

**SUPPLEMENTAL TABLES ON
MORTGAGE LENDING IN EVERY MASSACHUSETTS CITY & TOWN, 2012**

to accompany

Changing Patterns XX

**Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2012**

BY

Jim Campen

The tables in *Changing Patterns XX* present data on mortgage lending in Boston, Greater Boston, and Massachusetts, and for the state's 33 largest cities & towns. These supplemental tables provide information on 2012 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 Lending to Black, Latino & White Borrowers
3. Total & GBL Refinance Lending to Black, Latino & White Borrowers
4. Denial Rates by Borrower Race/Ethnicity, Home-Purchase Loans

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

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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, 2012

| | Home-Purchase Loans | | | Refinance Loans | | |
|-------------------------------|---------------------|--------------------|--------|-----------------|--------------------|--------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Barnstable County | 1,588 | 418 | 26.3% | 6,705 | 456 | 6.8% |
| Barnstable | 362 | 104 | 28.7% | 1,372 | 102 | 7.4% |
| Bourne | 146 | 52 | 35.6% | 540 | 50 | 9.3% |
| Brewster | 59 | 7 | 11.9% | 362 | 11 | 3.0% |
| Chatham | 34 | 2 | 5.9% | 202 | 2 | 1.0% |
| Dennis | 70 | 12 | 17.1% | 395 | 13 | 3.3% |
| Eastham | 25 | 4 | 16.0% | 190 | 13 | 6.8% |
| Falmouth | 200 | 52 | 26.0% | 949 | 50 | 5.3% |
| Harwich | 82 | 22 | 26.8% | 436 | 28 | 6.4% |
| Mashpee | 115 | 36 | 31.3% | 482 | 48 | 10.0% |
| Orleans | 35 | 2 | 5.7% | 206 | 3 | 1.5% |
| Provincetown | 29 | 1 | 3.4% | 82 | 6 | 7.3% |
| Sandwich | 208 | 66 | 31.7% | 802 | 82 | 10.2% |
| Truro | 14 | 0 | 0.0% | 62 | 2 | 3.2% |
| Wellfleet | 15 | 2 | 13.3% | 83 | 2 | 2.4% |
| Yarmouth | 194 | 56 | 28.9% | 536 | 44 | 8.2% |
| Berkshire County | 872 | 179 | 20.5% | 2,364 | 108 | 4.6% |
| Adams | 65 | 23 | 35.4% | 104 | 5 | 4.8% |
| Cheshire | 25 | 8 | 32.0% | 70 | 6 | 8.6% |
| Clarksburg | 14 | 6 | 42.9% | 43 | 1 | 2.3% |
| Dalton | 52 | 18 | 34.6% | 158 | 10 | 6.3% |
| Great Barrington | 33 | 0 | 0.0% | 126 | 4 | 3.2% |
| Hinsdale | 13 | 3 | 23.1% | 40 | 1 | 2.5% |
| Lanesborough | 24 | 5 | 20.8% | 62 | 3 | 4.8% |
| Lee | 30 | 4 | 13.3% | 142 | 4 | 2.8% |
| Lenox | 31 | 1 | 3.2% | 136 | 5 | 3.7% |
| New Marlborough | 6 | 1 | 16.7% | 34 | 3 | 8.8% |
| North Adams | 81 | 26 | 32.1% | 150 | 15 | 10.0% |
| Pittsfield | 325 | 64 | 19.7% | 692 | 35 | 5.1% |
| Sheffield | 17 | 1 | 5.9% | 72 | 3 | 4.2% |
| Stockbridge | 14 | 0 | 0.0% | 42 | 0 | 0.0% |
| West Stockbridge | 8 | 1 | 12.5% | 31 | 0 | 0.0% |
| Williamstown | 44 | 3 | 6.8% | 128 | 2 | 1.6% |
| Alfred/Egmont/MtWash* | 6 | 1 | 16.7% | 48 | 2 | 4.2% |
| Becket/Washington* | 27 | 8 | 29.6% | 55 | 1 | 1.8% |
| Florida/Savoy* | 7 | 0 | 0.0% | 30 | 1 | 3.3% |
| Hancock/NAsh/Richmond* | 10 | 1 | 10.0% | 57 | 1 | 1.8% |
| Monterey/Tyringham* | 9 | 0 | 0.0% | 46 | 0 | 0.0% |
| Otis/Sandisfield* | 14 | 3 | 21.4% | 52 | 3 | 5.8% |
| Peru/Windsor* | 17 | 2 | 11.8% | 46 | 3 | 6.5% |
| Bristol County | 3,498 | 1,291 | 36.9% | 13,431 | 1,322 | 9.8% |
| Acushnet | 73 | 33 | 45.2% | 299 | 33 | 11.0% |
| Attleboro | 351 | 154 | 43.9% | 1,135 | 157 | 13.8% |
| Berkley | 62 | 24 | 38.7% | 272 | 21 | 7.7% |
| Dartmouth | 201 | 48 | 23.9% | 940 | 64 | 6.8% |
| Dighton | 55 | 19 | 34.5% | 217 | 22 | 10.1% |
| Easton | 200 | 44 | 22.0% | 927 | 45 | 4.9% |

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, 2012

| | Home-Purchase Loans | | | Refinance Loans | | |
|---------------------|---------------------|--------------------|--------------|-----------------|--------------------|-------------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Fairhaven | 101 | 34 | 33.7% | 462 | 46 | 10.0% |
| Fall River | 306 | 131 | 42.8% | 952 | 141 | 14.8% |
| Freetown | 75 | 31 | 41.3% | 270 | 21 | 7.8% |
| Mansfield | 192 | 38 | 19.8% | 1,091 | 47 | 4.3% |
| New Bedford | 386 | 198 | 51.3% | 908 | 167 | 18.4% |
| North Attleborough | 220 | 64 | 29.1% | 1,119 | 87 | 7.8% |
| Norton | 153 | 61 | 39.9% | 691 | 45 | 6.5% |
| Raynham | 137 | 45 | 32.8% | 515 | 43 | 8.3% |
| Rehobeth | 103 | 33 | 32.0% | 457 | 22 | 4.8% |
| Seekonk | 111 | 46 | 41.4% | 495 | 50 | 10.1% |
| Somerset | 142 | 52 | 36.6% | 540 | 73 | 13.5% |
| Swansea | 118 | 39 | 33.1% | 510 | 53 | 10.4% |
| Taunton | 390 | 166 | 42.6% | 1,074 | 158 | 14.7% |
| Westport | 117 | 28 | 23.9% | 550 | 23 | 4.2% |
| Dukes County | 70 | 8 | 11.4% | 439 | 16 | 3.6% |
| Edgartown | 11 | 1 | 9.1% | 123 | 0 | 0.0% |
| Oak Bluffs | 19 | 1 | 5.3% | 113 | 11 | 9.7% |
| Tisbury | 22 | 5 | 22.7% | 87 | 1 | 1.1% |
| Aq/Chil/Gos/WTis* | 16 | 0 | 0.0% | 115 | 4 | 3.5% |
| Essex County | 6,311 | 1,683 | 26.7% | 23,102 | 1,572 | 6.8% |
| Amesbury | 156 | 49 | 31.4% | 499 | 46 | 9.2% |
| Andover | 374 | 44 | 11.8% | 1,919 | 52 | 2.7% |
| Beverly | 326 | 56 | 17.2% | 1,433 | 76 | 5.3% |
| Boxford | 85 | 13 | 15.3% | 440 | 12 | 2.7% |
| Danvers | 233 | 44 | 18.9% | 1,115 | 67 | 6.0% |
| Essex | 32 | 4 | 12.5% | 145 | 4 | 2.8% |
| Georgetown | 90 | 23 | 25.6% | 471 | 27 | 5.7% |
| Gloucester | 185 | 36 | 19.5% | 809 | 48 | 5.9% |
| Groveland | 79 | 22 | 27.8% | 273 | 24 | 8.8% |
| Hamilton | 86 | 16 | 18.6% | 367 | 13 | 3.5% |
| Haverhill | 491 | 207 | 42.2% | 1,446 | 197 | 13.6% |
| Ipswich | 116 | 14 | 12.1% | 510 | 19 | 3.7% |
| Lawrence | 345 | 238 | 69.0% | 392 | 112 | 28.6% |
| Lynn | 464 | 234 | 50.4% | 1,237 | 188 | 15.2% |
| Lynnfield | 149 | 22 | 14.8% | 696 | 21 | 3.0% |
| Manchester BTS | 53 | 4 | 7.5% | 268 | 2 | 0.7% |
| Marblehead | 225 | 18 | 8.0% | 1,158 | 31 | 2.7% |
| Merrimac | 77 | 20 | 26.0% | 219 | 17 | 7.8% |
| Methuen | 460 | 163 | 35.4% | 1,313 | 167 | 12.7% |
| Middleton | 102 | 9 | 8.8% | 429 | 11 | 2.6% |
| Nahant | 29 | 3 | 10.3% | 133 | 7 | 5.3% |
| Newbury | 62 | 10 | 16.1% | 265 | 7 | 2.6% |
| Newburyport | 247 | 36 | 14.6% | 783 | 26 | 3.3% |
| North Andover | 325 | 45 | 13.8% | 1,315 | 40 | 3.0% |
| Peabody | 410 | 116 | 28.3% | 1,579 | 137 | 8.7% |
| Rockport | 66 | 3 | 4.5% | 250 | 5 | 2.0% |
| Rowley | 64 | 16 | 25.0% | 281 | 9 | 3.2% |
| Salem | 389 | 88 | 22.6% | 939 | 75 | 8.0% |

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| | Home-Purchase Loans | | | Refinance Loans | | |
|--------------------------|---------------------|--------------------|--------------|-----------------|--------------------|--------------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Salisbury | 65 | 21 | 32.3% | 199 | 15 | 7.5% |
| Saugus | 215 | 65 | 30.2% | 867 | 63 | 7.3% |
| Swampscott | 131 | 25 | 19.1% | 628 | 35 | 5.6% |
| Topsfield | 83 | 6 | 7.2% | 348 | 6 | 1.7% |
| Wenham | 41 | 6 | 14.6% | 155 | 6 | 3.9% |
| West Newbury | 56 | 7 | 12.5% | 219 | 7 | 3.2% |
| Franklin County | 424 | 106 | 25.0% | 1,241 | 83 | 6.7% |
| Deerfield | 35 | 3 | 8.6% | 117 | 5 | 4.3% |
| Greenfield | 125 | 33 | 26.4% | 238 | 19 | 8.0% |
| Montague | 42 | 13 | 31.0% | 106 | 11 | 10.4% |
| Northfield | 21 | 7 | 33.3% | 68 | 2 | 2.9% |
| Orange | 38 | 21 | 55.3% | 118 | 18 | 15.3% |
| Ashfield/Conway* | 23 | 4 | 17.4% | 94 | 3 | 3.2% |
| Bernstn/Gill/Leyden* | 31 | 9 | 29.0% | 105 | 8 | 7.6% |
| Buckland/Shelburne* | 16 | 2 | 12.5% | 62 | 1 | 1.6% |
| Chl/Col/Hw/Hea/Mn/Ro* | 19 | 4 | 21.1% | 83 | 7 | 8.4% |
| Ervng/Warwck/Wend* | 20 | 6 | 30.0% | 42 | 3 | 7.1% |
| Lev/NSalem/Shutes* | 29 | 1 | 3.4% | 125 | 4 | 3.2% |
| SunderInd/Whately* | 24 | 3 | 12.5% | 83 | 2 | 2.4% |
| Hampden County | 2,791 | 1,148 | 41.1% | 6,876 | 962 | 14.0% |
| Agawam | 183 | 53 | 29.0% | 631 | 79 | 12.5% |
| Brimfield | 20 | 8 | 40.0% | 99 | 6 | 6.1% |
| Chicopee | 336 | 153 | 45.5% | 645 | 137 | 21.2% |
| East Longmeadow | 147 | 53 | 36.1% | 474 | 53 | 11.2% |
| Hampden | 47 | 12 | 25.5% | 145 | 17 | 11.7% |
| Holyoke | 175 | 52 | 29.7% | 340 | 34 | 10.0% |
| Longmeadow | 176 | 28 | 15.9% | 502 | 22 | 4.4% |
| Ludlow | 141 | 35 | 24.8% | 450 | 35 | 7.8% |
| Monson | 55 | 21 | 38.2% | 205 | 15 | 7.3% |
| Palmer | 80 | 43 | 53.8% | 184 | 29 | 15.8% |
| Southwick | 72 | 28 | 38.9% | 256 | 34 | 13.3% |
| Springfield | 697 | 409 | 58.7% | 1,101 | 266 | 24.2% |
| West Springfield | 179 | 66 | 36.9% | 458 | 75 | 16.4% |
| Westfield | 266 | 109 | 41.0% | 714 | 96 | 13.4% |
| Wilbraham | 138 | 39 | 28.3% | 411 | 27 | 6.6% |
| Bln/Chs/Grv/Mnt/Rus/Tol* | 47 | 28 | 59.6% | 150 | 20 | 13.3% |
| Holland/Wales* | 31 | 11 | 35.5% | 111 | 17 | 15.3% |
| Hampshire County | 1,085 | 217 | 20.0% | 2,992 | 224 | 7.5% |
| Amherst | 114 | 5 | 4.4% | 371 | 6 | 1.6% |
| Belchertown | 136 | 42 | 30.9% | 433 | 44 | 10.2% |
| Chesterfield | 10 | 4 | 40.0% | 27 | 3 | 11.1% |
| Easthampton | 141 | 21 | 14.9% | 310 | 45 | 14.5% |
| Granby | 47 | 17 | 36.2% | 143 | 14 | 9.8% |
| Hadley | 28 | 6 | 21.4% | 114 | 3 | 2.6% |
| Hatfield | 34 | 8 | 23.5% | 88 | 4 | 4.5% |
| Huntington | 5 | 2 | 40.0% | 42 | 6 | 14.3% |
| Northampton | 218 | 18 | 8.3% | 539 | 25 | 4.6% |

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| | Home-Purchase Loans | | | Refinance Loans | | |
|-------------------------|---------------------|--------------------|--------------|-----------------|--------------------|-------------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Pelham | 7 | 0 | 0.0% | 37 | 0 | 0.0% |
| South Hadley | 155 | 33 | 21.3% | 367 | 38 | 10.4% |
| Southampton | 60 | 8 | 13.3% | 185 | 11 | 5.9% |
| Ware | 68 | 33 | 48.5% | 146 | 15 | 10.3% |
| Westhampton | 14 | 4 | 28.6% | 51 | 3 | 5.9% |
| Cum/Midfld/Plnfd/Worth* | 22 | 11 | 50.0% | 58 | 3 | 5.2% |
| Goshen/Williamsburg* | 26 | 5 | 19.2% | 81 | 4 | 4.9% |
| Middlesex County | 13,655 | 1,915 | 14.0% | 57,365 | 2,513 | 4.4% |
| Acton | 251 | 18 | 7.2% | 1,399 | 23 | 1.6% |
| Arlington | 509 | 22 | 4.3% | 2,284 | 29 | 1.3% |
| Ashby | 23 | 10 | 43.5% | 91 | 7 | 7.7% |
| Ashland | 218 | 46 | 21.1% | 885 | 43 | 4.9% |
| Ayer | 103 | 24 | 23.3% | 237 | 18 | 7.6% |
| Bedford | 162 | 12 | 7.4% | 699 | 23 | 3.3% |
| Belmont | 302 | 6 | 2.0% | 1,227 | 13 | 1.1% |
| Billerica | 375 | 113 | 30.1% | 1,575 | 162 | 10.3% |
| Boxborough | 30 | 7 | 23.3% | 317 | 10 | 3.2% |
| Burlington | 209 | 16 | 7.7% | 1,176 | 43 | 3.7% |
| Cambridge | 685 | 13 | 1.9% | 2,325 | 23 | 1.0% |
| Carlisle | 51 | 3 | 5.9% | 294 | 5 | 1.7% |
| Chelmsford | 350 | 63 | 18.0% | 1,506 | 99 | 6.6% |
| Concord | 223 | 8 | 3.6% | 827 | 9 | 1.1% |
| Dracut | 309 | 98 | 31.7% | 967 | 123 | 12.7% |
| Dunstable | 30 | 6 | 20.0% | 149 | 2 | 1.3% |
| Everett | 195 | 85 | 43.6% | 472 | 71 | 15.0% |
| Framingham | 476 | 123 | 25.8% | 1,884 | 146 | 7.7% |
| Groton | 111 | 10 | 9.0% | 540 | 17 | 3.1% |
| Holliston | 166 | 32 | 19.3% | 728 | 38 | 5.2% |
| Hopkinton | 225 | 17 | 7.6% | 1,016 | 29 | 2.9% |
| Hudson | 152 | 39 | 25.7% | 601 | 50 | 8.3% |
| Lexington | 404 | 11 | 2.7% | 2,088 | 19 | 0.9% |
| Lincoln | 60 | 1 | 1.7% | 239 | 2 | 0.8% |
| Littleton | 96 | 17 | 17.7% | 493 | 25 | 5.1% |
| Lowell | 517 | 196 | 37.9% | 1,434 | 214 | 14.9% |
| Malden | 319 | 63 | 19.7% | 1,051 | 89 | 8.5% |
| Marlborough | 245 | 76 | 31.0% | 1,011 | 86 | 8.5% |
| Maynard | 123 | 28 | 22.8% | 387 | 23 | 5.9% |
| Medford | 491 | 66 | 13.4% | 1,683 | 89 | 5.3% |
| Melrose | 265 | 34 | 12.8% | 1,267 | 46 | 3.6% |
| Natick | 407 | 35 | 8.6% | 1,803 | 55 | 3.1% |
| Newton | 833 | 19 | 2.3% | 4,496 | 44 | 1.0% |
| North Reading | 163 | 23 | 14.1% | 812 | 42 | 5.2% |
| Pepperell | 99 | 44 | 44.4% | 414 | 39 | 9.4% |
| Reading | 325 | 34 | 10.5% | 1,471 | 41 | 2.8% |
| Sherborn | 57 | 0 | 0.0% | 253 | 1 | 0.4% |
| Shirley | 47 | 22 | 46.8% | 207 | 19 | 9.2% |
| Somerville | 549 | 41 | 7.5% | 1,584 | 56 | 3.5% |
| Stoneham | 246 | 38 | 15.4% | 1,007 | 46 | 4.6% |
| Stow | 92 | 11 | 12.0% | 389 | 12 | 3.1% |

