

**SUPPLEMENTAL TABLES ON
MORTGAGE LENDING IN EVERY MASSACHUSETTS CITY & TOWN, 2013**

to accompany

Changing Patterns XXI

**Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2013**

BY

Jim Campen

The tables in *Changing Patterns XXI* 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 2013 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, 2013

	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Barnstable County	1,812	397	21.9%	4,275	298	7.0%
Barnstable	380	107	28.2%	899	85	9.5%
Bourne	155	36	23.2%	378	31	8.2%
Brewster	77	14	18.2%	198	4	2.0%
Chatham	39	2	5.1%	107	4	3.7%
Dennis	87	11	12.6%	226	13	5.8%
Eastham	29	1	3.4%	92	4	4.3%
Falmouth	233	54	23.2%	582	30	5.2%
Harwich	121	26	21.5%	250	15	6.0%
Mashpee	159	37	23.3%	320	33	10.3%
Orleans	36	2	5.6%	125	1	0.8%
Provincetown	35	2	5.7%	62	1	1.6%
Sandwich	200	57	28.5%	516	48	9.3%
Truro	26	0	0.0%	61	2	3.3%
Wellfleet	17	0	0.0%	58	3	5.2%
Yarmouth	218	48	22.0%	401	24	6.0%
Berkshire County	793	54	6.8%	1,493	98	6.6%
Adams	49	2	4.1%	62	7	11.3%
Cheshire	24	1	4.2%	44	2	4.5%
Clarksburg	7	0	0.0%	20	1	5.0%
Dalton	48	4	8.3%	70	9	12.9%
Great Barrington	47	0	0.0%	91	2	2.2%
Hinsdale	15	0	0.0%	28	1	3.6%
Lanesborough	20	3	15.0%	52	2	3.8%
Lee	25	1	4.0%	76	0	0.0%
Lenox	32	2	6.3%	75	3	4.0%
New Marlborough	6	0	0.0%	31	1	3.2%
North Adams	61	17	27.9%	89	13	14.6%
Pittsfield	280	14	5.0%	441	44	10.0%
Sheffield	22	0	0.0%	51	1	2.0%
Stockbridge	14	0	0.0%	29	0	0.0%
West Stockbridge	13	1	7.7%	24	2	8.3%
Williamstown	47	2	4.3%	84	1	1.2%
Alfred/Egmont/MtWash*	15	0	0.0%	39	1	2.6%
Becket/Washington*	12	2	16.7%	46	5	10.9%
Florida/Savoy*	5	0	0.0%	22	2	9.1%
Hancock/NAsh/Richmond*	14	2	14.3%	34	0	0.0%
Monterey/Tyringham*	12	0	0.0%	19	0	0.0%
Otis/Sandisfield*	15	1	6.7%	46	1	2.2%
Peru/Windsor*	10	2	20.0%	20	0	0.0%
Bristol County	4,192	1,312	31.3%	8,868	910	10.3%
Acushnet	72	33	45.8%	201	26	12.9%
Attleboro	413	154	37.3%	804	78	9.7%
Berkley	41	12	29.3%	166	10	6.0%
Dartmouth	220	50	22.7%	614	36	5.9%
Dighton	85	27	31.8%	142	25	17.6%
Easton	297	66	22.2%	521	36	6.9%

