2.65
Sheffield				22				9.1%			
Stockbridge				13				7.7%			
West Stockbridge				15				20.0%			
Williamstown		4	1	34		0.0%	0.0%	8.8%		0.00	0.00
Alfred/Egmt/MtWash*				19				21.1%			
Becket/Washington*			1	32			100.0%	3.1%			32.00
Florida/Savoy*				11				18.2%			
Hancock/NAsh/Richmond*	1			22	0.0%			4.5%	0.00		
Monterey/Tyringham*				5				0.0%			
Otis/Sandisfield*				24				12.5%			
Peru/Windsor*		1		24		100%		16.7%		6.00	
Bristol County	124	211	176	4,904	7.3%	21.8%	21.6%	10.5%	0.69	2.08	2.06
Acushnet	1	1	5	118	0.0%	0.0%	20.0%	11.0%	0.00	0.00	1.82
Attleboro	12	19	24	462	0.0%	31.6%	16.7%	9.3%	0.00	3.39	1.79
Berkley	1	4	1	95	0.0%	0%	0.0%	10.5%	0.00	0.00	0.00
Dartmouth	6	5	5	272	16.7%	20.0%	40.0%	7.0%	2.39	2.86	5.73
Dighton		2		125		0%		13.6%		0.00	
Easton	9	24	8	316	0.0%	29.2%	13%	11.4%	0.00	2.56	1.10

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First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2014

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fairhaven	1	2	6	167	0.0%	0.0%	0.0%	11.4%	0.00	0.00	0.00
Fall River	12	27	21	387	16.7%	11.1%	9.5%	13.2%	1.26	0.84	0.72
Freetown	1	2	3	115	0.0%	0.0%	0.0%	10.4%	0.00	0.00	0.00
Mansfield	22	3	3	219	4.5%	33.3%	33.3%	5.5%	0.83	6.08	6.08
New Bedford	5	43	57	568	0.0%	14.0%	24.6%	13.0%	0.00	1.07	1.89
North Attleborough	27	3	4	331	3.7%	33.3%	0.0%	6.6%	0.56	5.02	0.00
Norton	1	3	2	244	0.0%	0%	0.0%	7.8%	0.00	0.00	0.00
Raynham	8	5		199	12.5%	20.0%		8.0%	1.55	2.49	
Rehobeth	1		1	138	0.0%		0.0%	8.7%	0.00		0.00
Seekonk	7	1	5	164	28.6%	0.0%	20.0%	9.1%	3.12	0.00	2.19
Somerset		4	1	165		50%	0%	13.3%		3.75	0.00
Swansea	5	1	2	173	20.0%	0.0%	0.0%	12.1%	1.65	0.00	0.00
Taunton	3	58	27	501	0.0%	27.6%	40.7%	13.4%	0.00	2.06	3.05
Westport	2	4	1	145	0.0%	50.0%	100.0%	9.7%	0.00	5.18	10.36
Dukes County	0	6	4	114		16.7%	0.0%	6.1%		2.71	0.00
Edgartown		1		23		0.0%		4.3%		0.00	
Oak Bluffs		4	2	45		0.0%	0.0%	8.9%		0.00	0.00
Tisbury		1	1	25		100.0%	0.0%	4.0%		25.00	0.00
Aq/Chil/Gos/WTis*			1	21			0.0%	4.8%			0.00
Essex County	384	196	1,241	7,385	13.3%	17.9%	17.3%	7.6%	1.75	2.35	2.28
Amesbury	3		8	266	33%		12.5%	7.5%	4.43		1.66
Andover	93	3	13	373	12.9%	33.3%	15.4%	4.6%	2.83	7.31	3.38
Beverly	10	3	6	473	0.0%	0.0%	16.7%	4.9%	0.00	0.00	3.43
Boxford	3		2	136	0.0%		0.0%	4.4%	0.00		0.00
Danvers	9	10	9	349	22.2%	20.0%	0.0%	4.6%	4.85	4.36	0.00
Essex			1	30			0.0%	0.0%			??