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Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2012

| | Home-Purchase Loans | | | Refinance Loans | | |
|-------------------------|---------------------|--------------------|--------------|-----------------|--------------------|-------------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Sudbury | 226 | 15 | 6.6% | 1,175 | 18 | 1.5% |
| Tewksbury | 337 | 69 | 20.5% | 1,214 | 88 | 7.2% |
| Townsend | 61 | 27 | 44.3% | 302 | 39 | 12.9% |
| Tyngsborough | 115 | 25 | 21.7% | 504 | 45 | 8.9% |
| Wakefield | 248 | 36 | 14.5% | 1,263 | 60 | 4.8% |
| Waltham | 461 | 48 | 10.4% | 1,827 | 86 | 4.7% |
| Watertown | 284 | 17 | 6.0% | 1,038 | 30 | 2.9% |
| Wayland | 200 | 8 | 4.0% | 875 | 13 | 1.5% |
| Westford | 287 | 32 | 11.1% | 1,392 | 32 | 2.3% |
| Weston | 137 | 2 | 1.5% | 613 | 1 | 0.2% |
| Wilmington | 212 | 47 | 22.2% | 1,102 | 59 | 5.4% |
| Winchester | 274 | 4 | 1.5% | 1,440 | 12 | 0.8% |
| Woburn | 319 | 55 | 17.2% | 1,329 | 99 | 7.4% |
| Nantucket County | 51 | 3 | 5.9% | 250 | 10 | 4.0% |
| Nantucket | 51 | 3 | 5.9% | 249 | 10 | 4.0% |
| Norfolk County | 6,635 | 1,110 | 16.7% | 27,481 | 1,288 | 4.7% |
| Avon | 40 | 22 | 55.0% | 116 | 18 | 15.5% |
| Bellingham | 166 | 60 | 36.1% | 555 | 70 | 12.6% |
| Braintree | 383 | 68 | 17.8% | 1,502 | 90 | 6.0% |
| Brookline | 576 | 2 | 0.3% | 2,310 | 13 | 0.6% |
| Canton | 236 | 27 | 11.4% | 1,011 | 40 | 4.0% |
| Cohasset | 120 | 10 | 8.3% | 414 | 6 | 1.4% |
| Dedham | 243 | 49 | 20.2% | 924 | 48 | 5.2% |
| Dover | 65 | 3 | 4.6% | 319 | 1 | 0.3% |
| Foxborough | 154 | 37 | 24.0% | 646 | 39 | 6.0% |
| Franklin | 302 | 56 | 18.5% | 1,606 | 80 | 5.0% |
| Holbrook | 104 | 54 | 51.9% | 271 | 43 | 15.9% |
| Medfield | 151 | 9 | 6.0% | 797 | 16 | 2.0% |
| Medway | 158 | 37 | 23.4% | 618 | 37 | 6.0% |
| Millis | 85 | 19 | 22.4% | 346 | 16 | 4.6% |
| Milton | 280 | 38 | 13.6% | 1,334 | 56 | 4.2% |
| Needham | 359 | 10 | 2.8% | 2,155 | 25 | 1.2% |
| Norfolk | 106 | 24 | 22.6% | 577 | 22 | 3.8% |
| Norwood | 209 | 31 | 14.8% | 935 | 46 | 4.9% |
| Plainville | 87 | 30 | 34.5% | 328 | 26 | 7.9% |
| Quincy | 706 | 100 | 14.2% | 2,250 | 159 | 7.1% |
| Randolph | 230 | 102 | 44.3% | 628 | 78 | 12.4% |
| Sharon | 236 | 25 | 10.6% | 1,092 | 26 | 2.4% |
| Stoughton | 217 | 65 | 30.0% | 838 | 64 | 7.6% |
| Walpole | 281 | 44 | 15.7% | 1,206 | 40 | 3.3% |
| Wellesley | 352 | 7 | 2.0% | 1,580 | 8 | 0.5% |
| Westwood | 169 | 9 | 5.3% | 884 | 17 | 1.9% |
| Weymouth | 509 | 142 | 27.9% | 1,686 | 174 | 10.3% |
| Wrentham | 111 | 30 | 27.0% | 551 | 29 | 5.3% |
| Plymouth County | 4,330 | 1,490 | 34.4% | 16,018 | 1,378 | 8.6% |
| Abington | 170 | 59 | 34.7% | 494 | 50 | 10.1% |

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Total & Government-Backed Loans (GBLs) in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2012

| | Home-Purchase Loans | | | Refinance Loans | | |
|-------------------------|---------------------|--------------------|--------------|-----------------|--------------------|-------------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Bridgewater | 187 | 64 | 34.2% | 794 | 63 | 7.9% |
| Brockton | 516 | 334 | 64.7% | 1,130 | 257 | 22.7% |
| Carver | 101 | 42 | 41.6% | 336 | 48 | 14.3% |
| Duxbury | 191 | 30 | 15.7% | 782 | 32 | 4.1% |
| East Bridgewater | 128 | 48 | 37.5% | 488 | 52 | 10.7% |
| Halifax | 79 | 39 | 49.4% | 267 | 24 | 9.0% |
| Hanover | 148 | 25 | 16.9% | 751 | 36 | 4.8% |
| Hanson | 81 | 35 | 43.2% | 363 | 31 | 8.5% |
| Hingham | 312 | 19 | 6.1% | 1,219 | 34 | 2.8% |
| Hull | 80 | 20 | 25.0% | 349 | 20 | 5.7% |
| Kingston | 105 | 38 | 36.2% | 484 | 46 | 9.5% |
| Lakeville | 98 | 30 | 30.6% | 387 | 39 | 10.1% |
| Marion | 42 | 7 | 16.7% | 151 | 8 | 5.3% |
| Marshfield | 242 | 59 | 24.4% | 1,208 | 58 | 4.8% |
| Mattapoisett | 50 | 8 | 16.0% | 220 | 9 | 4.1% |
| Middleborough | 206 | 85 | 41.3% | 638 | 82 | 12.9% |
| Norwell | 116 | 10 | 8.6% | 570 | 16 | 2.8% |
| Pembroke | 158 | 60 | 38.0% | 703 | 50 | 7.1% |
| Plymouth | 553 | 208 | 37.6% | 1,826 | 172 | 9.4% |
| Plympton | 25 | 10 | 40.0% | 109 | 7 | 6.4% |
| Rochester | 41 | 7 | 17.1% | 213 | 9 | 4.2% |
| Rockland | 158 | 56 | 35.4% | 472 | 65 | 13.8% |
| Scituate | 199 | 31 | 15.6% | 930 | 30 | 3.2% |
| Wareham | 175 | 75 | 42.9% | 459 | 59 | 12.9% |
| West Bridgewater | 57 | 24 | 42.1% | 232 | 22 | 9.5% |
| Whitman | 112 | 67 | 59.8% | 443 | 59 | 13.3% |
| Suffolk County | 4,889 | 704 | 14.4% | 12,466 | 666 | 5.3% |
| Boston | 4,369 | 524 | 12.0% | 11,115 | 526 | 4.7% |
| Chelsea | 128 | 51 | 39.8% | 221 | 31 | 14.0% |
| Revere | 282 | 109 | 38.7% | 650 | 68 | 10.5% |
| Winthrop | 110 | 20 | 18.2% | 480 | 41 | 8.5% |
| Worcester County | 6,073 | 1,993 | 32.8% | 20,899 | 1,789 | 8.6% |
| Ashburnham | 49 | 18 | 36.7% | 158 | 8 | 5.1% |
| Athol | 57 | 34 | 59.6% | 161 | 17 | 10.6% |
| Auburn | 127 | 50 | 39.4% | 463 | 59 | 12.7% |
| Barre | 29 | 10 | 34.5% | 79 | 6 | 7.6% |
| Berlin | 24 | 5 | 20.8% | 112 | 4 | 3.6% |
| Blackstone | 94 | 31 | 33.0% | 225 | 32 | 14.2% |
| Bolton | 90 | 7 | 7.8% | 319 | 8 | 2.5% |
| Boylston | 45 | 6 | 13.3% | 169 | 4 | 2.4% |
| Brookfield | 22 | 6 | 27.3% | 84 | 4 | 4.8% |
| Charlton | 84 | 27 | 32.1% | 418 | 33 | 7.9% |
| Clinton | 121 | 41 | 33.9% | 267 | 31 | 11.6% |
| Douglas | 83 | 29 | 34.9% | 336 | 37 | 11.0% |
| Dudley | 97 | 39 | 40.2% | 252 | 38 | 15.1% |
| East Brookfield | 17 | 7 | 41.2% | 75 | 9 | 12.0% |
| Fitchburg | 194 | 84 | 43.3% | 552 | 75 | 13.6% |

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, 2012

| | Home-Purchase Loans | | | Refinance Loans | | |
|------------------------------|---------------------|--------------------|--------|-----------------|--------------------|--------|
| | All Loans | Gov't-Backed Loans | % GBLs | All Loans | Gov't-Backed Loans | % GBLs |
| Gardner | 132 | 73 | 55.3% | 275 | 33 | 12.0% |
| Grafton | 208 | 36 | 17.3% | 856 | 41 | 4.8% |
| Harvard | 62 | 3 | 4.8% | 312 | 6 | 1.9% |
| Holden | 197 | 55 | 27.9% | 695 | 57 | 8.2% |
| Hopedale | 55 | 13 | 23.6% | 287 | 15 | 5.2% |
| Hubbardston | 29 | 18 | 62.1% | 148 | 18 | 12.2% |
| Lancaster | 86 | 26 | 30.2% | 253 | 12 | 4.7% |
| Leicester | 71 | 29 | 40.8% | 250 | 33 | 13.2% |
| Leominster | 287 | 95 | 33.1% | 872 | 100 | 11.5% |
| Lunenburg | 77 | 28 | 36.4% | 359 | 33 | 9.2% |
| Mendon | 63 | 22 | 34.9% | 257 | 8 | 3.1% |
| Milford | 245 | 73 | 29.8% | 877 | 83 | 9.5% |
| Millbury | 119 | 42 | 35.3% | 326 | 37 | 11.3% |
| Millville | 20 | 10 | 50.0% | 105 | 12 | 11.4% |
| North Brookfield | 31 | 15 | 48.4% | 112 | 8 | 7.1% |
| Northborough | 160 | 21 | 13.1% | 706 | 25 | 3.5% |
| Northbridge | 149 | 40 | 26.8% | 507 | 49 | 9.7% |
| Oakham | 15 | 6 | 40.0% | 55 | 6 | 10.9% |
| Oxford | 96 | 44 | 45.8% | 311 | 53 | 17.0% |
| Paxton | 48 | 23 | 47.9% | 152 | 12 | 7.9% |
| Princeton | 21 | 5 | 23.8% | 144 | 5 | 3.5% |
| Rutland | 82 | 31 | 37.8% | 322 | 29 | 9.0% |
| Shrewsbury | 382 | 52 | 13.6% | 1,730 | 57 | 3.3% |
| Southborough | 112 | 12 | 10.7% | 605 | 10 | 1.7% |
| Southbridge | 102 | 52 | 51.0% | 167 | 29 | 17.4% |
| Spencer | 75 | 32 | 42.7% | 225 | 32 | 14.2% |
| Sterling | 75 | 14 | 18.7% | 294 | 22 | 7.5% |
| Sturbridge | 104 | 32 | 30.8% | 319 | 28 | 8.8% |
| Sutton | 83 | 25 | 30.1% | 363 | 19 | 5.2% |
| Templeton | 64 | 36 | 56.3% | 189 | 30 | 15.9% |
| Upton | 69 | 19 | 27.5% | 396 | 11 | 2.8% |
| Uxbridge | 133 | 38 | 28.6% | 512 | 39 | 7.6% |
| Warren | 33 | 16 | 48.5% | 79 | 14 | 17.7% |
| Webster | 109 | 49 | 45.0% | 254 | 32 | 12.6% |
| West Boylston | 56 | 16 | 28.6% | 226 | 11 | 4.9% |
| West Brookfield | 29 | 7 | 24.1% | 86 | 8 | 9.3% |
| Westborough | 163 | 15 | 9.2% | 819 | 34 | 4.2% |
| Westminster | 73 | 20 | 27.4% | 250 | 15 | 6.0% |
| Worcester | 921 | 406 | 44.1% | 2,143 | 320 | 14.9% |
| Hardwick/NwBrtree* | 13 | 4 | 30.8% | 72 | 6 | 8.3% |
| Petersham/Philipston* | 24 | 12 | 50.0% | 86 | 9 | 10.5% |
| Winchendon/Rylston* | 67 | 34 | 50.7% | 233 | 23 | 9.9% |

* 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, 2012

| | 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 | 17 | 5 | 29.4% | 25 | 13 | 52.0% | 1,381 | 353 | 25.6% | 1.15 | 2.03 |
| Barnstable | 5 | 3 | 60.0% | 10 | 6 | 60.0% | 312 | 85 | 27.2% | 2.20 | 2.20 |
| Bourne | 1 | | 0.0% | | | na | 133 | 46 | 34.6% | 0.00 | na |
| Brewster | | | na | | | na | 57 | 7 | 12.3% | na | na |
| Chatham | | | na | | | na | 33 | 2 | 6.1% | na | na |
| Dennis | | | na | | | na | 65 | 11 | 16.9% | na | na |
| Eastham | | | na | | | na | 21 | 4 | 19.0% | na | na |
| Falmouth | 1 | | 0.0% | 2 | 1 | 50.0% | 174 | 43 | 24.7% | 0.00 | 2.02 |
| Harwich | 1 | | 0.0% | 1 | 1 | 100% | 72 | 18 | 25.0% | 0.00 | 4.00 |
| Mashpee | 3 | 1 | 33.3% | | | na | 91 | 27 | 29.7% | 1.12 | na |
| Orleans | | | na | | | na | 30 | 2 | 6.7% | na | na |
| Provincetown | | | na | | | na | 29 | 1 | 3.4% | na | na |
| Sandwich | 1 | 1 | 100% | 3 | 1 | 33.3% | 169 | 57 | 33.7% | 2.96 | 0.99 |
| Truro | 2 | | 0.0% | 1 | | 0.0% | 11 | | 0.0% | ?? | ?? |
| Wellfleet | | | na | 1 | | 0.0% | 12 | 2 | 16.7% | na | 0.00 |
| Yarmouth | 3 | | 0.0% | 7 | 4 | 57.1% | 172 | 48 | 27.9% | 0.00 | 2.05 |
| Berkshire County | 13 | 8 | 61.5% | 21 | 8 | 38.1% | 770 | 159 | 20.6% | 2.98 | 1.84 |
| Adams | | | na | 1 | | 0.0% | 58 | 23 | 39.7% | na | 0.00 |
| Cheshire | | | na | | | na | 21 | 8 | 38.1% | na | na |
| Clarksburg | | | na | | | na | 14 | 6 | 42.9% | na | na |
| Dalton | | | na | 1 | 1 | 100% | 49 | 17 | 34.7% | na | 2.88 |
| Great Barrington | 1 | | 0.0% | 1 | | 0.0% | 26 | | 0.0% | ?? | ?? |
| Hinsdale | | | na | | | na | 12 | 3 | 25.0% | na | na |
| Lanesborough | | | na | | | na | 19 | 4 | 21.1% | na | na |
| Lee | | | na | 1 | | 0.0% | 27 | 4 | 14.8% | na | 0.00 |
| Lenox | | | na | 1 | | 0.0% | 27 | 1 | 3.7% | na | 0.00 |
| New Marlborough | | | na | | | na | 4 | | 0.0% | na | na |
| North Adams | | | na | 2 | 1 | 50.0% | 76 | 24 | 31.6% | na | 1.58 |
| Pittsfield | 11 | 8 | 72.7% | 10 | 4 | 40.0% | 283 | 51 | 18.0% | 4.04 | 2.22 |
| Sheffield | | | na | | | na | 14 | 1 | 7.1% | na | na |
| Stockbridge | | | na | | | na | 13 | | 0.0% | na | na |
| West Stockbridge | | | na | 2 | 1 | 50.0% | 6 | | 0.0% | na | ?? |
| Williamstown | 1 | | 0.0% | 1 | 1 | 100% | 37 | 2 | 5.4% | 0.00 | 18.50 |
| Alfred/Egmont/MtWash* | | | na | | | na | 5 | 1 | 20.0% | na | na |
| Becket/Washington* | | | na | | | na | 25 | 8 | 32.0% | na | na |
| Florida/Savoy* | | | na | | | na | 7 | | 0.0% | na | a |
| Hancock/NAsh/Richmond* | | | na | 1 | | 0.0% | 9 | 1 | 11.1% | na | 0.00 |
| Monterey/Tyringham* | | | na | | | na | 9 | | 0.0% | na | na |
| Otis/Sandisfield* | | | na | | | na | 13 | 3 | 23.1% | na | na |
| Peru/Windsor* | | | na | | | na | 16 | 2 | 12.5% | na | na |
| Bristol County | 79 | 42 | 53.2% | 78 | 40 | 51.3% | 2,987 | 1,064 | 35.6% | 1.49 | 1.44 |
| Acushnet | 1 | 1 | 100% | 2 | 2 | 100% | 61 | 25 | 41.0% | 2.44 | 2.44 |
| Attleboro | 4 | 3 | 75.0% | 12 | 6 | 50.0% | 289 | 132 | 45.7% | 1.64 | 1.09 |
| Berkley | 2 | 1 | 50.0% | | | na | 56 | 23 | 41.1% | 1.22 | na |
| Dartmouth | 1 | 1 | 100% | 5 | 3 | 60.0% | 177 | 37 | 20.9% | 4.78 | 2.87 |
| Dighton | | | na | 1 | | 0.0% | 48 | 15 | 31.3% | na | 0.00 |
| Easton | 4 | 2 | 50% | | | na | 172 | 37 | 21.5% | 2.32 | na |

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, 2012

| | 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 | 1 | 1 | 100% | | | na | 92 | 30 | 32.6% | 3.07 | na |
| Fall River | 6 | 5 | 83.3% | 4 | 2 | 50.0% | 257 | 104 | 40.5% | 2.06 | 1.24 |
| Freetown | 2 | | 0.0% | 1 | 1 | 100% | 67 | 29 | 43.3% | 0.00 | 2.31 |
| Mansfield | 4 | 2 | 50.0% | 4 | | 0.0% | 156 | 33 | 21.2% | 2.36 | 0.00 |
| New Bedford | 21 | 12 | 57.1% | 25 | 14 | 56.0% | 305 | 142 | 46.6% | 1.23 | 1.20 |
| North Attleborough | 2 | | 0.0% | 1 | | 0.0% | 192 | 56 | 29.2% | 0.00 | 0.00 |
| Norton | 4 | 2 | 50.0% | 1 | 1 | 100% | 134 | 53 | 39.6% | 1.26 | 2.53 |
| Raynham | 3 | 1 | 33.3% | 1 | | 0% | 122 | 39 | 32.0% | 1.04 | 0.00 |
| Rehobeth | 1 | | 0.0% | | | na | 93 | 31 | 33.3% | 0.00 | na |
| Seekonk | 1 | | 0.0% | 4 | 1 | 25.0% | 94 | 39 | 41.5% | 0.00 | 0.60 |
| Somerset | | | na | | | na | 128 | 48 | 37.5% | na | na |
| Swansea | | | na | 4 | 1 | 25.0% | 106 | 34 | 32.1% | na | 0.78 |
| Taunton | 22 | 11 | 50.0% | 13 | 9 | 69.2% | 325 | 129 | 39.7% | 1.26 | 1.74 |
| Westport | | | na | | | na | 108 | 25 | 23.1% | na | na |
| Dukes County | 2 | 1 | 50.0% | 3 | 0 | 0.0% | 56 | 6 | 10.7% | 4.67 | 0.00 |
| Edgartown | | | na | 1 | | 0.0% | 9 | 1 | 11.1% | na | 0.00 |
| Oak Bluffs | 1 | | 0.0% | | | na | 15 | 1 | 6.7% | 0.00 | na |
| Tisbury | 1 | 1 | 100% | 2 | | 0.0% | 18 | 3 | 16.7% | 6.00 | 0.00 |
| Aq/Chil/Gos/WTis* | | | na | | | na | 12 | | 0.0% | na | na |
| Essex County | 93 | 53 | 57.0% | 587 | 394 | 67.1% | 4,917 | 1,055 | 21.5% | 2.66 | 3.13 |
| Amesbury | | | na | | | na | 144 | 45 | 31.3% | na | na |
| Andover | 1 | 1 | 100% | 8 | 2 | 25.0% | 281 | 37 | 13.2% | 7.59 | 1.90 |
| Beverly | | | na | 4 | 2 | 50% | 290 | 48 | 16.6% | na | 3.02 |
| Boxford | | | na | 2 | | 0.0% | 73 | 10 | 13.7% | na | 0.00 |
| Danvers | 3 | | 0.0% | 3 | 3 | 100% | 204 | 39 | 19.1% | 0.00 | 5.23 |
| Essex | | | na | | | na | 29 | 4 | 13.8% | na | na |
| Georgetown | 1 | | 0.0% | 2 | 1 | 50% | 82 | 18 | 22.0% | 0.00 | 2.28 |
| Gloucester | 1 | | 0.0% | 2 | | 0.0% | 170 | 32 | 18.8% | 0.00 | 0.00 |
| Groveland | 1 | 1 | 100% | | | na | 68 | 18 | 26.5% | 3.78 | na |
| Hamilton | 2 | 1 | 50% | | | na | 78 | 14 | 17.9% | 2.79 | na |
| Haverhill | 6 | 4 | 66.7% | 54 | 38 | 70.4% | 392 | 147 | 37.5% | 1.78 | 1.88 |
| Ipswich | 1 | 1 | 100% | | | na | 104 | 13 | 12.5% | 8.00 | na |
| Lawrence | 5 | 3 | 60.0% | 280 | 206 | 73.6% | 43 | 21 | 48.8% | 1.23 | 1.51 |
| Lynn | 33 | 22 | 66.7% | 93 | 61 | 65.6% | 253 | 110 | 43.5% | 1.53 | 1.51 |
| Lynnfield | | | na | 1 | 1 | 100% | 129 | 18 | 14.0% | na | 7.17 |
| Manchester BTS | | | na | | | na | 46 | 2 | 4.3% | na | na |
| Marblehead | | | na | 1 | | 0.0% | 200 | 18 | 9.0% | na | 0.00 |
| Merrimac | 1 | 1 | 100% | 1 | | 0.0% | 73 | 17 | 23.3% | 4.29 | 0.00 |
| Methuen | 12 | 5 | 41.7% | 75 | 50 | 66.7% | 314 | 96 | 30.6% | 1.36 | 2.18 |
| Middleton | | | na | 1 | | 0.0% | 88 | 7 | 8.0% | na | 0.00 |
| Nahant | 1 | 1 | 100% | | | na | 27 | 2 | 7.4% | 13.50 | na |
| Newbury | | | na | 1 | 1 | 100% | 55 | 6 | 10.9% | na | 9.17 |
| Newburyport | | | na | | | na | 226 | 33 | 14.6% | na | na |
| North Andover | 3 | 3 | 100% | 10 | 1 | 10.0% | 267 | 36 | 13.5% | 7.42 | 0.74 |
| Peabody | 10 | 6 | 60.0% | 12 | 7 | 58.3% | 348 | 86 | 24.7% | 2.43 | 2.36 |
| Rockport | | | na | | | na | 61 | 3 | 4.9% | na | na |
| Rowley | | | na | 1 | 1 | 100% | 58 | 10 | 17.2% | na | 5.80 |
| Salem | 7 | 4 | 57% | 15 | 7 | 46.7% | 324 | 62 | 19.1% | 2.99 | 2.44 |