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	Home-Purchase Loans			Refinance Loans		
	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Fairhaven	133	41	30.8%	287	36	12.5%
Fall River	383	128	33.4%	723	104	14.4%
Freetown	80	24	30.0%	221	18	8.1%
Mansfield	240	43	17.9%	517	26	5.0%
New Bedford	469	204	43.5%	786	137	17.4%
North Attleborough	296	66	22.3%	683	54	7.9%
Norton	175	42	24.0%	443	54	12.2%
Raynham	140	44	31.4%	291	32	11.0%
Rehobeth	138	35	25.4%	275	16	5.8%
Seekonk	126	27	21.4%	330	26	7.9%
Somerset	165	43	26.1%	381	41	10.8%
Swansea	148	61	41.2%	350	38	10.9%
Taunton	450	183	40.7%	803	99	12.3%
Westport	119	29	24.4%	330	18	5.5%
Dukes County	94	8	8.5%	346	11	3.2%
Edgartown	16	4	25.0%	83	2	2.4%
Oak Bluffs	29	2	6.9%	99	5	5.1%
Tisbury	24	1	4.2%	71	1	1.4%
Aq/Chil/Gos/WTis*	23	1	4.3%	88	3	3.4%
Essex County	7,446	1,571	21.1%	14,269	1,052	7.4%
Amesbury	220	40	18.2%	358	36	10.1%
Andover	423	23	5.4%	958	20	2.1%
Beverly	427	49	11.5%	851	51	6.0%
Boxford	118	14	11.9%	257	7	2.7%
Danvers	322	56	17.4%	581	41	7.1%
Essex	45	5	11.1%	84	1	1.2%
Georgetown	96	12	12.5%	212	12	5.7%
Gloucester	229	34	14.8%	572	35	6.1%
Groveland	74	15	20.3%	177	4	2.3%
Hamilton	98	8	8.2%	213	6	2.8%
Haverhill	553	180	32.5%	1,007	132	13.1%
Ipswich	169	13	7.7%	353	11	3.1%
Lawrence	383	252	65.8%	363	98	27.0%
Lynn	593	260	43.8%	963	145	15.1%
Lynnfield	154	12	7.8%	322	4	1.2%
Manchester BTS	54	2	3.7%	164	2	1.2%
Marblehead	259	16	6.2%	642	16	2.5%
Merrimac	67	12	17.9%	134	11	8.2%
Methuen	444	147	33.1%	918	106	11.5%
Middleton	122	10	8.2%	241	10	4.1%
Nahant	31	7	22.6%	84	4	4.8%
Newbury	77	12	15.6%	164	5	3.0%
Newburyport	278	21	7.6%	479	24	5.0%
North Andover	410	61	14.9%	741	31	4.2%
Peabody	429	86	20.0%	952	83	8.7%
Rockport	65	5	7.7%	153	5	3.3%
Rowley	73	3	4.1%	155	6	3.9%
Salem	479	86	18.0%	663	58	8.7%

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	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Salisbury	80	17	21.3%	142	11	7.7%
Saugus	272	70	25.7%	562	47	8.4%
Swampscott	192	20	10.4%	378	18	4.8%
Topsfield	92	12	13.0%	189	5	2.6%
Wenham	60	5	8.3%	101	0	0.0%
West Newbury	58	6	10.3%	136	7	5.1%
Franklin County	396	97	24.5%	951	90	9.5%
Deerfield	42	4	9.5%	68	3	4.4%
Greenfield	96	30	31.3%	188	27	14.4%
Montague	43	12	27.9%	96	10	10.4%
Northfield	19	7	36.8%	61	6	9.8%
Orange	28	16	57.1%	68	10	14.7%
Ashfield/Conway*	23	0	0.0%	67	2	3.0%
Bernstn/Gill/Leyden*	25	6	24.0%	80	11	13.8%
Buckland/Shelburne*	21	7	33.3%	46	3	6.5%
Chl/Col/Hw/Hea/Mn/Ro*	15	1	6.7%	53	7	13.2%
Ervng/Warwck/Wend*	21	8	38.1%	63	6	9.5%
Lev/NSalem/Shutes*	27	2	7.4%	100	4	4.0%
Sunderlnd/Whately*	36	4	11.1%	61	1	1.6%
Hampden County	3,056	1,039	34.0%	5,321	777	14.6%
Agawam	231	57	24.7%	458	58	12.7%
Brimfield	26	6	23.1%	86	8	9.3%
Chicopee	371	147	39.6%	578	122	21.1%
East Longmeadow	176	47	26.7%	325	25	7.7%
Hampden	53	14	26.4%	104	6	5.8%
Holyoke	163	48	29.4%	271	44	16.2%
Longmeadow	162	19	11.7%	314	15	4.8%
Ludlow	178	36	20.2%	305	36	11.8%
Monson	65	20	30.8%	149	16	10.7%
Palmer	95	36	37.9%	165	29	17.6%
Southwick	85	21	24.7%	188	22	11.7%
Springfield	685	345	50.4%	970	208	21.4%
West Springfield	219	78	35.6%	336	53	15.8%
Westfield	310	93	30.0%	570	88	15.4%
Wilbraham	154	42	27.3%	296	23	7.8%
Bln/Chs/Grv/Mnt/Rus/Tol*	40	10	25.0%	133	15	11.3%
Holland/Wales*	42	20	47.6%	71	9	12.7%
Hampshire County	1,207	185	15.3%	2,288	161	7.0%
Amherst	132	3	2.3%	256	6	2.3%
Belchertown	147	34	23.1%	295	27	9.2%
Chesterfield	10	3	30.0%	21	4	19.0%
Easthampton	159	21	13.2%	288	34	11.8%
Granby	60	19	31.7%	129	8	6.2%
Hadley	46	4	8.7%	92	1	1.1%
Hatfield	28	3	10.7%	63	4	6.3%
Huntington	16	5	31.3%	40	2	5.0%
Northampton	230	9	3.9%	445	15	3.4%