Georgetown			1	109			0.0%	3.7%			0.00
Gloucester	1	2	4	278	0.0%	0.0%	25.0%	6.8%	0.00	0.00	3.66
Groveland	1		2	70	0.0%		50.0%	4.3%	0.00		11.67
Hamilton	1			89	0.0%			9.0%	0.00		
Haverhill	15	23	133	597	20.0%	26.1%	23.3%	12.1%	1.66	2.16	1.93
Ipswich	3	1		193	0.0%	0.0%		8.3%	0.00	0.00	
Lawrence	6	8	454	72	16.7%	50.0%	18.1%	13.9%	1.20	3.60	1.30
Lynn	60	68	272	442	23.3%	22.1%	14.7%	8.6%	2.71	2.57	1.71
Lynnfield	16	2	9	191	6.3%	0.0%	11.1%	7.3%	0.85	0.00	1.52
Manchester BTS	1			88	0.0%			5.7%	0.00		
Marblehead	4	2	12	268	0.0%	0.0%	50.0%	6.7%	0.00	0.00	7.44
Merrimac			3	100			33%	10.0%			3.33
Methuen	31	22	167	392	16.1%	0.0%	12.6%	8.7%	1.86	0.00	1.45
Middleton	10	1	1	122	0.0%	0.0%	0.0%	8.2%	0.00	0.00	0.00
Nahant	1			26	0.0%			7.7%	0.00		
Newbury	1			76	0.0%			7.9%	0.00		
Newburyport	10		5	314	10.0%		20.0%	4.8%	2.09		4.19
North Andover	35	7	17	360	5.7%	14.3%	11.8%	6.7%	0.86	2.14	1.76
Peabody	15	11	23	494	20.0%	0.0%	21.7%	7.1%	2.82	0.00	3.07
Rockport				85				7.1%			
Rowley	1	1	1	85	0.0%	0.0%	0.0%	7.1%	0.00	0.00	0.00
Salem	20	13	38	499	10.0%	23.1%	18.4%	9.0%	1.11	2.56	2.04

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury	3		3	118	66.7%		66.7%	12.7%	5.24		5.24
Saugus	19	12	43	247	5.3%	16.7%	16.3%	9.7%	0.54	1.72	1.68
Swampscott	9	5	11	232	11.1%	20.0%	27.3%	8.6%	1.29	2.32	3.16
Topsfield	2	1	1	102	0.0%	0.0%	0.0%	7.8%	0.00	0.00	0.00
Wenham		1	1	46		0.0%	0.0%	8.7%		0.00	0.00
West Newbury	1		1	63	0.0%		0.0%	3.2%	0.00		0.00
Franklin County	11	3	11	620	9.1%	66.7%	0.0%	11.9%	0.76	5.59	0.00
Deerfield	2		1	38	0.0%		0.0%	7.9%	0.00		0.00
Greenfield	3	1	2	178	33.3%	0.0%	0.0%	11.8%	2.83	0.00	0.00
Montague				69				17.4%			
Northfield				21				0.0%			
Orange			1	59			0.0%	22.0%			0.00
Ashfield/Conway*		2	1	26		100.0%	0.0%	0.0%		??	??
Bernstn/Gill/Leyden*				47				6.4%			
Buckland/Shelburne*			1	38			0.0%	2.6%			0.00
Chl/Col/Hw/Hea/Mn/Ro*				32				12.5%			
Ervng/Warwck/Wend*			1	39			0.0%	15.4%			0.00
Lev/NSalem/Shutes*			1	37			0.0%	16.2%			0.00
Sunderlnd/Whately*	6		3	36	0.0%		0.0%	13.9%	0.00		0.00
Hampden County	131	208	554	3,302	14.5%	13.5%	18.4%	9.9%	1.46	1.36	1.85
Agawam	10	3	9	303	20.0%	0.0%	11.1%	6.6%	3.03	0.00	1.68