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, 2012

| | 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 | | | na | 57 | 21 | 36.8% | na | na |
| Saugus | 5 | | 0.0% | 18 | 11 | 61.1% | 162 | 46 | 28.4% | 0.00 | 2.15 |
| Swampscott | | | na | 3 | 2 | 66.7% | 110 | 19 | 17.3% | na | 3.86 |
| Topsfield | | | na | | | na | 72 | 5 | 6.9% | na | na |
| Wenham | | | na | | | na | 37 | 5 | 13.5% | na | na |
| West Newbury | | | na | | | na | 52 | 7 | 13.5% | na | na |
| Franklin County | 1 | 1 | 100% | 3 | 1 | 33.3% | 392 | 96 | 24.5% | 4.08 | 1.36 |
| Deerfield | | | na | | | na | 29 | 2 | 6.9% | na | na |
| Greenfield | | | na | 1 | | 0.0% | 118 | 31 | 26.3% | na | 0.00 |
| Montague | | | na | | | na | 42 | 13 | 31.0% | na | na |
| Northfield | | | na | 1 | 1 | 100% | 19 | 6 | 31.6% | na | 3.17 |
| Orange | | | na | | | na | 33 | 16 | 48.5% | na | na |
| Ashfield/Conway* | | | na | | | na | 23 | 4 | 17.4% | na | na |
| Bernstn/Gill/Leyden* | | | na | | | na | 30 | 9 | 30.0% | na | na |
| Buckland/Shelburne* | | | na | | | na | 16 | 2 | 12.5% | na | na |
| Chl/Col/Hw/Hea/Mn/Ro* | 1 | 1 | 100% | 1 | | 0.0% | 16 | 3 | 18.8% | 5.33 | 0.00 |
| Ervng/Warwck/Wend* | | | na | | | na | 18 | 6 | 33.3% | na | na |
| Lev/NSalem/Shutes* | | | na | | | na | 24 | 1 | 4.2% | na | na |
| Sunderlnd/Whately* | | | na | | | na | 23 | 3 | 13.0% | na | na |
| Hampden County | 96 | 66 | 68.8% | 269 | 188 | 69.9% | 2,175 | 784 | 36.0% | 1.91 | 1.94 |
| Agawam | 2 | 1 | 50.0% | 3 | 1 | 33.3% | 163 | 46 | 28.2% | 1.77 | 1.18 |
| Brimfield | | | na | | | na | 19 | 8 | 42.1% | na | na |
| Chicopee | 10 | 4 | 40.0% | 32 | 26 | 81.3% | 276 | 114 | 41.3% | 0.97 | 1.97 |
| East Longmeadow | 2 | 1 | 50% | 3 | 2 | 66.7% | 135 | 49 | 36.3% | 1.38 | 1.84 |
| Hampden | | | na | | | na | 46 | 11 | 23.9% | na | na |
| Holyoke | 1 | 1 | 100% | 26 | 15 | 57.7% | 140 | 34 | 24.3% | 4.12 | 2.38 |
| Longmeadow | 3 | 1 | 33.3% | 3 | | 0.0% | 134 | 21 | 15.7% | 2.13 | 0.00 |
| Ludlow | | | na | 3 | 2 | 66.7% | 128 | 32 | 25.0% | na | 2.67 |
| Monson | | | na | 1 | | 0.0% | 50 | 18 | 36.0% | na | 0.00 |
| Palmer | 1 | 1 | 100% | | | na | 71 | 38 | 53.5% | 1.87 | na |
| Southwick | 1 | | 0.0% | 2 | 1 | 50.0% | 60 | 26 | 43.3% | 0.00 | 1.15 |
| Springfield | 68 | 52 | 76.5% | 174 | 127 | 73.0% | 370 | 176 | 47.6% | 1.61 | 1.53 |
| West Springfield | 3 | 1 | 33.3% | 6 | 5 | 83.3% | 154 | 51 | 33.1% | 1.01 | 2.52 |
| Westfield | 4 | 3 | 75% | 10 | 4 | 40.0% | 236 | 95 | 40.3% | 1.86 | 0.99 |
| Wilbraham | 1 | 1 | 100% | 5 | 4 | 80.0% | 123 | 31 | 25.2% | 3.97 | 3.17 |
| Bln/Chs/Grv/Mnt/Rus/Tol* | | | na | 1 | 1 | 100% | 42 | 24 | 57.1% | na | 1.75 |
| Holland/Wales* | | | na | | | na | 27 | 10 | 37.0% | na | na |
| Hampshire County | 8 | 3 | 37.5% | 21 | 8 | 38.1% | 971 | 190 | 19.6% | 1.92 | 1.95 |
| Amherst | 2 | | 0.0% | 5 | 1 | 20.0% | 88 | 2 | 2.3% | 0.00 | 8.80 |
| Belchertown | 1 | | 0.0% | 2 | 1 | 50.0% | 113 | 39 | 34.5% | 0.00 | 1.45 |
| Chesterfield | | | na | | | na | 10 | 4 | 40.0% | na | na |
| Easthampton | | | na | 1 | 1 | 100% | 135 | 19 | 14.1% | na | 7.11 |
| Granby | 1 | 1 | 100% | 1 | 1 | 100% | 42 | 13 | 31.0% | 3.23 | 3.23 |
| Hadley | | | na | | | na | 25 | 5 | 20.0% | na | a |
| Hatfield | | | na | | | na | 32 | 7 | 21.9% | na | na |
| Huntington | | | na | | | na | 5 | 2 | 40.0% | na | na |
| Northampton | 2 | | 0.0% | 6 | | 0.0% | 195 | 17 | 8.7% | 0.00 | 0.00 |

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, 2012

| | 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 | | | na | 7 | | 0.0% | na | na |
| South Hadley | 2 | 2 | 100% | 4 | 2 | 50.0% | 143 | 29 | 20.3% | 4.93 | 2.47 |
| Southampton | | | na | | | na | 57 | 6 | 10.5% | na | na |
| Ware | | | na | 1 | 1 | 100% | 60 | 28 | 46.7% | na | 2.14 |
| Westhampton | | | na | 1 | 1 | 100% | 12 | 3 | 25.0% | na | 4.00 |
| Cum/Midfld/Plnfd/Worth* | | | na | | | na | 22 | 11 | 50.0% | na | na |
| Goshen/Williamsburg* | | | na | | | na | 25 | 5 | 20.0% | na | na |
| Middlesex County | 208 | 72 | 34.6% | 429 | 155 | 36.1% | 9,842 | 1,366 | 13.9% | 2.49 | 2.60 |
| Acton | 1 | | 0.0% | 2 | | 0.0% | 142 | 15 | 10.6% | 0.00 | 0.00 |
| Arlington | 1 | | 0.0% | 10 | | 0.0% | 382 | 16 | 4.2% | 0.00 | 0.00 |
| Ashby | | | na | | | na | 22 | 9 | 40.9% | na | na |
| Ashland | 3 | 2 | 66.7% | 12 | 6 | 50.0% | 147 | 30 | 20.4% | 3.27 | 2.45 |
| Ayer | 1 | 1 | 100% | 3 | 2 | 67% | 85 | 17 | 20.0% | 5.00 | 3.33 |
| Bedford | | | na | | | na | 104 | 7 | 6.7% | na | na |
| Belmont | 3 | 1 | 33.3% | 4 | | 0.0% | 188 | 2 | 1.1% | 31.33 | 0.00 |
| Billerica | 10 | 4 | 40% | 5 | | 0.0% | 293 | 98 | 33.4% | 1.20 | 0.00 |
| Boxborough | | | na | | | na | 19 | 4 | 21.1% | na | na |
| Burlington | 2 | 1 | 50.0% | 4 | | 0.0% | 137 | 8 | 5.8% | 8.56 | 0.00 |
| Cambridge | 14 | | 0.0% | 21 | | 0.0% | 449 | 8 | 1.8% | 0.00 | 0.00 |
| Carlisle | 1 | | 0.0% | 1 | | 0.0% | 35 | 2 | 5.7% | 0.00 | 0.00 |
| Chelmsford | 2 | 1 | 50.0% | 3 | 1 | 33.3% | 270 | 49 | 18.1% | 2.76 | 1.84 |
| Concord | 1 | | 0.0% | 5 | | 0.0% | 186 | 7 | 3.8% | 0.00 | 0.00 |
| Dracut | 4 | 2 | 50.0% | 13 | 6 | 46.2% | 243 | 76 | 31.3% | 1.60 | 1.48 |
| Dunstable | | | na | 1 | | 0.0% | 24 | 5 | 20.8% | na | 0.00 |
| Everett | 28 | 11 | 39.3% | 53 | 33 | 62.3% | 74 | 27 | 36.5% | 1.08 | 1.71 |
| Framingham | 15 | 8 | 53.3% | 29 | 18 | 62.1% | 353 | 81 | 22.9% | 2.32 | 2.70 |
| Groton | | | na | 2 | | 0.0% | 96 | 10 | 10.4% | na | 0.00 |
| Holliston | 1 | | 0.0% | 5 | 1 | 20.0% | 133 | 26 | 19.5% | 0.00 | 1.02 |
| Hopkinton | 3 | | 0.0% | 3 | 1 | 33.3% | 171 | 11 | 6.4% | 0.00 | 5.18 |
| Hudson | | | na | 3 | 1 | 33.3% | 132 | 32 | 24.2% | na | 1.38 |
| Lexington | 4 | | 0.0% | 6 | | 0.0% | 207 | 6 | 2.9% | 0.00 | 0.00 |
| Lincoln | | | na | 2 | | 0.0% | 47 | 1 | 2.1% | na | 0.00 |
| Littleton | | | na | 1 | | 0.0% | 78 | 15 | 19.2% | na | 0.00 |
| Lowell | 21 | 11 | 52.4% | 48 | 31 | 64.6% | 283 | 90 | 31.8% | 1.65 | 2.03 |
| Malden | 19 | 9 | 47.4% | 15 | 4 | 26.7% | 161 | 35 | 21.7% | 2.18 | 1.23 |
| Marlborough | 6 | 2 | 33.3% | 22 | 15 | 68.2% | 178 | 50 | 28.1% | 1.19 | 2.43 |
| Maynard | 1 | | 0.0% | 3 | 2 | 66.7% | 99 | 23 | 23.2% | 0.00 | 2.87 |
| Medford | 14 | 6 | 42.9% | 7 | 1 | 14.3% | 358 | 47 | 13.1% | 3.26 | 1.09 |
| Melrose | 4 | 1 | 25.0% | 1 | | 0.0% | 219 | 29 | 13.2% | 1.89 | 0.00 |
| Natick | 4 | | 0.0% | 8 | 1 | 12.5% | 313 | 30 | 9.6% | 0.00 | 1.30 |
| Newton | 6 | 2 | 33.3% | 11 | | 0.0% | 566 | 16 | 2.8% | 11.79 | 0.00 |
| North Reading | 1 | | 0.0% | 1 | | 0.0% | 140 | 18 | 12.9% | 0.00 | 0.00 |
| Pepperell | 2 | 2 | 100% | 3 | 2 | 66.7% | 89 | 37 | 41.6% | 2.41 | 1.60 |
| Reading | | | na | 6 | 3 | 50.0% | 260 | 26 | 10.0% | na | 5.00 |
| Sherborn | | | na | 1 | | 0.0% | 47 | | 0.0% | na | ?? |
| Shirley | | | na | 2 | 2 | 100% | 41 | 17 | 41.5% | na | 2.41 |
| Somerville | 4 | | 0.0% | 18 | 4 | 22.2% | 418 | 33 | 7.9% | 0.00 | 2.81 |
| Stoneham | 4 | 2 | 50.0% | 7 | 1 | 14.3% | 190 | 30 | 15.8% | 3.17 | 0.90 |
| Stow | | | na | 3 | | 0.0% | 76 | 9 | 11.8% | na | 0.00 |

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, 2012

| | 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 |
| Sudbury | 2 | | 0.0% | 5 | | 0.0% | 174 | 15 | 8.6% | 0.00 | 0.00 |
| Tewksbury | 4 | 1 | 25.0% | 9 | 5 | 55.6% | 280 | 55 | 19.6% | 1.27 | 2.83 |
| Townsend | | | na | 2 | 1 | 50.0% | 57 | 26 | 45.6% | na | 1.10 |
| Tyngsborough | | | na | 5 | 1 | 20.0% | 88 | 24 | 27.3% | na | 0.73 |
| Wakefield | 3 | 1 | 33.3% | 3 | 1 | 33.3% | 205 | 28 | 13.7% | 2.44 | 2.44 |
| Waltham | 6 | 2 | 33.3% | 22 | 7 | 31.8% | 348 | 32 | 9.2% | 3.63 | 3.46 |
| Watertown | 2 | | 0.0% | 9 | | 0.0% | 208 | 14 | 6.7% | 0.00 | 0.00 |
| Wayland | | | na | 4 | 1 | 25.0% | 155 | 6 | 3.9% | na | 6.46 |
| Westford | | | na | 4 | | 0.0% | 182 | 29 | 15.9% | na | 0.00 |
| Weston | 1 | | 0.0% | 3 | | 0.0% | 95 | 1 | 1.1% | 0.00 | 0.00 |
| Wilmington | 3 | 1 | 33.3% | 1 | | 0.0% | 166 | 39 | 23.5% | 1.42 | 0.00 |
| Winchester | 3 | | 0.0% | 8 | 1 | 12.5% | 188 | 3 | 1.6% | 0.00 | 7.83 |
| Woburn | 4 | 1 | 25.0% | 10 | 3 | 30.0% | 240 | 42 | 17.5% | 1.43 | 1.71 |
| Nantucket County | 1 | 0 | 0.0% | 3 | 0 | 0.0% | 39 | 1 | 2.6% | 0.00 | 0.00 |
| Nantucket | 1 | 0 | 0.0% | 3 | 0 | 0.0% | 39 | 1 | 2.6% | 0.00 | 0.00 |
| Norfolk County | 248 | 114 | 46.0% | 159 | 55 | 34.6% | 4,782 | 776 | 16.2% | 2.83 | 2.13 |
| Avon | 7 | 6 | 85.7% | 2 | 2 | 100% | 28 | 11 | 39.3% | 2.18 | 2.55 |
| Bellingham | | | na | 3 | 2 | 66.7% | 143 | 49 | 34.3% | na | 1.95 |
| Braintree | 6 | 3 | 50% | 3 | 1 | 33.3% | 252 | 52 | 20.6% | 2.42 | 1.62 |
| Brookline | 6 | | 0.0% | 19 | | 0.0% | 357 | 1 | 0.3% | 0.00 | 0.00 |
| Canton | 7 | 1 | 14.3% | 3 | | 0.0% | 180 | 19 | 10.6% | 1.35 | 0.00 |
| Cohasset | | | na | 1 | | 0.0% | 103 | 9 | 8.7% | na | 0.00 |
| Dedham | 8 | 2 | 25.0% | 15 | 8 | 53.3% | 191 | 31 | 16.2% | 1.54 | 3.29 |
| Dover | 1 | | 0.0% | | | na | 44 | 3 | 6.8% | 0.00 | na |
| Foxborough | 1 | 1 | 100% | 1 | 1 | 100% | 129 | 30 | 23.3% | 4.30 | 4.30 |
| Franklin | | | na | 5 | | 0.0% | 248 | 48 | 19.4% | na | 0.00 |
| Holbrook | 12 | 8 | 66.7% | 5 | 4 | 80.0% | 74 | 37 | 50.0% | 1.33 | 1.60 |
| Medfield | | | na | | | na | 131 | 9 | 6.9% | na | na |
| Medway | 1 | | 0.0% | 2 | 1 | 50.0% | 137 | 34 | 24.8% | 0.00 | 2.01 |
| Millis | 2 | 1 | 50.0% | 1 | | 0% | 76 | 18 | 23.7% | 2.11 | 0.00 |
| Milton | 20 | 8 | 40.0% | 4 | 1 | 25.0% | 207 | 25 | 12.1% | 3.31 | 2.07 |
| Needham | 1 | 1 | 100% | 4 | | 0.0% | 277 | 7 | 2.5% | 39.57 | 0.00 |
| Norfolk | | | na | 1 | 1 | 100% | 92 | 19 | 20.7% | na | 4.84 |
| Norwood | 3 | 1 | 33.3% | 8 | 4 | 50.0% | 171 | 20 | 11.7% | 2.85 | 4.28 |
| Plainville | 1 | | 0.0% | 2 | | 0.0% | 78 | 28 | 35.9% | 0.00 | 0.00 |
| Quincy | 17 | 5 | 29.4% | 23 | 8 | 34.8% | 389 | 67 | 17.2% | 1.71 | 2.02 |
| Randolph | 91 | 51 | 56.0% | 23 | 9 | 39.1% | 60 | 21 | 35.0% | 1.60 | 1.12 |
| Sharon | 6 | | 0.0% | 3 | 1 | 33.3% | 134 | 14 | 10.4% | 0.00 | 3.19 |
| Stoughton | 33 | 18 | 54.5% | 6 | 3 | 50.0% | 153 | 34 | 22.2% | 2.45 | 2.25 |
| Walpole | 3 | | 0.0% | 2 | 1 | 50.0% | 233 | 39 | 16.7% | 0.00 | 2.99 |
| Wellesley | 3 | 2 | 66.7% | 7 | | 0.0% | 254 | 3 | 1.2% | 56.44 | 0.00 |
| Westwood | 2 | 1 | 50.0% | 1 | | 0.0% | 131 | 7 | 5.3% | 9.36 | 0.00 |
| Weymouth | 15 | 5 | 33.3% | 13 | 7 | 53.8% | 414 | 115 | 27.8% | 1.20 | 1.94 |
| Wrentham | 2 | | 0.0% | 2 | 1 | 50.0% | 96 | 26 | 27.1% | 0.00 | 1.85 |
| Plymouth County | 214 | 144 | 67.3% | 97 | 52 | 53.6% | 3,640 | 1,157 | 31.8% | 2.12 | 1.69 |
| Abington | 6 | 2 | 33.3% | 4 | 2 | 50.0% | 144 | 48 | 33.3% | 1.00 | 1.50 |