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	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Pelham	11	1	9.1%	15	0	0.0%
South Hadley	173	29	16.8%	246	28	11.4%
Southampton	81	13	16.0%	130	6	4.6%
Ware	57	29	50.9%	102	15	14.7%
Westhampton	19	4	21.1%	39	1	2.6%
Cum/Midfld/Plnfld/Worth*	19	4	21.1%	66	7	10.6%
Goshen/Williamsburg*	19	4	21.1%	61	3	4.9%
Middlesex County	15,575	1,651	10.6%	32,837	1,388	4.2%
Acton	320	16	5.0%	661	14	2.1%
Arlington	530	11	2.1%	1,172	11	0.9%
Ashby	25	9	36.0%	79	3	3.8%
Ashland	263	43	16.3%	543	15	2.8%
Ayer	101	27	26.7%	150	16	10.7%
Bedford	207	10	4.8%	351	8	2.3%
Belmont	278	4	1.4%	707	6	0.8%
Billerica	424	66	15.6%	981	87	8.9%
Boxborough	70	5	7.1%	141	0	0.0%
Burlington	248	21	8.5%	606	22	3.6%
Cambridge	738	6	0.8%	1,442	10	0.7%
Carlisle	65	1	1.5%	165	1	0.6%
Chelmsford	392	66	16.8%	876	51	5.8%
Concord	209	5	2.4%	488	6	1.2%
Dracut	308	74	24.0%	640	73	11.4%
Dunstable	32	6	18.8%	92	4	4.3%
Everett	229	96	41.9%	397	44	11.1%
Framingham	578	113	19.6%	1,146	84	7.3%
Groton	133	20	15.0%	327	13	4.0%
Holliston	178	19	10.7%	429	19	4.4%
Hopkinton	253	22	8.7%	517	14	2.7%
Hudson	204	36	17.6%	344	25	7.3%
Lexington	418	7	1.7%	1,004	4	0.4%
Lincoln	55	0	0.0%	116	1	0.9%
Littleton	129	9	7.0%	298	12	4.0%
Lowell	621	189	30.4%	1,064	134	12.6%
Malden	364	58	15.9%	677	52	7.7%
Marlborough	341	77	22.6%	621	42	6.8%
Maynard	164	23	14.0%	255	31	12.2%
Medford	489	26	5.3%	1,057	47	4.4%
Melrose	336	38	11.3%	660	29	4.4%
Natick	480	26	5.4%	985	31	3.1%
Newton	869	12	1.4%	2,378	17	0.7%
North Reading	195	19	9.7%	491	21	4.3%
Pepperell	135	39	28.9%	299	29	9.7%
Reading	392	19	4.8%	726	19	2.6%
Sherborn	47	2	4.3%	136	1	0.7%
Shirley	66	17	25.8%	111	8	7.2%
Somerville	555	19	3.4%	1,025	24	2.3%
Stoneham	272	29	10.7%	502	30	6.0%