Brimfield				47				10.6%			
Chicopee	12	14	80	428	25.0%	0.0%	11.3%	10.5%	2.38	0.00	1.07
East Longmeadow	11		7	152	9.1%		0.0%	6.6%	1.38		0.00
Hampden	1		2	54	0.0%		0.0%	9.3%	0.00		0.00
Holyoke	5	5	46	177	40.0%	20.0%	21.7%	11.9%	3.37	1.69	1.83
Longmeadow	20	3	4	183	5.0%	0.0%	25.0%	4.4%	1.14	0.00	5.72
Ludlow	3		9	190	33.3%		11.1%	8.9%	3.73		1.24
Monson	1		4	93	100.0%		0.0%	16.1%	6.20		0.00
Palmer			2	141			50.0%	17.7%			2.82
Southwick	3	1	5	128	0.0%	0.0%	40.0%	12.5%	0.00	0.00	3.20
Springfield	36	165	352	511	13.9%	15.2%	20.5%	12.3%	1.13	1.23	1.66
West Springfield	16	7	13	233	6.3%	0.0%	7.7%	7.3%	0.86	0.00	1.05
Westfield	8	7	12	360	12.5%	14.3%	16.7%	10.0%	1.25	1.43	1.67
Wilbraham	2	2	3	166	0.0%	0.0%	0.0%	5.4%	0.00	0.00	0.00
Bln/Chs/Grv/Mnt/Rus/Tol*		1	2	82		100.0%	0.0%	9.8%		10.25	0.00
Holland/Wales*	1		3	49	0.0%		33.3%	8.2%	0.00		4.08
Hampshire County	61	15	39	1,334	11.5%	0.0%	15.4%	7.9%	1.44	0.00	1.94
Amherst	23	5	5	123	4.3%	0.0%	0.0%	4.1%	1.07	0.00	0.00
Belchertown	4	3	6	189	50.0%	0.0%	0.0%	12.2%	4.11	0.00	0.00
Chesterfield				8				25.0%			
Easthampton	3	1	1	169	33.3%	0.0%	0.0%	2.4%	14.08	0.00	0.00
Granby	1		1	54	100.0%		0.0%	11.1%	9.00		0.00
Hadley	6			33	16.7%			3.0%	5.50		
Hatfield	1		1	40	0.0%		0.0%	10.0%	0.00		0.00
Huntington			1	26			0.0%	7.7%			0.00
Northampton	15	3	7	253	0.0%	0.0%	0.0%	4.3%	0.00	0.00	0.00

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Pelham			1	7			0.0%	14.3%			0.00
South Hadley	7	2	4	195	14.3%	0.0%	75.0%	9.7%	1.47	0.00	7.70
Southampton	1		2	79	0.0%		0.0%	8.9%	0.00		0.00
Ware		1	6	76		0.0%	50.0%	11.8%		0.00	4.22
Westhampton			1	23			0.0%	13.0%			0.00
Cum/Midfld/Plnfd/Worth*				29				6.9%			
Goshen/Williamsburg*			3	30			0.0%	20.0%			0.00
Middlesex County	2,709	353	769	13,008	8.0%	14.7%	11.3%	5.9%	1.36	2.50	1.92
Acton	135	1	11	198	6.7%	0.0%	9.1%	4.5%	1.47	0.00	2.00
Arlington	81	6	16	409	3.7%	0.0%	0.0%	7.6%	0.49	0.00	0.00
Ashby				32				15.6%			
Ashland	65	4	6	225	12.3%	0.0%	33.3%	5.8%	2.13	0.00	5.77
Ayer	3	3		97	0.0%	0.0%		6.2%	0.00	0.00	
Bedford	34		5	120	0.0%		0.0%	5.0%	0.00		0.00
Belmont	66	5	4	205	4.5%	20.0%	0.0%	4.9%	0.93	4.10	0.00
Billerica	72	14	13	391	8.3%	0.0%	7.7%	9.7%	0.86	0.00	0.79