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, 2012

| | 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 | 2 | 2 | 100% | 4 | 1 | 25.0% | 165 | 54 | 32.7% | 3.06 | 0.76 |
| Brockton | 175 | 125 | 71.4% | 54 | 35 | 64.8% | 212 | 129 | 60.8% | 1.17 | 1.07 |
| Carver | | | na | 2 | 1 | 50% | 94 | 37 | 39.4% | na | 1.27 |
| Duxbury | 1 | 1 | 100% | 2 | | 0.0% | 176 | 29 | 16.5% | 6.07 | 0.00 |
| East Bridgewater | 4 | 2 | 50.0% | 3 | 1 | 33.3% | 109 | 37 | 33.9% | 1.47 | 0.98 |
| Halifax | 1 | | 0% | 1 | 1 | 100% | 72 | 36 | 50.0% | 0.00 | 2.00 |
| Hanover | | | na | 1 | 1 | 100% | 127 | 21 | 16.5% | na | 6.05 |
| Hanson | 3 | 2 | 66.7% | 1 | | 0.0% | 75 | 31 | 41.3% | 1.61 | 0.00 |
| Hingham | | | na | 3 | | 0.0% | 274 | 17 | 6.2% | na | 0.00 |
| Hull | 1 | | 0.0% | 1 | | 0.0% | 72 | 18 | 25.0% | 0.00 | 0.00 |
| Kingston | | | na | | | na | 102 | 37 | 36.3% | na | na |
| Lakeville | | | na | 2 | 2 | 100% | 82 | 23 | 28.0% | na | 3.57 |
| Marion | | | na | | | na | 38 | 6 | 15.8% | na | na |
| Marshfield | 1 | 1 | 100% | 4 | 1 | 25.0% | 223 | 53 | 23.8% | 4.21 | 1.05 |
| Mattapoissett | 1 | | 0.0% | | | na | 47 | 8 | 17.0% | 0.00 | na |
| Middleborough | 2 | 1 | 50.0% | 1 | | 0.0% | 184 | 78 | 42.4% | 1.18 | 0.00 |
| Norwell | | | na | | | na | 101 | 10 | 9.9% | na | na |
| Pembroke | | | na | 2 | | 0% | 143 | 56 | 39.2% | na | 0.00 |
| Plymouth | 6 | 5 | 83.3% | 2 | 1 | 50.0% | 501 | 188 | 37.5% | 2.22 | 1.33 |
| Plympton | | | na | | | na | 24 | 10 | 41.7% | na | na |
| Rochester | | | na | | | na | 37 | 5 | 13.5% | na | na |
| Rockland | 3 | | 0.0% | 1 | 1 | 100% | 148 | 51 | 34.5% | 0.00 | 2.90 |
| Scituate | | | na | 1 | | 0.0% | 192 | 31 | 16.1% | na | 0.00 |
| Wareham | 6 | 3 | 50.0% | 5 | 2 | 40.0% | 151 | 65 | 43.0% | 1.16 | 0.93 |
| West Bridgewater | | | na | 1 | 1 | 100% | 51 | 21 | 41.2% | na | 2.43 |
| Whitman | 2 | | 0.0% | 2 | 2 | 100% | 96 | 58 | 60.4% | 0.00 | 1.66 |
| Suffolk County | 265 | 119 | 44.9% | 348 | 159 | 45.7% | 3,227 | 318 | 9.9% | 4.56 | 4.64 |
| Boston | 245 | 107 | 43.7% | 201 | 73 | 36.3% | 2,955 | 259 | 8.8% | 4.98 | 4.14 |
| Chelsea | 9 | 5 | 55.6% | 53 | 33 | 62.3% | 49 | 8 | 16.3% | 3.40 | 3.81 |
| Revere | 11 | 7 | 63.6% | 84 | 46 | 54.8% | 143 | 40 | 28.0% | 2.28 | 1.96 |
| Winthrop | | | na | 10 | 7 | 70.0% | 80 | 11 | 13.8% | na | 5.09 |
| Worcester County | 140 | 91 | 65.0% | 273 | 142 | 52.0% | 4,799 | 1,504 | 31.3% | 2.07 | 1.66 |
| Ashburnham | | | na | 1 | 1 | 100% | 47 | 17 | 36.2% | na | 2.76 |
| Athol | | | na | | | na | 44 | 22 | 50.0% | na | na |
| Auburn | | | na | 3 | 2 | 66.7% | 107 | 40 | 37.4% | na | 1.78 |
| Barre | | | na | | | na | 27 | 9 | 33.3% | na | na |
| Berlin | | | na | 1 | 1 | 100% | 20 | 4 | 20.0% | na | 5.00 |
| Blackstone | | | na | 1 | | 0% | 86 | 28 | 32.6% | na | 0.00 |
| Bolton | | | na | 1 | 1 | 100% | 74 | 6 | 8.1% | na | 12.33 |
| Boylston | 1 | | 0.0% | | | na | 36 | 4 | 11.1% | 0.00 | na |
| Brookfield | | | na | 1 | | 0.0% | 20 | 5 | 25.0% | na | 0.00 |
| Charlton | | | na | 4 | 3 | 75.0% | 68 | 20 | 29.4% | na | 2.55 |
| Clinton | | | na | 9 | 4 | 44.4% | 99 | 33 | 33.3% | na | 1.33 |
| Douglas | | | na | | | na | 76 | 26 | 34.2% | na | na |
| Dudley | 3 | 3 | 100% | 2 | 2 | 100% | 83 | 29 | 34.9% | 2.86 | 2.86 |
| East Brookfield | | | na | | | na | 16 | 6 | 37.5% | na | na |
| Fitchburg | 6 | 3 | 50.0% | 26 | 13 | 50.0% | 133 | 53 | 39.8% | 1.25 | 1.25 |

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, 2012

| | 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 | 4 | 2 | 50.0% | 6 | 5 | 83.3% | 106 | 54 | 50.9% | 0.98 | 1.64 |
| Grafton | | | na | 6 | 1 | 16.7% | 170 | 29 | 17.1% | na | 0.98 |
| Harvard | 2 | 1 | 50.0% | 1 | | 0.0% | 43 | 2 | 4.7% | 10.75 | 0.00 |
| Holden | 8 | 5 | 62.5% | 3 | 2 | 66.7% | 170 | 46 | 27.1% | 2.31 | 2.46 |
| Hopedale | | | na | 1 | | 0.0% | 49 | 13 | 26.5% | na | 0.00 |
| Hubbardston | 1 | 1 | 100% | | | na | 27 | 16 | 59.3% | 1.69 | na |
| Lancaster | 1 | | 0.0% | 3 | 2 | 66.7% | 75 | 22 | 29.3% | 0.00 | 2.27 |
| Leicester | | | na | 3 | 1 | 33.3% | 59 | 25 | 42.4% | na | 0.79 |
| Leominster | 8 | 7 | 87.5% | 29 | 14 | 48.3% | 227 | 66 | 29.1% | 3.01 | 1.66 |
| Lunenburg | 1 | 1 | 100% | 1 | | 0.0% | 70 | 25 | 35.7% | 2.80 | 0.00 |
| Mendon | | | na | 1 | | 0.0% | 54 | 19 | 35.2% | na | 0.00 |
| Milford | 4 | 4 | 100% | 11 | 7 | 63.6% | 199 | 57 | 28.6% | 3.49 | 2.22 |
| Millbury | 2 | | 0.0% | 2 | 2 | 100% | 101 | 35 | 34.7% | 0.00 | 2.89 |
| Millville | | | na | | | na | 20 | 10 | 50.0% | na | na |
| North Brookfield | | | na | | | na | 28 | 13 | 46.4% | na | na |
| Northborough | 4 | | 0.0% | 8 | 2 | 25.0% | 108 | 18 | 16.7% | 0.00 | 1.50 |
| Northbridge | 1 | | 0.0% | 1 | | 0.0% | 127 | 34 | 26.8% | 0.00 | 0.00 |
| Oakham | | | na | 1 | 1 | 100% | 14 | 5 | 35.7% | na | 2.80 |
| Oxford | 1 | 1 | 100% | 3 | 2 | 66.7% | 85 | 37 | 43.5% | 2.30 | 1.53 |
| Paxton | 1 | 1 | 100% | | | na | 42 | 19 | 45.2% | 2.21 | na |
| Princeton | | | na | 1 | 1 | 100.0% | 19 | 3 | 15.8% | na | 6.33 |
| Rutland | | | na | | | na | 76 | 28 | 36.8% | na | na |
| Shrewsbury | 6 | 2 | 33.3% | 12 | 3 | 25.0% | 243 | 41 | 16.9% | 1.98 | 1.48 |
| Southborough | 2 | | 0.0% | | | na | 80 | 11 | 13.8% | 0.00 | na |
| Southbridge | | | na | 13 | 6 | 46.2% | 77 | 39 | 50.6% | na | 0.91 |
| Spencer | | | na | 1 | 1 | 100% | 66 | 27 | 40.9% | na | 2.44 |
| Sterling | | | na | 1 | | 0.0% | 70 | 13 | 18.6% | na | 0.00 |
| Sturbridge | | | na | 4 | 2 | 50.0% | 87 | 25 | 28.7% | na | 1.74 |
| Sutton | 1 | 1 | 100% | | | na | 73 | 20 | 27.4% | 3.65 | na |
| Templeton | | | na | | | na | 59 | 33 | 55.9% | na | na |
| Upton | | | na | | | na | 59 | 18 | 30.5% | na | na |
| Uxbridge | 1 | 1 | 100% | | | na | 123 | 36 | 29.3% | 3.42 | na |
| Warren | | | na | | | na | 28 | 11 | 39.3% | na | na |
| Webster | 3 | 3 | 100% | 5 | 3 | 60.0% | 87 | 38 | 43.7% | 2.29 | 1.37 |
| West Boylston | 2 | | 0.0% | 1 | | 0.0% | 47 | 14 | 29.8% | 0.00 | 0.00 |
| West Brookfield | | | na | 1 | | 0.0% | 23 | 4 | 17.4% | na | 0.00 |
| Westborough | 2 | | 0.0% | 3 | | 0.0% | 107 | 12 | 11.2% | 0.00 | 0.00 |
| Westminster | | | na | 1 | | 0% | 67 | 17 | 25.4% | na | 0.00 |
| Worcester | 75 | 55 | 73.3% | 100 | 59 | 59.0% | 602 | 222 | 36.9% | 1.99 | 1.60 |
| Hardwick/NwBrntree* | | | na | | | na | 11 | 3 | 27.3% | na | na |
| Petersham/Philipston* | | | na | | | na | 23 | 11 | 47.8% | na | na |
| Winchendon/Rylston* | | | na | 1 | 1 | 100% | 62 | 31 | 50.0% | na | 2.00 |

* 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 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 the "% GBL" for white borrowers in a town is 0.00%.

SUPPLEMENTAL TABLE 3
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | 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 | 34 | 7 | 20.6% | 49 | 11 | 22.4% | 5,895 | 384 | 6.5% | 3.16 | 3.45 |
| Barnstable | 10 | 2 | 20.0% | 15 | 4 | 26.7% | 1,205 | 84 | 7.0% | 2.87 | 3.83 |
| Bourne | 2 | 1 | 50.0% | 2 | 1 | 50.0% | 482 | 42 | 8.7% | 5.74 | 5.74 |
| Brewster | | | na | 1 | | 0.0% | 321 | 10 | 3.1% | na | 0.00 |
| Chatham | | | na | | | na | 184 | 2 | 1.1% | na | na |
| Dennis | 1 | | 0.0% | 5 | 2 | 40.0% | 357 | 7 | 2.0% | 0.00 | 20.40 |
| Eastham | | | na | 1 | | 0.0% | 170 | 12 | 7.1% | na | 0.00 |
| Falmouth | 6 | 1 | 16.7% | 6 | 1 | 16.7% | 819 | 42 | 5.1% | 3.25 | 3.25 |
| Harwich | 4 | 1 | 25.0% | 5 | | 0.0% | 373 | 22 | 5.9% | 4.24 | 0.00 |
| Mashpee | 5 | 2 | 40.0% | 4 | 1 | 25.0% | 401 | 38 | 9.5% | 4.22 | 2.64 |
| Orleans | | | na | | | na | 184 | 3 | 1.6% | na | na |
| Provincetown | 1 | | 0.0% | 1 | | 0.0% | 64 | 4 | 6.3% | 0.00 | 0.00 |
| Sandwich | 1 | | 0.0% | 6 | 2 | 33.3% | 711 | 72 | 10.1% | 0.00 | 3.29 |
| Truro | 1 | | 0.0% | | | na | 60 | 2 | 3.3% | 0.00 | na |
| Wellfleet | | | na | 1 | | 0.0% | 75 | 2 | 2.7% | na | 0.00 |
| Yarmouth | 2 | | 0.0% | 2 | | 0.0% | 484 | 42 | 8.7% | 0.00 | 0.00 |
| Berkshire County | 10 | 2 | 20.0% | 27 | 3 | 11.1% | 2,124 | 90 | 4.2% | 4.72 | 2.62 |
| Adams | | | na | 1 | | 0.0% | 94 | 5 | 5.3% | na | 0.00 |
| Cheshire | | | na | | | na | 68 | 5 | 7.4% | na | na |
| Clarksburg | | | na | | | na | 41 | 1 | 2.4% | na | na |
| Dalton | | | na | 3 | | 0.0% | 146 | 9 | 6.2% | na | 0.00 |
| Great Barrington | | | na | 1 | | 0.0% | 108 | 4 | 3.7% | na | 0.00 |
| Hinsdale | | | na | | | na | 34 | 1 | 2.9% | na | na |
| Lanesborough | | | na | | | na | 59 | 3 | 5.1% | na | na |
| Lee | 1 | | 0.0% | 5 | | 0.0% | 124 | 4 | 3.2% | 0.00 | 0.00 |
| Lenox | | | na | 1 | 1 | 100% | 124 | 3 | 2.4% | na | 41.33 |
| New Marlborough | | | na | | | na | 28 | 2 | 7.1% | na | na |
| North Adams | 1 | | 0.0% | 3 | 1 | 33.3% | 143 | 13 | 9.1% | 0.00 | 3.67 |
| Pittsfield | 6 | 2 | 33.3% | 8 | 1 | 12.5% | 616 | 27 | 4.4% | 7.60 | 2.85 |
| Sheffield | 1 | | 0.0% | 1 | | 0.0% | 59 | 3 | 5.1% | 0.00 | 0.00 |
| Stockbridge | | | na | 1 | | 0.0% | 38 | | 0.0% | na | ?? |
| West Stockbridge | | | na | | | na | 26 | | 0.0% | na | na |
| Williamstown | | | na | 2 | | 0.0% | 119 | 1 | 0.8% | na | 0.00 |
| Alfred/Egmt/MtWash* | | | na | | | na | 41 | 1 | 2.4% | na | na |
| Becket/Washington* | | | na | | | na | 50 | 1 | 2.0% | na | na |
| Florida/Savoy* | | | na | 1 | | 0.0% | 26 | 1 | 3.8% | na | 0.00 |
| Hancock/NAsh/Richmd* | | | na | | | na | 50 | 1 | 2.0% | na | na |
| Monterey/Tyringham* | | | na | | | na | 45 | | 0.0% | na | na |
| Otis/Sandisfield* | | | na | | | na | 46 | 3 | 6.5% | na | a |
| Peru/Windsor* | 1 | | 0.0% | | | na | 39 | 2 | 5.1% | 0.00 | na |
| Bristol County | 137 | 29 | 21.2% | 171 | 36 | 21.1% | 11,792 | 1,081 | 9.2% | 2.31 | 2.30 |
| Acushnet | 3 | 1 | 33.3% | 3 | | 0.0% | 267 | 28 | 10.5% | 3.18 | 0.00 |
| Attleboro | 17 | 1 | 5.9% | 21 | 3 | 14.3% | 941 | 128 | 13.6% | 0.43 | 1.05 |
| Berkley | 2 | | 0.0% | | | na | 244 | 17 | 7.0% | 0.00 | na |
| Dartmouth | 9 | 2 | 22.2% | 7 | | 0.0% | 846 | 59 | 7.0% | 3.19 | 0.00 |
| Dighton | | | na | 1 | | 0.0% | 193 | 15 | 7.8% | na | 0.00 |
| Easton | 13 | 1 | 7.7% | 16 | 3 | 18.8% | 793 | 33 | 4.2% | 1.85 | 4.51 |