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	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Stow	102	10	9.8%	236	7	3.0%
Sudbury	279	13	4.7%	646	11	1.7%
Tewksbury	351	57	16.2%	753	63	8.4%
Townsend	85	31	36.5%	205	19	9.3%
Tyngsborough	145	32	22.1%	280	24	8.6%
Wakefield	322	29	9.0%	699	29	4.1%
Waltham	540	39	7.2%	1,038	36	3.5%
Watertown	374	16	4.3%	627	18	2.9%
Wayland	209	11	5.3%	427	12	2.8%
Westford	365	31	8.5%	788	26	3.3%
Weston	152	0	0.0%	386	1	0.3%
Wilmington	257	42	16.3%	606	34	5.6%
Winchester	323	3	0.9%	759	4	0.5%
Woburn	358	52	14.5%	728	46	6.3%
Nantucket County	87	5	5.7%	188	5	2.7%
Nantucket	87	5	5.7%	188	5	2.7%
Norfolk County	7,547	924	12.2%	15,854	772	4.9%
Avon	45	22	48.9%	90	19	21.1%
Bellingham	176	57	32.4%	386	32	8.3%
Braintree	464	51	11.0%	844	53	6.3%
Brookline	530	2	0.4%	1,335	6	0.4%
Canton	284	22	7.7%	610	20	3.3%
Cohasset	120	5	4.2%	242	3	1.2%
Dedham	274	30	10.9%	535	32	6.0%
Dover	72	0	0.0%	233	1	0.4%
Foxborough	172	19	11.0%	356	24	6.7%
Franklin	348	57	16.4%	914	56	6.1%
Holbrook	119	48	40.3%	196	29	14.8%
Medfield	170	11	6.5%	414	10	2.4%
Medway	144	25	17.4%	358	24	6.7%
Millis	78	16	20.5%	228	12	5.3%
Milton	307	27	8.8%	764	23	3.0%
Needham	407	9	2.2%	996	8	0.8%
Norfolk	158	19	12.0%	279	14	5.0%
Norwood	266	39	14.7%	505	31	6.1%
Plainville	97	24	24.7%	204	13	6.4%
Quincy	855	68	8.0%	1,411	89	6.3%
Randolph	290	95	32.8%	506	60	11.9%
Sharon	287	19	6.6%	581	21	3.6%
Stoughton	336	80	23.8%	480	40	8.3%
Walpole	334	35	10.5%	695	32	4.6%
Wellesley	316	3	0.9%	872	4	0.5%
Westwood	170	8	4.7%	482	6	1.2%
Weymouth	584	111	19.0%	1,043	94	9.0%
Wrentham	144	22	15.3%	295	16	5.4%
Plymouth County	5,179	1,501	29.0%	9,781	907	9.3%
Abington	180	52	28.9%	311	33	10.6%

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	All Loans	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs
Bridgewater	214	67	31.3%	424	33	7.8%
Brockton	624	357	57.2%	903	172	19.0%
Carver	134	51	38.1%	229	35	15.3%
Duxbury	240	16	6.7%	421	11	2.6%
East Bridgewater	153	52	34.0%	293	29	9.9%
Halifax	81	35	43.2%	163	18	11.0%
Hanover	156	33	21.2%	348	13	3.7%
Hanson	97	36	37.1%	230	26	11.3%
Hingham	357	17	4.8%	708	12	1.7%
Hull	90	15	16.7%	236	12	5.1%
Kingston	176	28	15.9%	286	25	8.7%
Lakeville	125	40	32.0%	225	29	12.9%
Marion	36	8	22.2%	105	5	4.8%
Marshfield	255	58	22.7%	662	44	6.6%
Mattapoisett	64	7	10.9%	121	6	5.0%
Middleborough	241	91	37.8%	410	45	11.0%
Norwell	168	11	6.5%	277	9	3.2%
Pembroke	207	55	26.6%	454	50	11.0%
Plymouth	648	185	28.5%	1,232	136	11.0%
Plympton	24	5	20.8%	67	7	10.4%
Rochester	52	18	34.6%	125	7	5.6%
Rockland	196	43	21.9%	326	48	14.7%
Scituate	234	34	14.5%	497	15	3.0%
Wareham	200	95	47.5%	342	47	13.7%
West Bridgewater	89	33	37.1%	118	10	8.5%
Whitman	138	59	42.8%	268	30	11.2%
Suffolk County	5,458	566	10.4%	8,672	427	4.9%
Boston	4,821	388	8.0%	7,546	304	4.0%
Chelsea	152	50	32.9%	223	32	14.3%
Revere	324	102	31.5%	596	69	11.6%
Winthrop	161	26	16.1%	307	22	7.2%
Worcester County	7,281	2,025	27.8%	13,756	1,304	9.5%
Ashburnham	67	26	38.8%	135	14	10.4%
Athol	66	40	60.6%	147	35	23.8%
Auburn	190	55	28.9%	298	39	13.1%
Barre	52	26	50.0%	81	15	18.5%
Berlin	39	2	5.1%	53	5	9.4%
Blackstone	90	33	36.7%	170	15	8.8%
Bolton	78	8	10.3%	151	3	2.0%
Boylston	58	8	13.8%	111	4	3.6%
Brookfield	33	12	36.4%	48	3	6.3%
Charlton	123	41	33.3%	280	21	7.5%
Clinton	137	41	29.9%	202	28	13.9%
Douglas	73	22	30.1%	226	21	9.3%
Dudley	102	44	43.1%	188	28	14.9%
East Brookfield	20	8	40.0%	44	12	27.3%
Fitchburg	267	99	37.1%	428	56	13.1%