Boxborough	20		2	34	0.0%		0%	2.9%	0.00		0.00
Burlington	49	2	5	170	0.0%	0.0%	20.0%	4.1%	0.00	0.00	4.86
Cambridge	143	15	15	439	7.0%	6.7%	6.7%	4.8%	1.46	1.39	1.39
Carlisle	12	2	2	59	0.0%	0.0%	0.0%	1.7%	0.00	0.00	0.00
Chelmsford	67	7	9	352	7.5%	0.0%	11.1%	6.3%	1.19	0.00	1.78
Concord	15		5	209	6.7%		20.0%	4.3%	1.55		4.64
Dracut	19	19	27	298	0.0%	21.1%	11.1%	6.0%	0.00	3.49	1.84
Dunstable	1	1	2	40	0.0%	0%	0.0%	2.5%	0.00	0.00	0.00
Everett	46	40	110	114	15.2%	15.0%	12.7%	8.8%	1.73	1.71	1.45
Framingham	52	14	79	529	7.7%	14.3%	11.4%	6.0%	1.27	2.36	1.88
Groton	11	2	4	123	0.0%	0.0%	0.0%	5.7%	0.00	0.00	0.00
Holliston	34	2	10	186	5.9%	0.0%	0.0%	9.7%	0.61	0.00	0.00
Hopkinton	101	3	4	235	13.9%	0.0%	25.0%	5.1%	2.71	0.00	4.90
Hudson	8	4	9	241	0.0%	50%	11.1%	4.6%	0.00	10.95	2.43
Lexington	165	1	13	247	9.1%	0.0%	7.7%	7.7%	1.18	0.00	1.00
Lincoln	13	1		58	15.4%	0.0%		8.6%	1.78	0.00	
Littleton	13		2	117	0.0%		0%	5.1%	0.00		0.00
Lowell	231	49	113	431	19.9%	14.3%	16.8%	9.3%	2.15	1.54	1.81
Malden	153	32	44	244	9.8%	9.4%	4.5%	7.0%	1.41	1.35	0.65
Marlborough	18	10	53	318	5.6%	20.0%	15.1%	8.5%	0.65	2.36	1.78
Maynard	4		2	157	0.0%		0.0%	3.8%	0.00		0.00
Medford	74	19	13	424	4.1%	15.8%	0.0%	5.7%	0.72	2.79	0.00
Melrose	43	7	3	291	7.0%	28.6%	33.3%	3.8%	1.85	7.56	8.82
Natick	83	3	20	393	6.0%	0.0%	10.0%	6.9%	0.88	0.00	1.46
Newton	222	7	21	649	6.3%	14.3%	4.8%	5.7%	1.11	2.51	0.84
North Reading	11		8	200	9.1%		0%	6.5%	1.40		0.00
Pepperell	3	4		120	0.0%	25.0%		10.0%	0.00	2.50	
Reading	29	2	3	344	3.4%	50%	0.0%	4.7%	0.74	10.75	0.00
Sherborn	4		1	57	0.0%		0.0%	10.5%	0.00		0.00
Shirley	5		1	73	0.0%		0.0%	8.2%	0.00		0.00
Somerville	62	3	11	481	4.8%	0.0%	9.1%	3.3%	1.45	0.00	2.73
Stoneham	31	6	14	261	6.5%	33.3%	14.3%	2.7%	2.41	12.43	5.33

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Stow	4	1		78	25.0%	0.0%		3.8%	6.50	0.00	
Sudbury	31	3	5	230	0.0%	0.0%	0.0%	6.1%	0.00	0.00	0.00
Tewksbury	22	9	7	421	9.1%	11.1%	28.6%	6.4%	1.42	1.73	4.46
Townsend			2	114			50.0%	10.5%			4.75
Tyngsborough	12	11	3	131	0.0%	27.3%	0.0%	6.1%	0.00	4.47	0.00
Wakefield	33	4	10	361	3.0%	0.0%	10.0%	5.0%	0.61	0.00	2.01
Waltham	86	14	22	493	11.6%	7.1%	13.6%	4.7%	2.49	1.53	2.92