SUPPLEMENTAL TABLE 3
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | 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 | 1 | | 0.0% | 4 | | 0.0% | 416 | 44 | 10.6% | 0.00 | 0.00 |
| Fall River | 9 | 6 | 66.7% | 13 | 6 | 46.2% | 865 | 107 | 12.4% | 5.39 | 3.73 |
| Freetown | | | na | 6 | 1 | 16.7% | 242 | 17 | 7.0% | na | 2.37 |
| Mansfield | 8 | | 0.0% | 7 | 1 | 14.3% | 952 | 38 | 4.0% | 0.00 | 3.58 |
| New Bedford | 41 | 10 | 24.4% | 34 | 7 | 20.6% | 759 | 127 | 16.7% | 1.46 | 1.23 |
| North Attleborough | 4 | 3 | 75.0% | 12 | 2 | 16.7% | 951 | 70 | 7.4% | 10.19 | 2.26 |
| Norton | 2 | | 0.0% | 7 | 1 | 14.3% | 606 | 32 | 5.3% | 0.00 | 2.71 |
| Raynham | 5 | | 0.0% | 4 | 2 | 50.0% | 455 | 37 | 8.1% | 0.00 | 6.15 |
| Rehobeth | 2 | | 0.0% | 3 | 1 | 33.3% | 409 | 17 | 4.2% | 0.00 | 8.02 |
| Seekonk | 1 | 1 | 100% | 8 | 1 | 12.5% | 440 | 44 | 10.0% | 10.00 | 1.25 |
| Somerset | 1 | | 0.0% | 3 | 1 | 33.3% | 495 | 63 | 12.7% | 0.00 | 2.62 |
| Swansea | 1 | | 0.0% | 2 | 1 | 50.0% | 477 | 49 | 10.3% | 0.00 | 4.87 |
| Taunton | 13 | 3 | 23.1% | 18 | 6 | 33.3% | 928 | 133 | 14.3% | 1.61 | 2.33 |
| Westport | 4 | 1 | 25.0% | 2 | | 0.0% | 507 | 19 | 3.7% | 6.67 | 0.00 |
| Dukes County | 7 | 0 | 0.0% | 2 | 0 | 0.0% | 392 | 13 | 3.3% | 0.00 | 0.00 |
| Edgartown | 1 | | 0.0% | | | na | 114 | 9 | 7.9% | 0.00 | na |
| Oak Bluffs | 4 | | 0.0% | | | na | 99 | 1 | 1.0% | 0.00 | na |
| Tisbury | 2 | | 0.0% | 1 | | 0.0% | 72 | 3 | 4.2% | 0.00 | 0.00 |
| Aq/Chil/Gos/WTis* | | | na | 1 | | 0.0% | 106 | | 0.0% | na | ?? |
| Essex County | 140 | 35 | 25.0% | 542 | 157 | 29.0% | 19,522 | 1,195 | 6.1% | 4.08 | 4.73 |
| Amesbury | 1 | 1 | 100% | 3 | | 0.0% | 437 | 33 | 7.6% | 13.24 | 0.00 |
| Andover | 5 | 1 | 20.0% | 14 | 2 | 14.3% | 1,416 | 43 | 3.0% | 6.59 | 4.70 |
| Beverly | 3 | 2 | 66.7% | 12 | 1 | 8.3% | 1,261 | 64 | 5.1% | 13.14 | 1.64 |
| Boxford | 1 | | 0.0% | 2 | | 0.0% | 383 | 11 | 2.9% | 0.00 | 0.00 |
| Danvers | 2 | 1 | 50.0% | 10 | 3 | 30.0% | 995 | 57 | 5.7% | 8.73 | 5.24 |
| Essex | 1 | | 0.0% | | | na | 133 | 4 | 3.0% | 0.00 | na |
| Georgetown | 1 | 1 | 100% | 2 | | 0.0% | 419 | 22 | 5.3% | 19.05 | 0.00 |
| Gloucester | 2 | | 0.0% | 6 | 1 | 16.7% | 726 | 41 | 5.6% | 0.00 | 2.95 |
| Groveland | | | na | 3 | | 0.0% | 245 | 22 | 9.0% | na | 0.00 |
| Hamilton | | | na | 5 | | 0.0% | 323 | 11 | 3.4% | na | 0.00 |
| Haverhill | 12 | 5 | 41.7% | 56 | 23 | 41.1% | 1,230 | 144 | 11.7% | 3.56 | 3.51 |
| Ipswich | | | na | 3 | | 0.0% | 449 | 16 | 3.6% | na | 0.00 |
| Lawrence | 9 | 3 | 33.3% | 153 | 71 | 46.4% | 182 | 32 | 17.6% | 1.90 | 2.64 |
| Lynn | 45 | 15 | 33.3% | 104 | 29 | 27.9% | 906 | 115 | 12.7% | 2.63 | 2.20 |
| Lynnfield | 4 | | 0.0% | 6 | 1 | 16.7% | 599 | 16 | 2.7% | 0.00 | 6.24 |
| Manchester BTS | | | na | 2 | | 0.0% | 238 | 2 | 0.8% | na | 0.00 |
| Marblehead | | | na | 6 | | 0.0% | 1,039 | 29 | 2.8% | na | 0.00 |
| Merrimac | | | na | 2 | | 0.0% | 198 | 14 | 7.1% | na | 0.00 |
| Methuen | 14 | 2 | 14.3% | 69 | 19 | 27.5% | 1,061 | 127 | 12.0% | 1.19 | 2.30 |
| Middleton | 1 | | 0.0% | 4 | | 0.0% | 363 | 9 | 2.5% | 0.00 | 0.00 |
| Nahant | 1 | | 0.0% | 2 | | 0.0% | 116 | 7 | 6.0% | 0.00 | 0.00 |
| Newbury | | | na | 1 | | 0.0% | 248 | 7 | 2.8% | na | 0.00 |
| Newburyport | | | na | 1 | | 0.0% | 708 | 24 | 3.4% | na | 0.00 |
| North Andover | 5 | | 0.0% | 12 | | 0.0% | 1,070 | 32 | 3.0% | 0.00 | 0.00 |
| Peabody | 15 | 2 | 13.3% | 23 | 2 | 8.7% | 1,392 | 119 | 8.5% | 1.56 | 1.02 |
| Rockport | 1 | | 0.0% | | | na | 233 | 5 | 2.1% | 0.00 | na |
| Rowley | 1 | | 0.0% | | | na | 254 | 8 | 3.1% | 0.00 | na |
| Salem | 6 | 1 | 16.7% | 17 | 3 | 17.6% | 805 | 62 | 7.7% | 2.16 | 2.29 |

SUPPLEMENTAL TABLE 3
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | 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 | | | na | 177 | 15 | 8.5% | na | na |
| Saugus | 9 | 1 | 11.1% | 12 | 1 | 8.3% | 746 | 53 | 7.1% | 1.56 | 1.17 |
| Swampscott | | | na | 6 | 1 | 16.7% | 542 | 34 | 6.3% | na | 2.66 |
| Topsfield | 1 | | 0.0% | 3 | | 0.0% | 310 | 5 | 1.6% | 0.00 | 0.00 |
| Wenham | | | na | 1 | | 0.0% | 128 | 6 | 4.7% | na | 0.00 |
| West Newbury | | | na | 2 | | 0.0% | 188 | 6 | 3.2% | na | 0.00 |
| Franklin County | 3 | 1 | 33.3% | 12 | 1 | 8.3% | 1,092 | 71 | 6.5% | 5.13 | 1.28 |
| Deerfield | | | na | 1 | | 0.0% | 103 | 4 | 3.9% | na | 0.00 |
| Greenfield | 1 | 1 | 100.0% | 3 | | 0.0% | 206 | 16 | 7.8% | 12.88 | 0.00 |
| Montague | | | na | | | na | 90 | 9 | 10.0% | na | na |
| Northfield | 1 | | 0.0% | | | na | 54 | | 0.0% | ?? | na |
| Orange | | | na | 4 | 1 | 25.0% | 102 | 16 | 15.7% | na | 1.59 |
| Ashfield/Conway* | | | na | 1 | | 0.0% | 91 | 3 | 3.3% | na | 0.00 |
| Bernstn/Gill/Leyden* | | | na | | | na | 91 | 6 | 6.6% | na | na |
| Buckland/Shelburne* | | | na | | | na | 55 | 1 | 1.8% | na | na |
| Chl/Col/Hw/Hea/Mn/Ro* | | | na | 2 | | 0.0% | 74 | 7 | 9.5% | na | 0.00 |
| Ervng/Warwck/Wend* | | | na | 1 | | 0.0% | 39 | 3 | 7.7% | na | 0.00 |
| Lev/NSalem/Shutes* | | | a | | | na | 113 | 4 | 3.5% | na | na |
| Sunderlnd/Whately* | 1 | | 0.0% | | | na | 74 | 2 | 2.7% | 0.00 | na |
| Hampden County | 139 | 43 | 30.9% | 249 | 59 | 23.7% | 5,762 | 720 | 12.5% | 2.48 | 1.90 |
| Agawam | 6 | | 0.0% | 4 | 1 | 25.0% | 544 | 64 | 11.8% | 0.00 | 2.13 |
| Brimfield | | | na | 1 | | 0.0% | 92 | 5 | 5.4% | na | 0.00 |
| Chicopee | 3 | 1 | 33.3% | 23 | 4 | 17.4% | 551 | 112 | 20.3% | 1.64 | 0.86 |
| East Longmeadow | 2 | | 0.0% | 5 | 1 | 20.0% | 413 | 48 | 11.6% | 0.00 | 1.72 |
| Hampden | 1 | | 0.0% | | | na | 129 | 14 | 10.9% | 0.00 | na |
| Holyoke | 2 | 1 | 50% | 30 | 4 | 13.3% | 289 | 24 | 8.3% | 6.02 | 1.61 |
| Longmeadow | 1 | | 0.0% | 7 | | 0.0% | 404 | 17 | 4.2% | 0.00 | 0.00 |
| Ludlow | 2 | | 0.0% | 5 | | 0.0% | 421 | 32 | 7.6% | 0.00 | 0.00 |
| Monson | | | na | 3 | | 0.0% | 189 | 14 | 7.4% | na | 0.00 |
| Palmer | 2 | 1 | 50.0% | 1 | | 0.0% | 166 | 26 | 15.7% | 3.19 | 0.00 |
| Southwick | | | na | 1 | | 0.0% | 233 | 31 | 13.3% | na | 0.00 |
| Springfield | 103 | 35 | 34.0% | 133 | 36 | 27.1% | 717 | 152 | 21.2% | 1.60 | 1.28 |
| West Springfield | 7 | 4 | 57.1% | 11 | 4 | 36.4% | 398 | 60 | 15.1% | 3.79 | 2.41 |
| Westfield | 3 | | 0.0% | 13 | 5 | 38.5% | 638 | 76 | 11.9% | 0.00 | 3.23 |
| Wilbraham | 5 | | 0.0% | 8 | 2 | 25.0% | 355 | 20 | 5.6% | 0.00 | 4.44 |
| Bln/Chs/Grv/Mnt/Rus/Tol* | 2 | 1 | 50.0% | 2 | 1 | 50.0% | 129 | 13 | 10.1% | 4.96 | 4.96 |
| Holland/Wales* | | | na | 2 | 1 | 50.0% | 94 | 12 | 12.8% | na | 3.92 |
| Hampshire County | 24 | 5 | 20.8% | 38 | 3 | 7.9% | 2,647 | 189 | 7.1% | 2.92 | 1.11 |
| Amherst | 9 | 2 | 22.2% | 10 | | 0.0% | 292 | 4 | 1.4% | 16.22 | 0.00 |
| Belchertown | 3 | 1 | 33.3% | 6 | 1 | 16.7% | 367 | 36 | 9.8% | 3.40 | 1.70 |
| Chesterfield | | | na | | | na | 25 | 3 | 12.0% | na | na |
| Easthampton | 1 | | 0.0% | 5 | 1 | 20.0% | 284 | 37 | 13.0% | 0.00 | 1.54 |
| Granby | 2 | | 0.0% | 3 | | 0.0% | 125 | 11 | 8.8% | 0.00 | 0.00 |
| Hadley | 1 | 1 | 100.0% | 2 | | 0.0% | 98 | 1 | 1.0% | 98.00 | 0.00 |
| Hatfield | | | na | | | na | 85 | 4 | 4.7% | na | na |
| Huntington | | | na | | | na | 40 | 5 | 12.5% | na | na |
| Northampton | 6 | 1 | 16.7% | 9 | 1 | 11.1% | 490 | 23 | 4.7% | 3.55 | 2.37 |

SUPPLEMENTAL TABLE 3
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | Black Borrowers | | | Latino Borrowers | | | White Borrowers | | | GBL Share | |
|-------------------------|-----------------|--------------------|--------------|------------------|--------------------|--------------|-----------------|--------------------|-------------|------------------------------|--------------|
| | 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 |
| Pelham | | | na | | | na | 35 | | 0.0% | na | na |
| South Hadley | 1 | | 0.0% | 3 | | 0.0% | 329 | 33 | 10.0% | 0.00 | 0.00 |
| Southampton | | | na | | | na | 176 | 11 | 6.3% | na | na |
| Ware | 1 | | 0.0% | | | na | 128 | 13 | 10.2% | 0.00 | na |
| Westhampton | | | na | | | na | 47 | 3 | 6.4% | na | na |
| Cum/Midfld/Plnfd/Worth* | | | na | | | na | 51 | 2 | 3.9% | na | na |
| Goshen/Williamsburg* | | | na | | | na | 75 | 3 | 4.0% | na | na |
| Middlesex County | 489 | 70 | 14.3% | 889 | 108 | 12.1% | 44,219 | 1,937 | 4.4% | 3.27 | 2.77 |
| Acton | 4 | | 0.0% | 8 | | 0.0% | 840 | 18 | 2.1% | 0.00 | 0.00 |
| Arlington | 17 | 2 | 11.8% | 34 | 1 | 2.9% | 1,797 | 20 | 1.1% | 10.57 | 2.64 |
| Ashby | | | na | 1 | | 0.0% | 86 | 7 | 8.1% | na | 0.00 |
| Ashland | 12 | 1 | 8.3% | 10 | 4 | 40.0% | 673 | 32 | 4.8% | 1.75 | 8.41 |
| Ayer | 4 | 1 | 25.0% | 3 | 2 | 66.7% | 204 | 14 | 6.9% | 3.64 | 9.71 |
| Bedford | 2 | | 0.0% | 11 | 1 | 9.1% | 511 | 15 | 2.9% | 0.00 | 3.10 |
| Belmont | 2 | 1 | 50.0% | 10 | | 0.0% | 929 | 10 | 1.1% | 46.45 | 0.00 |
| Billerica | 11 | 4 | 36.4% | 12 | | 0.0% | 1,294 | 129 | 10.0% | 3.65 | 0.00 |
| Boxborough | | | na | 3 | | 0.0% | 191 | 9 | 4.7% | na | 0.00 |
| Burlington | 9 | 1 | 11.1% | 13 | 2 | 15.4% | 860 | 36 | 4.2% | 2.65 | 3.68 |
| Cambridge | 38 | 1 | 2.6% | 41 | 2 | 4.9% | 1,724 | 15 | 0.9% | 3.02 | 5.61 |
| Carlisle | | | na | 1 | | 0.0% | 216 | 3 | 1.4% | na | 0.00 |
| Chelmsford | 2 | | 0.0% | 18 | 4 | 22.2% | 1,161 | 71 | 6.1% | 0.00 | 3.63 |
| Concord | 4 | | 0.0% | 7 | | 0.0% | 683 | 8 | 1.2% | 0.00 | 0.00 |
| Dracut | 9 | 4 | 44.4% | 15 | 3 | 20.0% | 832 | 103 | 12.4% | 3.59 | 1.62 |
| Dunstable | | | na | 1 | | 0.0% | 121 | 2 | 1.7% | na | 0.00 |
| Everett | 38 | 9 | 23.7% | 51 | 23 | 45.1% | 280 | 30 | 10.7% | 2.21 | 4.21 |
| Framingham | 21 | 4 | 19.0% | 53 | 12 | 22.6% | 1,479 | 106 | 7.2% | 2.66 | 3.16 |
| Groton | 1 | | 0.0% | 5 | | 0.0% | 462 | 15 | 3.2% | 0.00 | 0.00 |
| Holliston | 2 | | 0.0% | 6 | | 0.0% | 641 | 35 | 5.5% | 0.00 | 0.00 |
| Hopkinton | 6 | | 0.0% | 7 | | 0.0% | 803 | 24 | 3.0% | 0.00 | 0.00 |
| Hudson | 2 | | 0.0% | 16 | 1 | 6.3% | 493 | 42 | 8.5% | 0.00 | 0.73 |
| Lexington | 8 | | 0.0% | 13 | | 0.0% | 1,243 | 18 | 1.4% | 0.00 | 0.00 |
| Lincoln | | | na | 2 | | 0.0% | 185 | 2 | 1.1% | na | 0.00 |
| Littleton | 3 | | 0.0% | 4 | | 0.0% | 420 | 21 | 5.0% | 0.00 | 0.00 |
| Lowell | 28 | 9 | 32.1% | 71 | 12 | 16.9% | 1,009 | 156 | 15.5% | 2.08 | 1.09 |
| Malden | 46 | 7 | 15.2% | 33 | 5 | 15.2% | 631 | 55 | 8.7% | 1.75 | 1.74 |
| Marlborough | 14 | 2 | 14.3% | 29 | 6 | 20.7% | 787 | 65 | 8.3% | 1.73 | 2.51 |
| Maynard | 3 | | 0.0% | | | na | 323 | 18 | 5.6% | 0.00 | na |
| Medford | 49 | 8 | 16.3% | 34 | 4 | 11.8% | 1,256 | 63 | 5.0% | 3.25 | 2.35 |
| Melrose | 8 | | 0% | 9 | | 0.0% | 1,073 | 36 | 3.4% | 0.00 | 0.00 |
| Natick | 11 | 2 | 18.2% | 26 | 3 | 11.5% | 1,468 | 40 | 2.7% | 6.67 | 4.23 |
| Newton | 40 | | 0.0% | 61 | | 0.0% | 3,374 | 37 | 1.1% | 0.00 | 0.00 |
| North Reading | | | na | 8 | 3 | 37.5% | 702 | 33 | 4.7% | na | 7.98 |
| Pepperell | 1 | | 0.0% | 1 | | 0.0% | 371 | 34 | 9.2% | 0.00 | 0.00 |
| Reading | | | na | 12 | 1 | 8.3% | 1,273 | 38 | 3.0% | na | 2.79 |
| Sherborn | | | na | 6 | | 0.0% | 204 | 1 | 0.5% | na | 0.00 |
| Shirley | 3 | | 0.0% | 5 | | 0.0% | 176 | 16 | 9.1% | 0.00 | 0.00 |
| Somerville | 29 | 2 | 6.9% | 59 | 5 | 8.5% | 1,196 | 37 | 3.1% | 2.23 | 2.74 |
| Stoneham | 4 | | 0.0% | 10 | 1 | 10.0% | 855 | 39 | 4.6% | 0.00 | 2.19 |
| Stow | 2 | | 0.0% | 2 | | 0.0% | 331 | 12 | 3.6% | 0.00 | 0.00 |