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Gardner	144	76	52.8%	243	42	17.3%
Grafton	251	33	13.1%	430	25	5.8%
Harvard	83	6	7.2%	173	2	1.2%
Holden	303	65	21.5%	438	27	6.2%
Hopedale	64	16	25.0%	156	15	9.6%
Hubbardston	47	12	25.5%	120	16	13.3%
Lancaster	71	16	22.5%	154	11	7.1%
Leicester	101	41	40.6%	202	26	12.9%
Leominster	325	96	29.5%	640	61	9.5%
Lunenburg	121	33	27.3%	258	24	9.3%
Mendon	54	12	22.2%	143	4	2.8%
Milford	269	73	27.1%	539	39	7.2%
Millbury	119	25	21.0%	248	27	10.9%
Millville	20	5	25.0%	70	8	11.4%
North Brookfield	45	21	46.7%	72	7	9.7%
Northborough	226	25	11.1%	374	17	4.5%
Northbridge	182	41	22.5%	331	34	10.3%
Oakham	14	6	42.9%	43	5	11.6%
Oxford	126	56	44.4%	277	40	14.4%
Paxton	40	10	25.0%	91	7	7.7%
Princeton	39	8	20.5%	84	4	4.8%
Rutland	95	32	33.7%	207	23	11.1%
Shrewsbury	418	37	8.9%	910	37	4.1%
Southborough	130	8	6.2%	280	4	1.4%
Southbridge	108	54	50.0%	149	27	18.1%
Spencer	81	41	50.6%	169	19	11.2%
Sterling	68	12	17.6%	168	13	7.7%
Sturbridge	115	26	22.6%	205	19	9.3%
Sutton	107	20	18.7%	229	15	6.6%
Templeton	64	38	59.4%	161	28	17.4%
Upton	103	16	15.5%	229	14	6.1%
Uxbridge	170	39	22.9%	315	25	7.9%
Warren	18	5	27.8%	58	10	17.2%
Webster	148	60	40.5%	232	33	14.2%
West Boylston	87	22	25.3%	164	7	4.3%
West Brookfield	26	7	26.9%	74	7	9.5%
Westborough	234	22	9.4%	402	6	1.5%
Westminster	95	22	23.2%	174	18	10.3%
Worcester	1,033	356	34.5%	1,685	227	13.5%
Hardwick/NwBrntree*	21	8	38.1%	56	6	10.7%
Petersham/Philipston*	18	6	33.3%	50	0	0.0%
Winchendon/Rylston*	103	53	51.5%	191	26	13.6%

* 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, 2013

	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	27	13	48.1%	46	28	60.9%	1,568	322	20.5%	2.34	2.96
Barnstable	7	4	57.1%	25	14	56.0%	318	81	25.5%	2.24	2.20
Bourne	1	1	100%	2	1	50.0%	130	31	23.8%	4.19	2.10
Brewster	1	1	100%			na	73	12	16.4%	6.08	na
Chatham			na			na	36	2	5.6%	na	na
Dennis	1	1	100%	1		0.0%	80	9	11.3%	8.89	0.00
Eastham	1		0.0%			na	25	1	4.0%	0.00	na
Falmouth	7	3	42.9%	1	1	100%	199	41	20.6%	2.08	4.85
Harwich	3		0.0%	2	2	100%	105	22	21.0%	0.00	4.77
Mashpee	2	2	100%	6	3	50.0%	132	30	22.7%	4.40	2.20
Orleans			na			na	33	2	6.1%	na	na
Provincetown			na	1		0.0%	31	2	6.5%	na	0.00
Sandwich	2		0%	2	2	100%	175	49	28.0%	0.00	3.57
Truro			na			na	26		0.0%	na	na
Wellfleet			na			na	16		0.0%	na	na
Yarmouth	2	1	50.0%	6	5	83.3%	189	40	21.2%	2.36	3.94
Berkshire County	10	5	50.0%	17	0	0.0%	714	46	6.4%	7.76	0.00
Adams	1	1	100%	1		0.0%	47	1	2.1%	47.00	0.00
Cheshire			na			na	23	1	4.3%	na	na
Clarksburg			na			na	7		0.0%	na	na
Dalton			na			na	44	4	9.1%	na	na
Great Barrington	1		0.0%	1		0.0%	38		0.0%	??	??
Hinsdale			na			na	13		0.0%	na	na
Lanesborough			na			na	19	3	15.8%	na	na
Lee			na	1		0.0%	23	1	4.3%	na	0.00
Lenox	1		0.0%	1		0.0%	29	2	6.9%	0.00	0.00
New Marlborough			na			na	6		0.0%	na	na
North Adams	1		0.0%	1		0.0%	55	16	29.1%	0.00	0.00
Pittsfield	6	4	66.7%	10		0.0%	248	9	3.6%	18.37	0.00
Sheffield			na			na	22		0.0%	na	na
Stockbridge			na			na	14		0.0%	na	na
West Stockbridge			na			na	12	1	8.3%	na	na
Williamstown			na	1		0%	43	1	2.3%	na	0.00
Alfred/Egmnt/MtWash*			na			na	13		0.0%	na	na
Becket/Washington*			na			na	12	2	16.7%	na	na
Florida/Savoy*			na			na	4		0.0%	na	na
Hancock/NAsh/Richmnd*			na			na	11	2	18.2%	na	na
Monterey/Tyringham*			na	1		0.0%	9		0.0%	na	??
Otis/Sandisfield*			na			na	13	1	7.7%	na	na
Peru/Windsor*			na			na	9	2	22.2%	na	na
Bristol County	115	69	60.0%	113	61	54.0%	3,508	1,026	29.2%	2.05	1.85
Acushnet			na	1	1	100%	58	24	41.4%	na	2.42
Attleboro	18	7	38.9%	18	8	44.4%	335	124	37.0%	1.05	1.20
Berkley			na	2		0.0%	32	10	31.3%	na	0.00
Dartmouth	1		0.0%	1		0.0%	188	43	22.9%	0.00	0.00
Dighton	2	1	50.0%	2	1	50.0%	79	23	29.1%	1.72	1.72
Easton	10	4	40%	7	3	42.9%	246	48	19.5%	2.05	2.20