Watertown	38	5	8	322	10.5%	20.0%	0.0%	5.3%	1.99	3.79	0.00
Wayland	24	6	2	152	0.0%	66.7%	0.0%	5.3%	0.00	12.67	0.00
Westford	111	4	4	231	5.4%	50.0%	0.0%	3.5%	1.56	14.44	0.00
Weston	20	2	8	101	10.0%	0.0%	12.5%	5.9%	1.68	0.00	2.10
Wilmington	15	1	11	250	6.7%	0.0%	9.1%	4.0%	1.67	0.00	2.27
Winchester	69	1	3	207	7.2%	100.0%	0.0%	4.8%	1.50	20.70	0.00
Woburn	46	3	22	341	6.5%	0.0%	13.6%	5.6%	1.17	0.00	2.45
Nantucket County	4	3	3	119	0.0%	33.3%	33.3%	16.8%	0.00	1.98	1.98
Nantucket	4	3	3	119	0.0%	33.3%	33.3%	16.8%	0.00	1.98	1.98
Norfolk County	1,301	476	285	6,295	9.5%	20.2%	11.6%	7.4%	1.27	2.71	1.56
Avon	1	16	3	35	0.0%	18.8%	66.7%	20.0%	0.00	0.94	3.33
Bellingham	7	3	5	211	0.0%	0.0%	20.0%	7.1%	0.00	0.00	2.81
Braintree	155	7	7	294	7.1%	0.0%	0.0%	6.5%	1.10	0.00	0.00
Brookline	124	3	19	364	10.5%	0.0%	5.3%	6.3%	1.66	0.00	0.83
Canton	31	24	12	281	12.9%	25.0%	25.0%	11.0%	1.17	2.27	2.27
Cohasset	3			157	0.0%			8.9%	0.00		
Dedham	22	14	20	279	13.6%	21.4%	15.0%	3.2%	4.23	6.64	4.65
Dover	12		3	66	16.7%		0.0%	6.1%	2.75		0.00
Foxborough	16	1	3	192	6.3%	0.0%	33.3%	9.4%	0.67	0.00	3.56
Franklin	29	5	7	349	3.4%	20.0%	0.0%	4.3%	0.80	4.65	0.00
Holbrook	7	34	13	121	0.0%	35.3%	15.4%	10.7%	0.00	3.29	1.43
Medfield	8	1	2	151	0.0%	0.0%	0%	2.6%	0.00	0.00	0.00
Medway	8	1	5	160	0.0%	0.0%	0.0%	7.5%	0.00	0.00	0.00
Millis	1	2	2	81	0.0%	0.0%	0.0%	4.9%	0.00	0.00	0.00
Milton	29	28	15	248	0.0%	17.9%	0.0%	4.0%	0.00	4.43	0.00
Needham	43	3	10	337	4.7%	33.3%	10.0%	6.2%	0.75	5.35	1.60
Norfolk	4		6	169	0.0%		17%	8.3%	0.00		2.01
Norwood	15	9	7	270	0.0%	33.3%	0.0%	7.8%	0.00	4.29	0.00
Plainville	7	1	5	100	14.3%	0.0%	20.0%	14.0%	1.02	0.00	1.43
Quincy	409	27	23	512	11.7%	22.2%	8.7%	9.6%	1.23	2.32	0.91
Randolph	49	187	48	89	20.4%	21.4%	20.8%	13.5%	1.51	1.59	1.55
Sharon	101	5	7	157	10.9%	0.0%	0.0%	6.4%	1.71	0.00	0.00
Stoughton	40	80	19	209	10.0%	15.0%	21.1%	9.6%	1.05	1.57	2.20
Walpole	41	4	7	304	4.9%	0.0%	0.0%	7.9%	0.62	0.00	0.00
Wellesley	49	2	5	281	6.1%	0.0%	0.0%	6.8%	0.91	0.00	0.00
Westwood	25		4	146	4.0%		0.0%	4.8%	0.83		0.00
Weymouth	61	15	26	567	9.8%	26.7%	3.8%	8.6%	1.14	3.09	0.45
Wrentham	4	4	2	157	0.0%	0.0%	0.0%	6.4%	0.00	0.00	0.00
Plymouth County	94	590	191	5,762	14.9%	21.4%	14.1%	9.2%	1.62	2.32	1.53