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in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | 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 |
| Sudbury | 3 | | 0.0% | 14 | | 0.0% | 944 | 17 | 1.8% | 0.00 | 0.00 |
| Tewksbury | 4 | 1 | 25.0% | 10 | 3 | 30.0% | 1,035 | 71 | 6.9% | 3.64 | 4.37 |
| Townsend | 1 | 1 | 100% | 2 | | 0.0% | 275 | 33 | 12.0% | 8.33 | 0.00 |
| Tyngsborough | 3 | 1 | 33% | 9 | 2 | 22.2% | 404 | 31 | 7.7% | 4.34 | 2.90 |
| Wakefield | 2 | 1 | 50.0% | 11 | 2 | 18.2% | 1,101 | 50 | 4.5% | 11.01 | 4.00 |
| Waltham | 18 | 2 | 11.1% | 47 | 3 | 6.4% | 1,398 | 65 | 4.6% | 2.39 | 1.37 |
| Watertown | 3 | | 0.0% | 15 | | 0.0% | 832 | 25 | 3.0% | 0.00 | 0.00 |
| Wayland | 3 | 2 | 66.7% | 8 | | 0.0% | 641 | 11 | 1.7% | 38.85 | 0.00 |
| Westford | 2 | | 0.0% | 10 | | 0.0% | 923 | 29 | 3.1% | 0.00 | 0.00 |
| Weston | 3 | 1 | 33.3% | 5 | | 0.0% | 449 | | 0.0% | na | na |
| Wilmington | 1 | | 0.0% | 17 | 2 | 11.8% | 921 | 48 | 5.2% | 0.00 | 2.26 |
| Winchester | 4 | | 0.0% | 11 | | 0.0% | 1,041 | 7 | 0.7% | 0.00 | 0.00 |
| Woburn | 9 | 3 | 33.3% | 19 | 1 | 5.3% | 1,098 | 85 | 7.7% | 4.31 | 0.68 |
| Nantucket County | 0 | 0 | na | 2 | 0 | 0.0% | 213 | 10 | 4.7% | na | 0.00 |
| Nantucket | 0 | 0 | na | 2 | 0 | 0.0% | 212 | 10 | 4.7% | na | 0.00 |
| Norfolk County | 400 | 66 | 16.5% | 304 | 33 | 10.9% | 21,827 | 1,012 | 4.6% | 3.56 | 2.34 |
| Avon | 4 | 1 | 25.0% | 1 | 1 | 100% | 93 | 13 | 14.0% | 1.79 | 7.15 |
| Bellingham | 1 | | 0.0% | 5 | 1 | 20.0% | 478 | 60 | 12.6% | 0.00 | 1.59 |
| Braintree | 9 | 2 | 22.2% | 21 | 2 | 9.5% | 1,197 | 77 | 6.4% | 3.45 | 1.48 |
| Brookline | 15 | | 0.0% | 33 | | 0.0% | 1,716 | 12 | 0.7% | 0.00 | 0.00 |
| Canton | 14 | 2 | 14.3% | 5 | 1 | 20.0% | 827 | 33 | 4.0% | 3.58 | 5.01 |
| Cohasset | | | na | | | na | 373 | 6 | 1.6% | na | na |
| Dedham | 10 | 2 | 20.0% | 19 | 2 | 10.5% | 776 | 35 | 4.5% | 4.43 | 2.33 |
| Dover | | | na | 1 | | 0.0% | 242 | 1 | 0.4% | na | 0.00 |
| Foxborough | 4 | 1 | 25.0% | 4 | | 0.0% | 547 | 33 | 6.0% | 4.14 | 0.00 |
| Franklin | 10 | | 0.0% | 11 | 1 | 9.1% | 1,340 | 67 | 5.0% | 0.00 | 1.82 |
| Holbrook | 9 | 2 | 22.2% | 4 | 2 | 50.0% | 217 | 35 | 16.1% | 1.38 | 3.10 |
| Medfield | | | na | 4 | | 0.0% | 678 | 13 | 1.9% | na | 0.00 |
| Medway | 4 | 1 | 25.0% | 9 | | 0.0% | 536 | 35 | 6.5% | 3.83 | 0.00 |
| Millis | 1 | | 0.0% | 4 | | 0.0% | 307 | 16 | 5.2% | 0.00 | 0.00 |
| Milton | 62 | 6 | 9.7% | 18 | 2 | 11.1% | 1,074 | 37 | 3.4% | 2.81 | 3.23 |
| Needham | 5 | 1 | 20.0% | 20 | | 0.0% | 1,729 | 19 | 1.1% | 18.20 | 0.00 |
| Norfolk | 2 | 1 | 50.0% | 2 | | 0.0% | 505 | 18 | 3.6% | 14.03 | 0.00 |
| Norwood | 5 | | 0.0% | 13 | 1 | 7.7% | 785 | 35 | 4.5% | 0.00 | 1.73 |
| Plainville | 1 | | 0.0% | 1 | | 0.0% | 271 | 25 | 9.2% | 0.00 | 0.00 |
| Quincy | 19 | 1 | 5.3% | 28 | 3 | 10.7% | 1,544 | 125 | 8.1% | 0.65 | 1.32 |
| Randolph | 137 | 26 | 19.0% | 20 | 5 | 25.0% | 274 | 31 | 11.3% | 1.68 | 2.21 |
| Sharon | 14 | | 0.0% | 6 | 1 | 16.7% | 761 | 22 | 2.9% | 0.00 | 5.77 |
| Stoughton | 49 | 13 | 26.5% | 16 | 2 | 12.5% | 644 | 40 | 6.2% | 4.27 | 2.01 |
| Walpole | 3 | 1 | 33.3% | 14 | | 0.0% | 1,011 | 32 | 3.2% | 10.53 | 0.00 |
| Wellesley | 4 | | 0.0% | 16 | 1 | 6.3% | 1,226 | 7 | 0.6% | 0.00 | 10.95 |
| Westwood | 1 | | 0.0% | 4 | 2 | 50.0% | 718 | 13 | 1.8% | 0.00 | 27.62 |
| Weymouth | 16 | 5 | 31.3% | 18 | 5 | 27.8% | 1,470 | 147 | 10.0% | 3.13 | 2.78 |
| Wrentham | 1 | 1 | 100% | 6 | 1 | 16.7% | 487 | 24 | 4.9% | 20.29 | 3.38 |
| Plymouth County | 310 | 77 | 24.8% | 170 | 35 | 20.6% | 13,938 | 1,111 | 8.0% | 3.12 | 2.58 |
| Abington | 6 | 1 | 16.7% | 6 | 1 | 16.7% | 428 | 41 | 9.6% | 1.74 | 1.74 |

SUPPLEMENTAL TABLE 3

Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | 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 | 14 | 1 | 7.1% | 6 | 1 | 16.7% | 716 | 57 | 8.0% | 0.90 | 2.09 |
| Brockton | 208 | 61 | 29.3% | 55 | 19 | 34.5% | 697 | 133 | 19.1% | 1.54 | 1.81 |
| Carver | 2 | | 0.0% | 1 | | 0.0% | 297 | 42 | 14.1% | 0.00 | 0.00 |
| Duxbury | 1 | | 0.0% | 7 | 1 | 14.3% | 708 | 27 | 3.8% | 0.00 | 3.75 |
| East Bridgewater | 6 | | 0.0% | 5 | 1 | 20.0% | 434 | 46 | 10.6% | 0.00 | 1.89 |
| Halifax | 4 | 2 | 50.0% | 1 | | 0.0% | 237 | 21 | 8.9% | 5.64 | 0.00 |
| Hanover | | | na | 5 | 1 | 20.0% | 680 | 30 | 4.4% | na | 4.53 |
| Hanson | 3 | | 0.0% | 4 | 1 | 25.0% | 318 | 26 | 8.2% | 0.00 | 3.06 |
| Hingham | 2 | | 0.0% | 8 | | 0.0% | 1,083 | 33 | 3.0% | 0.00 | 0.00 |
| Hull | 1 | | 0.0% | 3 | | 0.0% | 297 | 17 | 5.7% | 0.00 | 0.00 |
| Kingston | 2 | | 0.0% | 4 | 1 | 25.0% | 444 | 41 | 9.2% | 0.00 | 2.71 |
| Lakeville | 2 | | 0.0% | 3 | | 0.0% | 343 | 36 | 10.5% | 0.00 | 0.00 |
| Marion | | | na | 1 | | 0.0% | 133 | 7 | 5.3% | na | 0.00 |
| Marshfield | 3 | | 0.0% | 5 | | 0.0% | 1,086 | 51 | 4.7% | 0.00 | 0.00 |
| Mattapoisett | 1 | | 0.0% | 1 | | 0.0% | 193 | 9 | 4.7% | 0.00 | 0.00 |
| Middleborough | 7 | 2 | 28.6% | 3 | 2 | 66.7% | 578 | 72 | 12.5% | 2.29 | 5.35 |
| Norwell | 1 | | 0.0% | 8 | 1 | 12.5% | 502 | 14 | 2.8% | 0.00 | 4.48 |
| Pembroke | | | na | 5 | | 0.0% | 630 | 45 | 7.1% | na | 0.00 |
| Plymouth | 14 | 1 | 7.1% | 14 | 4 | 28.6% | 1,590 | 145 | 9.1% | 0.78 | 3.13 |
| Plympton | | | na | 2 | | 0.0% | 95 | 6 | 6.3% | na | 0.00 |
| Rochester | | | na | 2 | | 0.0% | 193 | 9 | 4.7% | na | 0.00 |
| Rockland | 7 | 2 | 28.6% | 7 | 1 | 14.3% | 412 | 59 | 14.3% | 2.00 | 1.00 |
| Scituate | 2 | | 0.0% | 7 | | 0.0% | 843 | 26 | 3.1% | 0.00 | 0.00 |
| Wareham | 10 | 3 | 30.0% | 2 | 1 | 50.0% | 405 | 50 | 12.3% | 2.43 | 4.05 |
| West Bridgewater | 7 | 1 | 14.3% | 2 | | 0.0% | 207 | 20 | 9.7% | 1.48 | 0.00 |
| Whitman | 7 | 3 | 42.9% | 3 | | 0.0% | 389 | 48 | 12.3% | 3.47 | 0.00 |
| Suffolk County | 578 | 89 | 15.4% | 492 | 86 | 17.5% | 9,118 | 407 | 4.5% | 3.45 | 3.92 |
| Boston | 555 | 84 | 15.1% | 359 | 45 | 12.5% | 8,102 | 324 | 4.0% | 3.78 | 3.13 |
| Chelsea | 6 | 1 | 16.7% | 58 | 18 | 31.0% | 125 | 10 | 8.0% | 2.08 | 3.88 |
| Revere | 14 | 4 | 28.6% | 67 | 22 | 32.8% | 474 | 36 | 7.6% | 3.76 | 4.32 |
| Winthrop | 3 | | 0.0% | 8 | 1 | 12.5% | 417 | 37 | 8.9% | 0.00 | 1.41 |
| Worcester County | 163 | 46 | 28.2% | 327 | 53 | 16.2% | 17,310 | 1,457 | 8.4% | 3.35 | 1.93 |
| Ashburnham | 2 | 1 | 50.0% | 2 | | 0.0% | 140 | 7 | 5.0% | 10.00 | 0.00 |
| Athol | 1 | 1 | 100% | 3 | 1 | 33.3% | 138 | 11 | 8.0% | 12.55 | 4.18 |
| Auburn | 2 | | 0.0% | 5 | 2 | 40.0% | 412 | 49 | 11.9% | 0.00 | 3.36 |
| Barre | | | na | 1 | | 0.0% | 72 | 4 | 5.6% | na | 0.00 |
| Berlin | 1 | | 0.0% | | | na | 97 | 4 | 4.1% | 0.00 | na |
| Blackstone | | | na | | | na | 190 | 28 | 14.7% | na | na |
| Bolton | | | na | 1 | | 0.0% | 262 | 6 | 2.3% | na | 0.00 |
| Boylston | | | na | 2 | | 0.0% | 144 | 3 | 2.1% | na | 0.00 |
| Brookfield | | | na | | | na | 77 | 2 | 2.6% | na | na |
| Charlton | 1 | | 0.0% | 3 | 1 | 33.3% | 374 | 29 | 7.8% | 0.00 | 4.30 |
| Clinton | 2 | 1 | 50.0% | 7 | | 0.0% | 225 | 25 | 11.1% | 4.50 | 0.00 |
| Douglas | 1 | 1 | 100% | 2 | 1 | 50.0% | 304 | 31 | 10.2% | 9.81 | 4.90 |
| Dudley | | | na | 3 | | 0.0% | 226 | 33 | 14.6% | na | 0.00 |
| East Brookfield | | | na | | | na | 65 | 8 | 12.3% | na | na |
| Fitchburg | 7 | 2 | 28.6% | 23 | 5 | 21.7% | 457 | 52 | 11.4% | 2.51 | 1.91 |

SUPPLEMENTAL TABLE 3
Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2012

| | 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 | 1 | 1 | 100% | 6 | | 0.0% | 246 | 27 | 11.0% | 9.11 | 0.00 |
| Grafton | 6 | | 0.0% | 6 | 2 | 33.3% | 635 | 31 | 4.9% | 0.00 | 6.83 |
| Harvard | 2 | | 0.0% | 6 | 1 | 16.7% | 244 | 3 | 1.2% | 0.00 | 13.56 |
| Holden | 1 | | 0.0% | 4 | 1 | 25.0% | 600 | 49 | 8.2% | 0.00 | 3.06 |
| Hopedale | 3 | | 0.0% | 4 | | 0.0% | 240 | 13 | 5.4% | 0.00 | 0.00 |
| Hubbardston | | | na | 2 | 1 | 50.0% | 133 | 15 | 11.3% | na | 4.43 |
| Lancaster | 2 | | 0.0% | 6 | 1 | 16.7% | 222 | 11 | 5.0% | 0.00 | 3.36 |
| Leicester | 1 | | 0.0% | 3 | | 0.0% | 220 | 31 | 14.1% | 0.00 | 0.00 |
| Leominster | 17 | 2 | 11.8% | 26 | 5 | 19.2% | 753 | 80 | 10.6% | 1.11 | 1.81 |
| Lunenburg | 1 | | 0.0% | 3 | | 0.0% | 322 | 32 | 9.9% | 0.00 | 0.00 |
| Mendon | | | na | 2 | | 0.0% | 240 | 8 | 3.3% | na | 0.00 |
| Milford | 6 | 3 | 50.0% | 21 | 5 | 23.8% | 731 | 64 | 8.8% | 5.71 | 2.72 |
| Millbury | 1 | | 0.0% | 3 | 1 | 33.3% | 296 | 33 | 11.1% | 0.00 | 2.99 |
| Millville | | | na | | | na | 93 | 10 | 10.8% | na | na |
| North Brookfield | | | na | | | na | 101 | 6 | 5.9% | na | na |
| Northborough | 1 | | 0.0% | 4 | 1 | 25.0% | 547 | 23 | 4.2% | 0.00 | 5.95 |
| Northbridge | | | na | 5 | 1 | 20.0% | 453 | 41 | 9.1% | na | 2.21 |
| Oakham | | | na | | | na | 52 | 6 | 11.5% | na | na |
| Oxford | 2 | 1 | 50.0% | 3 | | 0.0% | 274 | 43 | 15.7% | 3.19 | 0.00 |
| Paxton | | | na | | | na | 133 | 12 | 9.0% | na | na |
| Princeton | 1 | | 0.0% | 2 | | 0.0% | 120 | 3 | 2.5% | 0.00 | 0.00 |
| Rutland | 2 | | 0.0% | 1 | | 0.0% | 287 | 25 | 8.7% | 0.00 | 0.00 |
| Shrewsbury | 12 | 2 | 16.7% | 19 | 1 | 5.3% | 1,133 | 41 | 3.6% | 4.61 | 1.45 |
| Southborough | 2 | | 0.0% | 3 | | 0.0% | 446 | 9 | 2.0% | 0.00 | 0.00 |
| Southbridge | | | na | 16 | 2 | 12.5% | 141 | 27 | 19.1% | na | 0.65 |
| Spencer | | | na | 1 | 1 | 100% | 206 | 27 | 13.1% | na | 7.63 |
| Sterling | | | na | 3 | | 0.0% | 259 | 21 | 8.1% | na | 0.00 |
| Sturbridge | 5 | 1 | 20.0% | 5 | 2 | 40.0% | 269 | 22 | 8.2% | 2.45 | 4.89 |
| Sutton | 2 | | 0.0% | 1 | | 0.0% | 324 | 17 | 5.2% | 0.00 | 0.00 |
| Templeton | | | na | 1 | | 0.0% | 177 | 29 | 16.4% | na | 0.00 |
| Upton | | | na | 4 | | 0.0% | 337 | 11 | 3.3% | na | 0.00 |
| Uxbridge | 3 | 2 | 66.7% | 3 | | 0.0% | 469 | 34 | 7.2% | 9.20 | 0.00 |
| Warren | | | na | 1 | | 0.0% | 73 | 12 | 16.4% | na | 0.00 |
| Webster | 4 | 1 | 25.0% | 1 | | 0.0% | 224 | 26 | 11.6% | 2.15 | 0.00 |
| West Boylston | 2 | | 0.0% | 1 | | 0.0% | 201 | 9 | 4.5% | 0.00 | 0.00 |
| West Brookfield | | | na | 1 | | 0.0% | 83 | 8 | 9.6% | na | 0.00 |
| Westborough | 3 | | 0% | 7 | 2 | 28.6% | 575 | 27 | 4.7% | 0.00 | 6.08 |
| Westminster | 4 | 2 | 50.0% | 1 | | 0.0% | 222 | 11 | 5.0% | 10.09 | 0.00 |
| Worcester | 60 | 25 | 41.7% | 97 | 15 | 15.5% | 1,692 | 236 | 13.9% | 2.99 | 1.11 |
| Hardwick/NwBrntree* | 1 | | 0.0% | 1 | | 0.0% | 62 | 5 | 8.1% | 0.00 | 0.00 |
| Petersham/Philipston* | | | na | 1 | 1 | 100% | 79 | 7 | 8.9% | na | 11.29 |
| Winchendon/Rylston* | 1 | | 0.0% | 1 | | 0.0% | 213 | 20 | 9.4% | 0.00 | 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 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 the "% GBL" for white borrowers in a town is 0.00%.

SUPPLEMENTAL TABLE 4
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2012

| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|--------------------------|--------------|--------|---------|--------|-------------|--------|---------|--------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Barnstable County | 33 | 31 | 44 | 1,859 | 27.3% | 19.4% | 25.0% | 11.3% | 2.41 | 1.71 | 2.21 |
| Barnstable | 12 | 12 | 17 | 426 | 25.0% | 8.3% | 35.3% | 8.9% | 2.80 | 0.93 | 3.96 |
| Bourne | | 2 | | 176 | | 50.0% | | 11.4% | | 4.40 | |
| Brewster | 1 | | | 75 | 100% | | | 9.3% | 10.71 | | |
| Chatham | | | | 46 | | | | 10.9% | | | |
| Dennis | | | | 84 | | | | 14.3% | | | |
| Eastham | | 1 | | 30 | | 100% | | 16.7% | | 6.00 | |
| Falmouth | 5 | 1 | 2 | 220 | 0.0% | 0.0% | 0.0% | 8.2% | 0.00 | 0.00 | 0.00 |
| Harwich | 3 | 2 | 3 | 90 | 66.7% | 50.0% | 0.0% | 15.6% | 4.29 | 3.21 | 0.00 |
| Mashpee | 1 | 6 | 1 | 133 | 0.0% | 33.3% | 0.0% | 17.3% | 0.00 | 1.93 | 0.00 |
| Orleans | 2 | | | 42 | 0.0% | | | 14.3% | 0.00 | | |
| Provincetown | | | 1 | 47 | | | 0.0% | 4.3% | | | 0.00 |
| Sandwich | 4 | 1 | 5 | 228 | 25.0% | 0.0% | 20.0% | 14.0% | 1.78 | 0.00 | 1.43 |
| Truro | | 3 | 1 | 16 | | 0.0% | 0.0% | 25.0% | | 0.00 | 0.00 |
| Wellfleet | | | 2 | 19 | | | 50.0% | 10.5% | | | 4.75 |
| Yarmouth | 5 | 3 | 12 | 227 | 40.0% | 0% | 25% | 9.7% | 4.13 | 0.00 | 2.58 |
| Berkshire County | 18 | 19 | 35 | 1,074 | 5.6% | 26.3% | 28.6% | 12.8% | 0.43 | 2.05 | 2.22 |
| Adams | 1 | | 1 | 70 | 0.0% | | 0.0% | 10.0% | 0.00 | | 0.00 |
| Cheshire | | 1 | | 34 | | 100% | | 23.5% | | 4.25 | 0.00 |
| Clarksburg | | | | 17 | | | | 5.9% | | | |
| Dalton | 1 | | 1 | 70 | 0.0% | | 0.0% | 10.0% | 0.00 | | 0.00 |
| Great Barrington | 1 | 3 | 4 | 39 | 0.0% | 66.7% | 25.0% | 17.9% | 0.00 | 3.71 | 1.39 |
| Hinsdale | | | | 15 | | | | 13.3% | | | |
| Lanesborough | | | 1 | 30 | | | 100% | 16.7% | | | 6.00 |
| Lee | 1 | | 2 | 37 | 0.0% | | 50.0% | 16.2% | 0.00 | | 3.08 |
| Lenox | 1 | | 2 | 35 | 0.0% | | 50% | 8.6% | 0.00 | | 5.83 |
| New Marlborough | | | | 5 | | | | 20.0% | | | |
| North Adams | | 1 | 3 | 106 | | 100% | 0.0% | 16.0% | | 6.24 | 0.00 |
| Pittsfield | 8 | 13 | 14 | 389 | 0.0% | 7.7% | 21.4% | 10.3% | 0.00 | 0.75 | 2.08 |
| Sheffield | | | | 19 | | | | 10.5% | | | |
| Stockbridge | | | | 18 | | | | 11.1% | | | |
| West Stockbridge | | | 2 | 11 | | | 0.0% | 18.2% | | | 0.00 |
| Williamstown | 5 | 1 | 3 | 49 | 20.0% | 0.0% | 66.7% | 10.2% | 1.96 | 0.00 | 6.53 |
| Alfred/Egmt/MtWash* | | | | 8 | | | | 12.5% | | | |
| Becket/Washington* | | | | 36 | | | | 22.2% | | | |
| Florida/Savoy* | | | | 14 | | | | 28.6% | | | |
| Hancock/NAsh/Richmond* | | | 1 | 16 | | | 0.0% | 6.3% | | | 0.00 |
| Monterey/Tyringham* | | | 1 | 11 | | | 100% | 0.0% | | | ?? |
| Otis/Sandisfield* | | | | 24 | | | | 29.2% | | | |
| Peru/Windsor* | | | | 21 | | | | 9.5% | | | |
| Bristol County | 109 | 117 | 132 | 4,056 | 11.0% | 18.8% | 23.5% | 12.0% | 0.92 | 1.57 | 1.96 |
| Acushnet | 1 | 3 | 3 | 85 | 0.0% | 33.3% | 0.0% | 14.1% | 0.00 | 2.36 | 0.00 |
| Attleboro | 24 | 8 | 19 | 392 | 20.8% | 25.0% | 21.1% | 13.3% | 1.57 | 1.88 | 1.59 |
| Berkley | 1 | 3 | | 78 | 0.0% | 33% | | 9.0% | 0.00 | 3.71 | |
| Dartmouth | 8 | 2 | 6 | 239 | 12.5% | 50.0% | 16.7% | 13.4% | 0.93 | 3.73 | 1.24 |
| Dighton | | 1 | 1 | 61 | | 100% | 0.0% | 11.5% | | 8.71 | 0.00 |
| Easton | 6 | 8 | 1 | 226 | 0.0% | 37.5% | 100% | 10.2% | 0.00 | 3.68 | 9.83 |