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Total & Gov't-Backed Loans (GBLs) to Black, Latino, & White Borrowers in All Cities & Towns
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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			na	2		0.0%	114	38	33.3%	na	0.00
Fall River	12	8	66.7%	11	5	45.5%	330	95	28.8%	2.32	1.58
Freetown	2	1	50.0%			na	67	23	34.3%	1.46	na
Mansfield	3	1	33.3%	4	3	75.0%	204	37	18.1%	1.84	4.14
New Bedford	19	14	73.7%	31	22	71.0%	354	127	35.9%	2.05	1.98
North Attleborough	4	3	75.0%	3	1	33.3%	248	57	23.0%	3.26	1.45
Norton	2	1	50.0%	1	1	100%	153	35	22.9%	2.19	4.37
Raynham	5	4	80.0%	4	3	75%	121	35	28.9%	2.77	2.59
Rehobeth			na	3	2	67%	119	32	26.9%	na	2.48
Seekonk	2	1	50.0%	2	2	100%	111	23	20.7%	2.41	4.83
Somerset	1	1	100%	3	1	33%	147	36	24.5%	4.08	1.36
Swansea	1	1	100%	3	2	66.7%	134	55	41.0%	2.44	1.62
Taunton	32	21	65.6%	13	6	46.2%	363	137	37.7%	1.74	1.22
Westport	1	1	100%	1		0.0%	105	24	22.9%	4.38	0.00
Dukes County	1	0	0.0%	1	0	0.0%	84	7	8.3%	0.00	0.00
Edgartown			na			na	16	4	25.0%	na	na
Oak Bluffs			na			na	27	1	3.7%	na	na
Tisbury			na			na	22	1	4.5%	na	na
Aq/Chil/Gos/WTis*	1		0.0%	1		0.0%	18	1	5.6%	0.00	0.00
Essex County	108	49	45.4%	714	420	58.8%	5,680	925	16.3%	2.79	3.61
Amesbury			na	1		0.0%	198	35	17.7%	na	0.00
Andover	1		0%	10		0.0%	306	22	7.2%	0.00	0.00
Beverly	2	1	50.0%	9		0%	364	43	11.8%	4.23	0.00
Boxford	1	1	100%	1	1	100%	104	9	8.7%	11.56	11.56
Danvers	6	2	33.3%	4	1	25%	283	46	16.3%	2.05	1.54
Essex			na	1		0.0%	43	4	9.3%	na	0.00
Georgetown			na	1		0%	84	10	11.9%	na	0.00
Gloucester	1		0.0%	1		0.0%	212	32	15.1%	0.00	0.00
Groveland	1	1	100%	1		0%	65	13	20.0%	5.00	0.00
Hamilton			na	1		0.0%	88	8	9.1%	na	0.00
Haverhill	11	5	45.5%	74	44	59.5%	421	119	28.3%	1.61	2.10
Ipswich			na	2		0.0%	157	12	7.6%	na	0.00
Lawrence	6	4	66.7%	317	218	68.8%	38	21	55.3%	1.21	1.24
Lynn	35	19	54.3%	133	85	63.9%	311	108	34.7%	1.56	1.84
Lynnfield			na	5		0%	126	11	8.7%	na	0.00
Manchester BTS			na	1		0.0%	46	1	2.2%	na	0.00
Marblehead			na	1		0.0%	225	13	5.8%	na	0.00
Merrimac	1		0%	1		0.0%	57	9	15.8%	0.00	0.00
Methuen	9	6	66.7%	75	45	60.0%	300	83	27.7%	2.41	2.17
Middleton	3	1	33.3%	2		0.0%	97	8	8.2%	4.04	0.00
Nahant			na			na	25	4	16.0%	na	na
Newbury			na	1		0%	66	11	16.7%	na	0.00
Newburyport			na	3		0.0%	248	19	7.7%	na	0.00
North Andover	3		0%	10	5	50.0%	328	50	15.2%	0.00	3.28
Peabody	4	1	25.0%	21	7	33.3%	361	66	18.3%	1.37	1.82
Rockport	1		0.0%			na	59	4	6.8%	0.00	na
Rowley			na			na	67	2	3.0%	na	na
Salem	8	5	63%	14	4	28.6%	394	66	16.8%	3.73	1.71