Abington	7	13	11	182	14.3%	23.1%	18.2%	8.2%	1.73	2.80	2.21

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Bridgewater	3	18	5	243	33.3%	16.7%	40.0%	10.3%	3.24	1.62	3.89
Brockton	25	489	113	323	36.0%	20.7%	16.8%	17.6%	2.04	1.17	0.95
Carver	1	1	3	167	0.0%	0.0%	33.3%	16.2%	0.00	0.00	2.06
Duxbury	4	1	2	213	0.0%	0.0%	0.0%	5.6%	0.00	0.00	0.00
East Bridgewater	1	6	4	192	0.0%	33.3%	25.0%	13.5%	0.00	2.46	1.85
Halifax	1		1	124	0.0%		0.0%	18.5%	0.00		0.00
Hanover	2	1		166	0.0%	0.0%		7.8%	0.00	0.00	
Hanson	1	3	7	160	0.0%	33.3%	14.3%	8.8%	0.00	3.81	1.63
Hingham	14	1	5	395	0.0%	100.0%	0.0%	3.5%	0.00	28.21	0.00
Hull	2	1	1	144	0.0%	100.0%	0.0%	8.3%	0.00	12.00	0.00
Kingston	5	1	1	241	40.0%	0.0%	0.0%	7.5%	5.36	0.00	0.00
Lakeville	2		2	121	0.0%		0.0%	8.3%	0.00		0.00
Marion				47				8.5%			
Marshfield	1		3	291	0.0%		0.0%	6.9%	0.00		0.00
Mattapoisett	1	1		60	0.0%	0.0%		3.3%	0.00	0.00	
Middleborough	2	4	4	258	0.0%	50.0%	0.0%	13.6%	0.00	3.69	0.00
Norwell	4	4	2	177	0.0%	0.0%	0.0%	10.7%	0.00	0.00	0.00
Pembroke	1	1	1	248	0.0%	100.0%	0.0%	6.0%	0.00	16.53	0.00
Plymouth	7	10	7	861	14.3%	0.0%	0.0%	8.0%	1.78	0.00	0.00
Plympton			1	38			0.0%	5.3%			0.00
Rochester				69				5.8%			
Rockland	9	12	6	214	0.0%	16.7%	0.0%	10.3%	0.00	1.62	0.00
Scituate				288				4.2%			
Wareham	1	6	2	280	0.0%	50.0%	0.0%	12.9%	0.00	3.89	0.00
West Bridgewater		6	2	86		50.0%	0%	14.0%		3.58	0.00
Whitman		11	7	171		27.3%	0.0%	7.6%		3.59	0.00
Suffolk County	500	486	599	4,327	7.2%	21.8%	16.7%	7.1%	1.01	3.05	2.34
Boston	455	441	311	3,879	7.3%	22.7%	15.8%	6.3%	1.15	3.60	2.50
Chelsea	13	12	86	85	7.7%	16.7%	19.8%	16.5%	0.47	1.01	1.20
Revere	31	29	185	199	6.5%	6.9%	16.8%	15.6%	0.41	0.44	1.08
Winthrop	1	2	15	162	0.0%	0.0%	13.3%	11.1%	0.00	0.00	1.20
Worcester County	670	270	641	7,513	11.0%	16.3%	18.3%	8.8%	1.26	1.86	2.08
Ashburnham	1	3	1	86	0.0%	67%	100.0%	14.0%	0.00	4.78	7.17
Athol	1		6	124	0.0%		16.7%	12.1%	0.00		1.38
Auburn	4	1	8	201	0.0%	0.0%	37.5%	6.0%	0.00	0.00	6.28
Barre		1		72		0.0%		15.3%		0.00	
Berlin		1	2	51		0.0%	0.0%	9.8%		0.00	0.00
Blackstone			3	92			0.0%	9.8%			0.00
Bolton	6	1	4	95	16.7%	0.0%	50.0%	3.2%	5.28	0.00	15.83
Boylston	4		4	60	0.0%		0.0%	0.0%	??		??
