

**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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MASSACHUSETTS COMMUNITY & BANKING COUNCIL

P.O. BOX 51237 | BOSTON, MA 02205 | 800.982.8268

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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%

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	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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	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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	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/Plnfld/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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	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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	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%

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	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

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Fairhaven	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

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	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	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
SunderInd/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

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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
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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

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	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	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

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
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/Richmd*			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

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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

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	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

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	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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	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
Mattapoiset	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

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	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/NwBrtree*				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.