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Salisbury	1		0.0%			na	73	16	21.9%	0.00	na
Saugus	9	3	33.3%	19	10	52.6%	193	44	22.8%	1.46	2.31
Swampscott	4		0.0%	4		0.0%	163	18	11.0%	0.00	0.00
Topsfield			na			na	75	10	13.3%	na	na
Wenham			na			na	53	4	7.5%	na	na
West Newbury	1		0.0%	1		0.0%	50	4	8.0%	0.00	0.00
Franklin County	1	0	0%	6	1	16.7%	354	85	24.0%	0.00	0.69
Deerfield			na			na	42	4	9.5%	na	na
Greenfield	1		0.0%	2	1	50.0%	81	23	28.4%	0.00	1.76
Montague			na			na	40	11	27.5%	na	na
Northfield			na			na	16	5	31.3%	na	na
Orange			na			na	25	16	64.0%	na	na
Ashfield/Conway*			na	2		0%	19		0.0%	na	#DIV/0!
Bernstn/Gill/Leyden*			na			na	23	5	21.7%	na	na
Buckland/Shelburne*			na			na	20	6	30.0%	na	na
Chl/Col/Hw/Hea/Mn/Ro*			na			na	15	1	6.7%	na	na
Ervng/Warwck/Wend*			na	1		0.0%	19	8	42.1%	na	0.00
Lev/NSalem/Shutes*			na			na	23	2	8.7%	na	na
SunderInd/Whately*			na	1		0.0%	31	4	12.9%	na	0.00
Hampden County	107	54	50.5%	304	209	68.8%	2,367	675	28.5%	1.77	2.41
Agawam	2	2	100%	9	4	44.4%	203	49	24.1%	4.14	1.84
Brimfield			na			na	24	6	25.0%	na	na
Chicopee	9	4	44.4%	43	33	76.7%	298	100	33.6%	1.32	2.29
East Longmeadow	2		0.0%	3	2	66.7%	155	40	25.8%	0.00	2.58
Hampden			na	1		0.0%	48	14	29.2%	na	0.00
Holyoke	4	1	25%	29	18	62.1%	124	28	22.6%	1.11	2.75
Longmeadow	2		0.0%	5	1	20.0%	127	16	12.6%	0.00	1.59
Ludlow	2		0.0%	6	3	50.0%	157	29	18.5%	0.00	2.71
Monson			na			na	60	16	26.7%	na	na
Palmer	3	1	33%	1	1	100%	86	32	37.2%	0.90	2.69
Southwick	1	1	100%			na	75	16	21.3%	4.69	na
Springfield	74	39	52.7%	182	131	72.0%	351	137	39.0%	1.35	1.84
West Springfield	2	1	50.0%	10	7	70.0%	180	57	31.7%	1.58	2.21
Westfield	4	3	75.0%	11	7	63.6%	265	71	26.8%	2.80	2.38
Wilbraham	1	1	100%	3	2	66.7%	139	37	26.6%	3.76	2.50
Bln/Chs/Grv/Mnt/Rus/Tol*			na	1		0.0%	36	8	22.2%	na	0.00
Holland/Wales*	1	1	100%			na	38	19	50.0%	2.00	na
Hampshire County	12	1	8.3%	26	2	7.7%	1,065	168	15.8%	0.53	0.49
Amherst	2		0.0%	5		0.0%	103	3	2.9%	0.00	0.00
Belchertown			na	2		0.0%	131	32	24.4%	na	0.00
Chesterfield			na			na	9	3	33.3%	na	na
Easthampton	1		0.0%	2		0.0%	141	18	12.8%	0.00	0.00
Granby	1		0.0%	5	1	20.0%	49	16	32.7%	0.00	0.61
Hadley			na			na	43	4	9.3%	na	na
Hatfield			na			na	26	2	7.7%	na	na
Huntington			na			na	15	5	33.3%	na	na
Northampton	5	1	20.0%	6		0.0%	199	7	3.5%	5.69	0.00