Brookfield	1	1	1	34	0.0%	0.0%	0.0%	20.6%	0.00	0.00	0.00
Charlton	5	4	1	137	20.0%	0.0%	100.0%	8.0%	2.49	0.00	12.45
Clinton	3	2	25	144	0%	0.0%	16.0%	9.0%	0.00	0.00	1.77
Douglas	2	1	3	80	50.0%	0.0%	0%	5.0%	10.00	0.00	0.00
Dudley	4	3	7	93	25.0%	0.0%	0.0%	9.7%	2.58	0.00	0.00
East Brookfield				32				18.8%			
Fitchburg	13	13	65	238	23.1%	7.7%	26.2%	11.3%	2.03	0.68	2.31

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2014

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Gardner	5	4	12	163	60.0%	25.0%	16.7%	10.4%	5.75	2.40	1.60
Grafton	47	5	15	264	6.4%	20%	26.7%	6.4%	0.99	3.11	4.14
Harvard	12		2	78	0.0%		0.0%	10.3%	0.00		0.00
Holden	7	4	10	272	14.3%	0.0%	0.0%	4.4%	3.24	0.00	0.00
Hopedale		2	3	59		0.0%	0.0%	6.8%		0.00	0.00
Hubbardston		2		50		50.0%		6.0%		8.33	
Lancaster			2	63			0.0%	1.6%			0.00
Leicester	3	2	9	117	33.3%	0.0%	11.1%	10.3%	3.25	0.00	1.08
Leominster	13	23	52	352	23.1%	17.4%	5.8%	9.1%	2.54	1.91	0.63
Lunenburg	2	1	5	151	0.0%	0.0%	20.0%	12.6%	0.00	0.00	1.59
Mendon	2	3	1	70	0.0%	0%	0.0%	11.4%	0.00	0.00	0.00
Milford	10	6	31	282	30.0%	0.0%	9.7%	7.4%	4.03	0.00	1.30
Millbury	5	1	3	164	0.0%	100.0%	33.3%	7.3%	0.00	13.67	4.56
Millville		1		28		0.0%		17.9%		0.00	
North Brookfield	1			66	0.0%			18.2%	0.00		
Northborough	40		13	194	7.5%		7.7%	12.4%	0.61		0.62
Northbridge	4	1	4	182	0.0%	100.0%	0.0%	5.5%	0.00	18.20	0.00
Oakham				24				8.3%			
Oxford	3	3	6	184	0.0%	33.3%	16.7%	12.0%	0.00	2.79	1.39
Paxton	1		1	62	0.0%		0.0%	8.1%	0.00		0.00
Princeton			1	41			0.0%	2.4%			0.00
Rutland	1	2	1	121	0.0%	0.0%	0.0%	7.4%	0.00	0.00	0.00
Shrewsbury	177	6	13	269	5.6%	16.7%	15.4%	5.6%	1.01	2.99	2.76
Southborough	40	1	2	118	10.0%	0.0%	0.0%	4.2%	2.36	0.00	0.00
Southbridge	3	5	43	119	0.0%	20.0%	25.6%	8.4%	0.00	2.38	3.04
Spencer		2	11	107		0.0%	36.4%	5.6%		0.00	6.48
Sterling	1	3	6	105	0.0%	0%	33.3%	6.7%	0.00	0.00	5.00
Sturbridge	1		4	144	0.0%		50.0%	11.8%	0.00		4.24
Sutton			3	138			0.0%	8.7%			0.00
Templeton			2	73			0.0%	8.2%			0.00
Upton	8	1	2	88	12.5%	0.0%	0.0%	11.4%	1.10	0.00	0.00
Uxbridge	4	2	3	182	0.0%	0.0%	0%	6.6%	0.00	0.00	0.00
Warren	2		2	47	0.0%		0.0%	17.0%	0.00		0.00
Webster	2	2	12	151	0.0%	0.0%	8.3%	11.9%	0.00	0.00	0.70
West Boylston	1	2	3	97	0.0%	0.0%	0.0%	9.3%	0.00	0.00	0.00
West Brookfield			1	30			100.0%	13.3%			7.50
Westborough	106		9	168	9.4%		33.3%	3.0%	3.17		11.20
Westminster	2	1	3	107	50.0%	0.0%	33.3%	11.2%	4.46	0.00	2.97
Worcester	121	150	215	847	19.8%	18.7%	20.5%	9.9%	2.00	1.88	2.06
Hardwick/NwBrntree*			1	20			0.0%	10.0%			0.00
Petersham/Philipston*		2		37		0.0%		10.8%		0.00	
Winchendon/Rylston*	2	2	5	136	0.0%	50.0%	0.0%	10.3%	0.00	4.86	0.00

* Lending data are not shown separately for the 61 towns that consist of only part of a census tract (in one case, a town—Winchendon—contains one complete tract, but shares a second tract with another town). Census tracts are the smallest unit for which lending data are reported under the Home Mortgage Disclosure Act (HMDA). In these cases, the towns have been placed into 22 groups that fall within census tract boundaries; most of these groups consist of two towns, but in two instances six towns share a single census tract. These groups are shown at the end of each county's alphabetical listing of towns. In some cases, space limitations required cryptic abbreviations.

When no applications from Asian, black, and/or Latino borrowers were reported for a city or town, the corresponding cells for the denial rate and the denial rate ratio are blank.