SUPPLEMENTAL TABLE 4
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2012

| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|--------------------|--------------|--------|---------|--------|-------------|--------|---------|--------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Fairhaven | 1 | 1 | 1 | 123 | 0.0% | 0.0% | 0.0% | 6.5% | 0.00 | 0.00 | 0.00 |
| Fall River | 12 | 8 | 8 | 358 | 16.7% | 12.5% | 25.0% | 13.1% | 1.27 | 0.95 | 1.90 |
| Freetown | | 2 | 2 | 90 | | 0.0% | 50.0% | 12.2% | | 0.00 | 4.09 |
| Mansfield | 14 | 4 | 4 | 212 | 0.0% | 0.0% | 0.0% | 9.9% | 0.00 | 0.00 | 0.00 |
| New Bedford | 4 | 32 | 47 | 419 | 0.0% | 18.8% | 29.8% | 15.5% | 0.00 | 1.21 | 1.92 |
| North Attleborough | 15 | 2 | 2 | 258 | 13.3% | 0.0% | 0.0% | 10.1% | 1.32 | 0.00 | 0.00 |
| Norton | 3 | 5 | 1 | 188 | 0.0% | 20% | 0.0% | 14.4% | 0.00 | 1.39 | 0.00 |
| Raynham | 3 | 3 | 1 | 153 | 0.0% | 0.0% | 0.0% | 10.5% | 0.00 | 0.00 | 0.00 |
| Rehobeth | 1 | 2 | | 124 | 0.0% | 0.0% | | 8.1% | 0.00 | 0.00 | |
| Seekonk | 5 | 2 | 5 | 127 | 0.0% | 50.0% | 0.0% | 9.4% | 0.00 | 5.29 | 0.00 |
| Somerset | 1 | | 1 | 164 | 0.0% | | 100% | 7.9% | 0.00 | | 12.62 |
| Swansea | 1 | | 6 | 145 | 0.0% | | 16.7% | 11.0% | 0.00 | | 1.51 |
| Taunton | 9 | 31 | 24 | 476 | 22.2% | 12.9% | 25.0% | 14.7% | 1.51 | 0.88 | 1.70 |
| Westport | | | | 133 | | | | 9.0% | | | |
| Dukes County | 0 | 4 | 3 | 85 | | 0.0% | 0.0% | 18.8% | | 0.00 | 0.00 |
| Edgartown | | | 1 | 18 | | | 0.0% | 27.8% | | | 0.00 |
| Oak Bluffs | | 1 | | 24 | | 0.0% | | 20.8% | | 0.00 | |
| Tisbury | | 1 | 2 | 25 | | 0.0% | 0.0% | 12.0% | | 0.00 | 0.00 |
| Aq/Chil/Gos/WTis* | | 2 | | 16 | | | | 18.8% | | 0.00 | |
| Essex County | 292 | 148 | 886 | 6,379 | 13.0% | 23.6% | 16.9% | 9.5% | 1.37 | 2.50 | 1.79 |
| Amesbury | 1 | | | 206 | 100% | | | 13.6% | 7.36 | | |
| Andover | 67 | 1 | 8 | 331 | 7.5% | 0.0% | 0.0% | 7.6% | 0.99 | 0.00 | 0.00 |
| Beverly | 13 | 3 | 5 | 369 | 0.0% | 66.7% | 20.0% | 6.0% | 0.00 | 11.18 | 3.35 |
| Boxford | 4 | | 2 | 94 | 0.0% | | 0.0% | 3.2% | 0.00 | | 0.00 |
| Danvers | 5 | 6 | 6 | 265 | 20.0% | 16.7% | 16.7% | 10.2% | 1.96 | 1.64 | 1.64 |
| Essex | | | | 38 | | | | 13.2% | | | |
| Georgetown | | 1 | 2 | 106 | | 0.0% | 0.0% | 7.5% | | 0.00 | 0.00 |
| Gloucester | 4 | 1 | 4 | 232 | 25.0% | 0.0% | 0.0% | 12.1% | 2.07 | 0.00 | 0.00 |
| Groveland | 1 | 1 | | 93 | 0.0% | 0.0% | | 8.6% | 0.00 | 0.00 | |
| Hamilton | 4 | 2 | | 103 | 0.0% | 0.0% | | 8.7% | 0.00 | 0.00 | |
| Haverhill | 17 | 13 | 70 | 522 | 35.3% | 38.5% | 15.7% | 12.8% | 2.75 | 3.00 | 1.22 |
| Ipswich | 3 | 3 | 1 | 140 | 0.0% | 33.3% | 100% | 7.9% | 0.00 | 4.24 | 12.73 |
| Lawrence | 13 | 7 | 41 | 61 | 15.4% | 14.3% | 16.3% | 11.5% | 1.34 | 1.24 | 1.42 |
| Lynn | 48 | 56 | 160 | 345 | 18.8% | 26.8% | 18.8% | 13.6% | 1.38 | 1.97 | 1.38 |
| Lynnfield | 11 | | 1 | 166 | 18.2% | | 0.0% | 8.4% | 2.16 | | 0.00 |
| Manchester BTS | | | | 61 | | | | 3.3% | | | |
| Marblehead | 4 | | 3 | 248 | 25.0% | | 66.7% | 5.2% | 4.77 | | 12.72 |
| Merrimac | | 1 | 3 | 90 | | 0.0% | 0% | 10.0% | | 0.00 | 0.00 |
| Methuen | 29 | 13 | 116 | 408 | 20.7% | 7.7% | 16.4% | 11.8% | 1.76 | 0.65 | 1.39 |
| Middleton | 5 | | 3 | 109 | 0.0% | | 33.3% | 2.8% | 0.00 | | 12.11 |
| Nahant | | 1 | | 37 | | 0.0% | | 16.2% | | 0.00 | |
| Newbury | | | 1 | 78 | | | 0.0% | 12.8% | | | 0.00 |
| Newburyport | 1 | | 1 | 293 | 0.0% | | 0.0% | 9.2% | 0.00 | | 0.00 |
| North Andover | 25 | 8 | 10 | 341 | 8.0% | 12.5% | 0.0% | 9.4% | 0.85 | 1.33 | 0.00 |
| Peabody | 4 | 12 | 24 | 438 | 0.0% | 8.3% | 29.2% | 8.2% | 0.00 | 1.01 | 3.55 |
| Rockport | | | | 81 | | | | 8.6% | | | |
| Rowley | | | 1 | 70 | | | 0.0% | 4.3% | | | 0.00 |
| Salem | 8 | 11 | 22 | 413 | 0.0% | 36.4% | 27.3% | 8.5% | 0.00 | 4.29 | 3.22 |

SUPPLEMENTAL TABLE 4
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2012

| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|--------------------------|--------------|------------|------------|--------------|--------------|--------------|--------------|--------------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Salisbury | 2 | | | 80 | 0.0% | | | 16.3% | 0.00 | | |
| Saugus | 17 | 7 | 26 | 206 | 11.8% | 28.6% | 7.7% | 9.7% | 1.21 | 2.94 | 0.79 |
| Swampscott | 3 | 1 | 3 | 155 | 0.0% | 100% | 0.0% | 14.2% | 0.00 | 7.05 | 0.00 |
| Topsfield | 1 | | | 85 | 0.0% | | | 3.5% | 0.00 | | |
| Wenham | | | 3 | 49 | | | 66.7% | 6.1% | | | 10.89 |
| West Newbury | 2 | | | 66 | 0.0% | | | 4.5% | 0.00 | | |
| Franklin County | 7 | 1 | 4 | 544 | 42.9% | 0.0% | 0.0% | 11.6% | 3.70 | 0.00 | 0.00 |
| Deerfield | 1 | | | 34 | 0.0% | | | 2.9% | 0.00 | | |
| Greenfield | 4 | | 2 | 145 | 75.0% | | 0.0% | 5.5% | 13.59 | | 0.00 |
| Montague | | | | 60 | | | | 15.0% | | | |
| Northfield | | | 1 | 27 | | | 0.0% | 14.8% | | | 0.00 |
| Orange | | | | 58 | | | | 25.9% | | | |
| Ashfield/Conway* | | | | 33 | | | | 24.2% | | | |
| Bernstn/Gill/Leyden* | | | | 46 | | | | 13.0% | | | |
| Buckland/Shelburne* | | | | 23 | | | | 13.0% | | | |
| Chl/Col/Hw/Hea/Mn/Ro* | 1 | 1 | 1 | 21 | 0.0% | 0.0% | 0.0% | 9.5% | 0.00 | 0.00 | 0.00 |
| Ervng/Warwck/Wend* | | | | 21 | | | | 4.8% | | | |
| Lev/NSalem/Shutes* | 1 | | | 44 | 0.0% | | | 6.8% | 0.00 | | |
| Sunderlnd/Whately* | | | | 31 | | | | 9.7% | | | |
| Hampden County | 91 | 145 | 409 | 2,971 | 7.7% | 17.2% | 22.2% | 12.8% | 0.60 | 1.35 | 1.74 |
| Agawam | 6 | 2 | 3 | 231 | 0.0% | 0.0% | 0.0% | 12.6% | 0.00 | 0.00 | 0.00 |
| Brimfield | | | | 28 | | | | 14.3% | | | |
| Chicopee | 4 | 13 | 54 | 361 | 0.0% | 15.4% | 29.6% | 10.5% | 0.00 | 1.46 | 2.81 |
| East Longmeadow | 4 | 3 | 6 | 174 | 0.0% | 0.0% | 0.0% | 6.3% | 0.00 | 0.00 | 0.00 |
| Hampden | | | | 59 | | | | 10.2% | | | |
| Holyoke | 2 | 2 | 41 | 196 | 50.0% | 50.0% | 26.8% | 13.3% | 3.77 | 3.77 | 2.02 |
| Longmeadow | 26 | 5 | 5 | 160 | 15.4% | 0.0% | 0.0% | 8.1% | 1.89 | 0.00 | 0.00 |
| Ludlow | 2 | | 3 | 175 | 0.0% | | 0.0% | 12.6% | 0.00 | | 0.00 |
| Monson | | | 2 | 69 | | | 0.0% | 11.6% | | | 0.00 |
| Palmer | 2 | 1 | | 100 | 0.0% | 0.0% | | 15.0% | 0.00 | 0.00 | |
| Southwick | 1 | 2 | 2 | 101 | 0.0% | 50.0% | 0.0% | 15.8% | 0.00 | 3.16 | 0.00 |
| Springfield | 31 | 108 | 259 | 493 | 6.5% | 18.5% | 20.8% | 14.8% | 0.44 | 1.25 | 1.41 |
| West Springfield | 5 | 3 | 12 | 220 | 0.0% | 0.0% | 33.3% | 16.4% | 0.00 | 0.00 | 2.04 |
| Westfield | 4 | 5 | 15 | 336 | 0.0% | 20.0% | 33.3% | 14.6% | 0.00 | 1.37 | 2.29 |
| Wilbraham | 4 | 1 | 5 | 162 | 0.0% | 0.0% | 0.0% | 9.9% | 0.00 | 0.00 | 0.00 |
| Bln/Chs/Grv/Mnt/Rus/Tol* | | | 1 | 60 | | | 0.0% | 13.3% | | | 0.00 |
| Holland/Wales* | | | | 45 | | | | 20.0% | | | |
| Hampshire County | 47 | 8 | 26 | 1,304 | 10.6% | 0.0% | 7.7% | 8.2% | 1.30 | 0.00 | 0.94 |
| Amherst | 22 | 2 | 5 | 115 | 4.5% | 0.0% | 0.0% | 7.8% | 0.58 | 0.00 | 0.00 |
| Belchertown | 9 | 1 | 2 | 143 | 11.1% | 0.0% | 0.0% | 3.5% | 3.18 | 0.00 | 0.00 |
| Chesterfield | | | | 14 | | | | 21.4% | | | |
| Easthampton | 1 | | 2 | 180 | 0.0% | | 50.0% | 8.3% | 0.00 | | 6.00 |
| Granby | 1 | 1 | 2 | 67 | 0.0% | 0.0% | 50.0% | 9.0% | 0.00 | 0.00 | 5.58 |
| Hadley | 2 | | | 35 | 50.0% | | | 8.6% | 5.83 | | |
| Hatfield | | | | 49 | | | | 8.2% | | | |
| Huntington | | | | 9 | | | | 33.3% | | | |
| Northampton | 5 | 2 | 8 | 254 | 0.0% | 0.0% | 0.0% | 7.5% | 0.00 | 0.00 | 0.00 |

SUPPLEMENTAL TABLE 4
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2012

| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|-------------------------|--------------|------------|------------|---------------|--------------|--------------|--------------|-------------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Pelham | | | | 14 | | | | 21.4% | | | |
| South Hadley | 5 | 2 | 5 | 183 | 40.0% | 0.0% | 0.0% | 6.6% | 6.10 | 0.00 | 0.00 |
| Southampton | | | | 76 | | | | 7.9% | | | |
| Ware | 2 | | 1 | 81 | 0.0% | | 0.0% | 14.8% | 0.00 | | 0.00 |
| Westhampton | | | 1 | 20 | | | 0.0% | 10.0% | | | 0.00 |
| Cum/Midfld/Plnfd/Worth* | | | | 30 | | | | 6.7% | | | |
| Goshen/Williamsburg* | | | | 33 | | | | 9.1% | | | |
| Middlesex County | 2,276 | 336 | 639 | 12,490 | 10.2% | 18.2% | 17.7% | 7.7% | 1.33 | 2.37 | 2.31 |
| Acton | 108 | 1 | 3 | 183 | 11.1% | 0.0% | 0.0% | 9.3% | 1.20 | 0.00 | 0.00 |
| Arlington | 73 | 2 | 14 | 449 | 6.8% | 0.0% | 21.4% | 5.1% | 1.34 | 0.00 | 4.18 |
| Ashby | | | | 28 | | | | 10.7% | | | |
| Ashland | 36 | 5 | 15 | 193 | 8.3% | 0.0% | 0.0% | 9.3% | 0.89 | 0.00 | 0.00 |
| Ayer | 5 | 1 | 3 | 108 | 0.0% | 0.0% | 0.0% | 8.3% | 0.00 | 0.00 | 0.00 |
| Bedford | 49 | 2 | | 137 | 6.1% | 100% | | 6.6% | 0.93 | 15.22 | |
| Belmont | 82 | 4 | 5 | 235 | 4.9% | 0.0% | 20.0% | 4.7% | 1.04 | 0.00 | 4.27 |
| Billerica | 46 | 13 | 9 | 372 | 17.4% | 7.7% | 33.3% | 7.5% | 2.31 | 1.02 | 4.43 |
| Boxborough | 8 | 1 | 1 | 23 | 0.0% | 100% | 100% | 4.3% | 0.00 | 23.00 | 23.00 |
| Burlington | 53 | 5 | 5 | 162 | 0.0% | 20.0% | 0.0% | 4.9% | 0.00 | 4.05 | 0.00 |
| Cambridge | 128 | 21 | 24 | 580 | 14.1% | 19.0% | 8.3% | 7.1% | 1.99 | 2.69 | 1.18 |
| Carlisle | 7 | 1 | 1 | 50 | 0.0% | 0.0% | 0.0% | 6.0% | 0.00 | 0.00 | 0.00 |
| Chelmsford | 52 | 3 | 5 | 340 | 15.4% | 0.0% | 40.0% | 7.4% | 2.09 | 0.00 | 5.44 |
| Concord | 11 | 1 | 6 | 228 | 0.0% | 0.0% | 0.0% | 5.7% | 0.00 | 0.00 | 0.00 |
| Dracut | 30 | 9 | 18 | 306 | 20.0% | 44.4% | 11.1% | 10.8% | 1.85 | 4.12 | 1.03 |
| Dunstable | 3 | 1 | 1 | 34 | 0.0% | 0% | 0.0% | 8.8% | 0.00 | 0.00 | 0.00 |
| Everett | 29 | 50 | 87 | 102 | 10.3% | 24.0% | 24.1% | 13.7% | 0.75 | 1.75 | 1.76 |
| Framingham | 50 | 19 | 50 | 457 | 12.0% | 10.5% | 18.0% | 8.5% | 1.41 | 1.23 | 2.11 |
| Groton | 11 | | 4 | 118 | 9.1% | | 25.0% | 7.6% | 1.19 | | 3.28 |
| Holliston | 16 | 2 | 5 | 170 | 18.8% | 0.0% | 0.0% | 8.2% | 2.28 | 0.00 | 0.00 |
| Hopkinton | 28 | 4 | 3 | 210 | 3.6% | 0.0% | 0.0% | 7.1% | 0.50 | 0.00 | 0.00 |
| Hudson | 4 | 1 | 9 | 174 | 0.0% | 100% | 44.4% | 12.1% | 0.00 | 8.29 | 3.68 |
| Lexington | 153 | 4 | 7 | 262 | 3.3% | 0.0% | 0.0% | 2.7% | 1.22 | 0.00 | 0.00 |
| Lincoln | 4 | | 2 | 57 | 0.0% | | 0.0% | 1.8% | 0.00 | | 0.00 |
| Littleton | 6 | | 1 | 107 | 0.0% | | 0% | 8.4% | 0.00 | | 0.00 |
| Lowell | 179 | 36 | 82 | 384 | 20.7% | 30.6% | 24.4% | 14.6% | 1.42 | 2.10 | 1.67 |
| Malden | 125 | 36 | 24 | 209 | 8.8% | 11.1% | 12.5% | 9.1% | 0.97 | 1.22 | 1.38 |
| Marlborough | 13 | 8 | 40 | 252 | 0.0% | 12.5% | 27.5% | 13.5% | 0.00 | 0.93 | 2.04 |
| Maynard | 6 | 1 | 4 | 116 | 16.7% | 0.0% | 25.0% | 5.2% | 3.22 | 0.00 | 4.83 |
| Medford | 76 | 24 | 15 | 456 | 6.6% | 16.7% | 26.7% | 7.7% | 0.86 | 2.17 | 3.47 |
| Melrose | 16 | 5 | 2 | 254 | 12.5% | 0.0% | 50.0% | 4.3% | 2.89 | 0.00 | 11.55 |
| Natick | 68 | 7 | 12 | 399 | 11.8% | 0.0% | 8.3% | 8.3% | 1.42 | 0.00 | 1.01 |
| Newton | 203 | 12 | 18 | 726 | 7.4% | 33.3% | 11.1% | 7.9% | 0.94 | 4.25 | 1.42 |
| North Reading | 8 | 1 | 2 | 179 | 0.0% | 0.0% | 0% | 8.4% | 0.00 | 0.00 | 0.00 |
| Pepperell | 2 | 3 | 4 | 116 | 50.0% | 0.0% | 25.0% | 9.5% | 5.27 | 0.00 | 2.64 |
| Reading | 32 | 1 | 8 | 309 | 0.0% | 100% | 12.5% | 4.2% | 0.00 | 23.77 | 2.97 |
| Sherborn | 9 | | 2 | 67 | 11.1% | | 0.0% | 9.0% | 1.24 | | 0.00 |
| Shirley | 3 | | 2 | 50 | 0.0% | | 0.0% | 10.0% | 0.00 | | 0.00 |
| Somerville | 70 | 7 | 25 | 536 | 22.9% | 14.3% | 12.0% | 7.1% | 3.22 | 2.02 | 1.69 |
| Stoneham | 22 | 4 | 8 | 243 | 18.2% | 0.0% | 12.5% | 6.2% | 2.95 | 0.00 | 2.03 |
| Stow | 4 | | 4 | 95 | 0.0% | | 0.0% | 8.4% | 0.00 | | 0.00 |

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Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2012

| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|-------------------------|--------------|------------|------------|--------------|--------------|--------------|--------------|--------------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Sudbury | 40 | 3 | 9 | 225 | 2.5% | 33.3% | 44.4% | 5.8% | 0.43 | 5.77 | 7.69 |
| Tewksbury | 19 | 7 | 10 | 359 | 15.8% | 28.6% | 0.0% | 9.7% | 1.62 | 2.93 | 0.00 |
| Townsend | 1 | | 3 | 84 | 0.0% | | 33.3% | 13.1% | 0.00 | | 2.55 |
| Tyngsborough | 14 | 1 | 6 | 118 | 28.6% | 100.0% | 16.7% | 11.0% | 2.59 | 9.08 | 1.51 |
| Wakefield | 15 | 3 | 4 | 259 | 0.0% | 0.0% | 0.0% | 5.0% | 0.00 | 0.00 | 0.00 |
| Waltham | 50 | 8 | 28 | 423 | 14.0% | 25.0% | 14.3% | 6.4% | 2.19 | 3.92 | 2.24 |
| Watertown | 34 | 2 | 11 | 265 | 5.9% | 0.0% | 9.1% | 8.7% | 0.68 | 0.00 | 1.05 |
| Wayland | 36 | | 6 | 193 | 5.6% | | 16.7% | 8.3% | 0.67 | | 2.01 |
| Westford | 99 | | 5 | 235 | 12.1% | | 0.0% | 9.4% | 1.29 | | 0.00 |
| Weston | 25 | 1 | 3 | 128 | 0.0% | 0.0% | 0.0% | 7.0% | 0.00 | 0.00 | 0.00 |
| Wilmington | 28 | 4 | 2 | 191 | 7.1% | 0.0% | 50.0% | 3.7% | 1.95 | 0.00 | 13.64 |
| Winchester | 54 | 5 | 9 | 232 | 14.8% | 0.0% | 0.0% | 5.2% | 2.86 | 0.00 | 0.00 |
| Woburn | 33 | 7 | 13 | 300 | 12.1% | 14.3% | 15.4% | 6.7% | 1.82 | 2.14 | 2.31 |
| Nantucket County | 2 | 1 | 10 | 63 | 50.0% | 0.0% | 50.0% | 20.6% | 2.42 | 0.00 | 2.42 |
| Nantucket | 2 | 1 | 10 | 63 | 50.0% | 0.0% | 50.0% | 20.6% | 2.42 | 0.00 | 2.42 |
| Norfolk County | 1,063 | 367 | 223 | 6,137 | 10.3% | 16.3% | 13.9% | 8.2% | 1.25 | 1.99 | 1.70 |
| Avon | 1 | 16 | 6 | 35 | 0.0% | 12.5% | 66.7% | 11.4% | 0.00 | 1.09 | 5.83 |
| Bellingham | 6 | | 5 | 196 | 16.7% | | 0.0% | 12.2% | 1.36 | | 0.00 |
| Braintree | 112 | 9 | 5 | 302 | 11.6% | 0.0% | 20.0% | 4.3% | 2.70 | 0.00 | 4.65 |
| Brookline | 148 | 6 | 30 | 468 | 4.7% | 0.0% | 6.7% | 5.6% | 0.85 | 0.00 | 1.20 |
| Canton | 33 | 13 | 3 | 231 | 15.2% | 30.8% | 0.0% | 9.1% | 1.67 | 3.38 | 0.00 |
| Cohasset | 1 | | 1 | 130 | 0.0% | | 0.0% | 3.1% | 0.00 | | 0.00 |
| Dedham | 8 | 13 | 22 | 240 | 0.0% | 30.8% | 22.7% | 5.0% | 0.00 | 6.15 | 4.55 |
| Dover | 7 | 1 | | 57 | 0.0% | 0.0% | | 8.8% | 0.00 | 0.00 | |
| Foxborough | 11 | 1 | 1 | 156 | 9.1% | 0.0% | 0.0% | 7.1% | 1.29 | 0.00 | 0.00 |
| Franklin | 21 | 1 | 5 | 313 | 4.8% | 0.0% | 0.0% | 5.4% | 0.88 | 0.00 | 0.00 |
| Holbrook | 10 | 16 | 11 | 98 | 30.0% | 18.8% | 27.3% | 15.3% | 1.96 | 1.23 | 1.78 |
| Medfield | 5 | | | 153 | 20.0% | | | 5.2% | 3.83 | | |
| Medway | 6 | 2 | 4 | 172 | 16.7% | 0.0% | 50.0% | 6.4% | 2.61 | 0.00 | 7.82 |
| Millis | | 2 | 3 | 97 | | 0.0% | 66.7% | 7.2% | | 0.00 | 9.24 |
| Milton | 21 | 34 | 9 | 259 | 0.0% | 17.6% | 22.2% | 6.9% | 0.00 | 2.54 | 3.20 |
| Needham | 48 | 1 | 4 | 341 | 6.3% | 0.0% | 0.0% | 5.6% | 1.12 | 0.00 | 0.00 |
| Norfolk | 3 | | 2 | 117 | 0.0% | | 0% | 8.5% | 0.00 | | 0.00 |
| Norwood | 7 | 5 | 10 | 220 | 14.3% | 0.0% | 0.0% | 5.5% | 2.62 | 0.00 | 0.00 |
| Plainville | 2 | 1 | 3 | 102 | 0.0% | 0.0% | 33.3% | 12.7% | 0.00 | 0.00 | 2.62 |
| Quincy | 304 | 20 | 29 | 502 | 15.5% | 10.0% | 6.9% | 11.4% | 1.36 | 0.88 | 0.61 |
| Randolph | 49 | 145 | 25 | 94 | 14.3% | 22.1% | 8.0% | 24.5% | 0.58 | 0.90 | 0.33 |
| Sharon | 89 | 8 | 4 | 178 | 7.9% | 12.5% | 0.0% | 11.8% | 0.67 | 1.06 | 0.00 |
| Stoughton | 12 | 38 | 12 | 202 | 16.7% | 7.9% | 25.0% | 10.4% | 1.60 | 0.76 | 2.40 |
| Walpole | 37 | 6 | 3 | 295 | 8.1% | 0.0% | 33.3% | 8.8% | 0.92 | 0.00 | 3.78 |
| Wellesley | 62 | 3 | 8 | 338 | 4.8% | 0.0% | 12.5% | 7.7% | 0.63 | 0.00 | 1.63 |
| Westwood | 24 | 2 | 1 | 152 | 4.2% | 0.0% | 0.0% | 4.6% | 0.90 | 0.00 | 0.00 |
| Weymouth | 32 | 21 | 15 | 538 | 6.3% | 9.5% | 0.0% | 9.3% | 0.67 | 1.02 | 0.00 |
| Wrentham | 4 | 3 | 2 | 151 | 0.0% | 33.3% | 0.0% | 14.6% | 0.00 | 2.29 | 0.00 |
| Plymouth County | 71 | 361 | 153 | 4,834 | 7.0% | 25.5% | 22.2% | 10.4% | 0.67 | 2.44 | 2.13 |
| Abington | 6 | 11 | 6 | 175 | 0.0% | 9.1% | 0.0% | 9.1% | 0.00 | 0.99 | 0.00 |

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| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|-------------------------|--------------|------------|------------|--------------|--------------|--------------|--------------|--------------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Bridgewater | 3 | 10 | 7 | 217 | 0.0% | 50.0% | 28.6% | 10.6% | 0.00 | 4.72 | 2.70 |
| Brockton | 16 | 299 | 90 | 311 | 12.5% | 26.4% | 24.4% | 16.4% | 0.76 | 1.61 | 1.49 |
| Carver | 1 | | 4 | 149 | 0.0% | | 50.0% | 19.5% | 0.00 | | 2.57 |
| Duxbury | 1 | 2 | 2 | 215 | 0.0% | 50.0% | 0.0% | 6.5% | 0.00 | 7.68 | 0.00 |
| East Bridgewater | 5 | 6 | 5 | 142 | 20.0% | 16.7% | 20.0% | 9.9% | 2.03 | 1.69 | 2.03 |
| Halifax | | 1 | 1 | 101 | | 0.0% | 0.0% | 16.8% | | 0.00 | 0.00 |
| Hanover | 3 | | 1 | 147 | 33.3% | | 0.0% | 2.7% | 12.25 | | 0.00 |
| Hanson | | 4 | 2 | 98 | | 25.0% | 50.0% | 11.2% | | 2.23 | 4.45 |
| Hingham | 6 | | 4 | 353 | 0.0% | | 25.0% | 7.6% | 0.00 | | 3.27 |
| Hull | 2 | 1 | 1 | 107 | 0.0% | 0.0% | 0.0% | 11.2% | 0.00 | 0.00 | 0.00 |
| Kingston | | | 1 | 139 | | | 100.0% | 9.4% | | | 10.69 |
| Lakeville | 2 | | 2 | 102 | 0.0% | | 0.0% | 6.9% | 0.00 | | 0.00 |
| Marion | 1 | | | 48 | 0.0% | | | 14.6% | 0.00 | | |
| Marshfield | 4 | 1 | 4 | 287 | 0.0% | 0.0% | 0.0% | 6.3% | 0.00 | 0.00 | 0.00 |
| Mattapoisett | 1 | 1 | | 59 | 0.0% | 0.0% | | 3.4% | 0.00 | 0.00 | |
| Middleborough | 2 | 3 | 4 | 261 | 0.0% | 0.0% | 50.0% | 13.0% | 0.00 | 0.00 | 3.84 |
| Norwell | 7 | | | 125 | 14.3% | | | 5.6% | 2.55 | | |
| Pembroke | 3 | | 2 | 189 | 0.0% | | 0.0% | 12.7% | 0.00 | | 0.00 |
| Plymouth | 4 | 9 | 2 | 672 | 0.0% | 22.2% | 0.0% | 9.8% | 0.00 | 2.26 | 0.00 |
| Plympton | | | | 29 | | | | 10.3% | | | |
| Rochester | | | 1 | 45 | | | 0.0% | 8.9% | | | 0.00 |
| Rockland | | 5 | 3 | 196 | | 40.0% | 33.3% | 10.7% | | 3.73 | 3.11 |
| Scituate | | | 1 | 244 | | | 0.0% | 7.0% | | | 0.00 |
| Wareham | 1 | 6 | 5 | 232 | 0.0% | 0.0% | 0.0% | 19.0% | 0.00 | 0.00 | 0.00 |
| West Bridgewater | | | 1 | 66 | | | 0% | 10.6% | | | 0.00 |
| Whitman | 3 | 2 | 4 | 125 | 0.0% | 0.0% | 25.0% | 10.4% | 0.00 | 0.00 | 2.40 |
| Suffolk County | 429 | 470 | 564 | 4,228 | 11.2% | 25.3% | 22.0% | 9.4% | 1.19 | 2.70 | 2.35 |
| Boston | 399 | 428 | 318 | 3,825 | 10.3% | 24.5% | 21.1% | 8.6% | 1.19 | 2.85 | 2.45 |
| Chelsea | 6 | 17 | 87 | 71 | 16.7% | 29.4% | 23.0% | 15.5% | 1.08 | 1.90 | 1.48 |
| Revere | 20 | 25 | 148 | 224 | 30.0% | 36.0% | 25.0% | 17.4% | 1.72 | 2.07 | 1.44 |
| Winthrop | 4 | | 11 | 108 | 0.0% | | 0.0% | 15.7% | 0.00 | | 0.00 |
| Worcester County | 438 | 239 | 443 | 6,569 | 13.5% | 23.0% | 24.2% | 11.5% | 1.17 | 1.99 | 2.09 |
| Ashburnham | | 2 | 2 | 73 | | 100% | 50.0% | 15.1% | | 6.64 | 3.32 |
| Athol | | 1 | | 71 | | 100% | | 19.7% | | 5.07 | |
| Auburn | 7 | 1 | 4 | 150 | 14.3% | 0.0% | 0.0% | 9.3% | 1.53 | 0.00 | 0.00 |
| Barre | | | 1 | 38 | | | 0.0% | 13.2% | | | 0.00 |
| Berlin | | | 1 | 29 | | | 0.0% | 10.3% | | | 0.00 |
| Blackstone | | 1 | 1 | 120 | | 100% | 0.0% | 12.5% | | 8.00 | 0.00 |
| Bolton | 5 | 1 | 1 | 93 | 0.0% | 0.0% | 0.0% | 4.3% | 0.00 | 0.00 | 0.00 |
| Boylston | 3 | 1 | | 44 | 0.0% | 0.0% | | 2.3% | 0.00 | 0.00 | |
| Brookfield | | | 1 | 34 | | | 0.0% | 14.7% | | | 0.00 |
| Charlton | 2 | | 4 | 101 | 0.0% | | 0.0% | 10.9% | 0.00 | | 0.00 |
| Clinton | 2 | | 16 | 119 | 0% | | 18.8% | 6.7% | 0.00 | | 2.79 |
| Douglas | | | 1 | 113 | | | 100% | 14.2% | | | 7.06 |
| Dudley | 1 | 3 | 3 | 113 | 100.0% | 0.0% | 0.0% | 9.7% | 10.27 | 0.00 | 0.00 |
| East Brookfield | | | | 22 | | | | 9.1% | | | |
| Fitchburg | 12 | 12 | 41 | 175 | 8.3% | 33.3% | 22.0% | 11.4% | 0.73 | 2.92 | 1.92 |

SUPPLEMENTAL TABLE 4
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2012

| | Applications | | | | Denial Rate | | | | Denial Rate Ratio | | |
|-----------------------|--------------|--------|---------|--------|-------------|--------|---------|--------|-------------------|-----------------|------------------|
| | Asians | Blacks | Latinos | Whites | Asians | Blacks | Latinos | Whites | Asian/ White | Black/ White | Latino/ White |
| Gardner | 5 | 4 | 8 | 155 | 20.0% | 0.0% | 0.0% | 15.5% | 1.29 | 0.00 | 0.00 |
| Grafton | 20 | 2 | 7 | 237 | 20.0% | 100% | 14.3% | 9.3% | 2.15 | 10.77 | 1.54 |
| Harvard | 8 | 2 | 1 | 55 | 0.0% | 0.0% | 0.0% | 7.3% | 0.00 | 0.00 | 0.00 |
| Holden | 7 | 12 | 5 | 223 | 42.9% | 0.0% | 20.0% | 8.1% | 5.31 | 0.00 | 2.48 |
| Hopedale | | | 1 | 66 | | | 0.0% | 6.1% | | | 0.00 |
| Hubbardston | | 1 | 1 | 35 | | 0.0% | 100% | 14.3% | | 0.00 | 7.00 |
| Lancaster | 2 | 1 | 4 | 88 | 0.0% | 0.0% | 0.0% | 3.4% | 0.00 | 0.00 | 0.00 |
| Leicester | 2 | | 5 | 84 | 0.0% | | 20.0% | 16.7% | 0.00 | | 1.20 |
| Leominster | 9 | 14 | 41 | 307 | 0.0% | 21.4% | 19.5% | 10.1% | 0.00 | 2.12 | 1.93 |
| Lunenburg | 1 | 1 | 2 | 107 | 0.0% | 0.0% | 0.0% | 16.8% | 0.00 | 0.00 | 0.00 |
| Mendon | | 1 | 1 | 67 | | 100% | 0.0% | 9.0% | | 11.17 | 0.00 |
| Milford | 5 | 7 | 16 | 255 | 0.0% | 28.6% | 25.0% | 8.6% | 0.00 | 3.31 | 2.90 |
| Millbury | 3 | 2 | 6 | 133 | 33.3% | 0.0% | 33.3% | 10.5% | 3.17 | 0.00 | 3.17 |
| Millville | | | | 25 | | | | 12.0% | | | |
| North Brookfield | | | | 48 | | | | 22.9% | | | |
| Northborough | 31 | 4 | 11 | 141 | 9.7% | 0.0% | 27.3% | 9.2% | 1.05 | 0.00 | 2.96 |
| Northbridge | 1 | 2 | 2 | 172 | 0.0% | 50.0% | 50.0% | 12.2% | 0.00 | 4.10 | 4.10 |
| Oakham | | | 1 | 22 | | | | 0.0% | | | 0.00 |
| Oxford | | 1 | 3 | 125 | | 0.0% | 0.0% | 12.8% | | 0.00 | 0.00 |
| Paxton | | 1 | | 61 | | 0.0% | | 16.4% | | 0.00 | |
| Princeton | | | 1 | 22 | | | 0.0% | 4.5% | | | 0.00 |
| Rutland | | | | 106 | | | | 11.3% | | | |
| Shrewsbury | 119 | 7 | 18 | 309 | 7.6% | 0.0% | 27.8% | 6.5% | 1.17 | 0.00 | 4.29 |
| Southborough | 20 | 2 | 1 | 114 | 0.0% | 0.0% | 0.0% | 13.2% | 0.00 | 0.00 | 0.00 |
| Southbridge | 4 | 1 | 24 | 108 | 25.0% | 0.0% | 25.0% | 17.6% | 1.42 | 0.00 | 1.42 |
| Spencer | | 1 | 2 | 97 | | 0.0% | 0.0% | 17.5% | | 0.00 | 0.00 |
| Sterling | 1 | | 1 | 94 | 0.0% | | 0.0% | 8.5% | 0.00 | | 0.00 |
| Sturbridge | 3 | 2 | 6 | 118 | 33.3% | 100% | 16.7% | 12.7% | 2.62 | 7.87 | 1.31 |
| Sutton | | 1 | 1 | 93 | | 0.0% | 100.0% | 7.5% | | 0.00 | 13.29 |
| Templeton | 1 | | 1 | 88 | 0% | | 0.0% | 15.9% | 0.00 | | 0.00 |
| Upton | 4 | | 1 | 83 | 25.0% | | 0.0% | 12.0% | 2.08 | | 0.00 |
| Uxbridge | | 1 | 1 | 162 | | 0.0% | 100% | 10.5% | | 0.00 | 9.53 |
| Warren | | | | 39 | | | | 12.8% | | | |
| Webster | 3 | 3 | 10 | 127 | 33.3% | 0.0% | 50.0% | 10.2% | 3.26 | 0.00 | 4.88 |
| West Boylston | | 4 | 2 | 68 | | 50.0% | 0.0% | 11.8% | | 4.25 | 0.00 |
| West Brookfield | | | 1 | 29 | | | | 0.0% | | 6.9% | 0.00 |
| Westborough | 37 | 2 | 5 | 135 | 2.7% | 0.0% | 40.0% | 7.4% | 0.36 | 0.00 | 5.40 |
| Westminster | | | 1 | 84 | | | | 0.0% | | 7.1% | 0.00 |
| Worcester | 117 | 137 | 170 | 859 | 23.9% | 24.8% | 26.5% | 15.4% | 1.56 | 1.62 | 1.72 |
| Hardwick/NwBrntree* | | | | 17 | | | | 23.5% | | | |
| Petersham/Philipston* | | | | 33 | | | | 24.2% | | | |
| Winchendon/Rylston* | 3 | 1 | 6 | 83 | 66.7% | 0.0% | 83.3% | 15.7% | 4.26 | 0.00 | 5.32 |

* 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.