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	Black Borrowers			Latino Borrowers			White Borrowers			GBL Share Disparity Ratios	
	All Loans #	Gov't-Backed Loans	% GBLs	All Loans #	Gov't-Backed Loans	% GBLs	All Loans	Gov't-Backed Loans	% GBLs	Black/White	Latino/White
Pelham			na			na	11	1	9.1%	na	na
South Hadley	3		0.0%	3	1	33.3%	158	25	15.8%	0.00	2.11
Southampton			na	1		0.0%	77	13	16.9%	na	0.00
Ware			na	1		0.0%	49	27	55.1%	na	0.00
Westhampton			na			na	19	4	21.1%	na	na
Cum/Midfld/Plnfd/Worth*			na	1		0.0%	17	4	23.5%	na	0.00
Goshen/Williamsburg*			na			na	18	4	22.2%	na	na
Middlesex County	225	73	32.4%	500	163	32.6%	10,781	1,081	10.0%	3.24	3.25
Acton	1		0.0%	4	1	25.0%	184	11	6.0%	0.00	4.18
Arlington	2		0.0%	3		0.0%	383	5	1.3%	0.00	0.00
Ashby			na	3	1	33.3%	20	8	40.0%	na	0.83
Ashland	3	1	33.3%	6	1	16.7%	185	34	18.4%	1.81	0.91
Ayer	1		0.0%	2		0.0%	78	23	29.5%	0.00	0.00
Bedford	6	1	16.7%	4	1	25.0%	129	8	6.2%	2.69	4.03
Belmont	1		0.0%	9		0.0%	154	2	1.3%	0.00	0.00
Billerica	7	3	42.9%	9	3	33.3%	325	53	16.3%	2.63	2.04
Boxborough			na			na	40	5	12.5%	na	na
Burlington	4	1	25.0%	7	1	14.3%	148	14	9.5%	2.64	1.51
Cambridge	13		0.0%	15		0.0%	454	3	0.7%	0.00	0.00
Carlisle			na	1		0.0%	54	1	1.9%	na	0.00
Chelmsford	4	2	50.0%	9	3	33.3%	286	47	16.4%	3.04	2.03
Concord			na	4		0.0%	164	5	3.0%	na	0.00
Dracut	8	4	50.0%	12	4	33.3%	253	58	22.9%	2.18	1.45
Dunstable			a	1		0.0%	26	4	15.4%	na	0.00
Everett	31	15	48.4%	60	38	63.3%	66	23	34.8%	1.39	1.82
Framingham	16	9	56.3%	36	17	47.2%	415	69	16.6%	3.38	2.84
Groton	1	1	100%	3	2	66.7%	110	14	12.7%	7.86	5.24
Holliston	1		0.0%	2	1	50.0%	130	17	13.1%	0.00	3.82
Hopkinton	3	2	66.7%	4		0.0%	169	17	10.1%	6.63	0.00
Hudson			na	8	2	25.0%	171	29	17.0%	na	1.47
Lexington			na	7	1	14.3%	180	4	2.2%	na	6.43
Lincoln	1		0.0%	3		0.0%	38		0.0%	??	??
Littleton	1		0.0%	1	1	100%	102	8	7.8%	0.00	12.75
Lowell	29	11	37.9%	61	38	62.3%	334	73	21.9%	1.74	2.85
Malden	20	6	30.0%	24	8	33.3%	164	34	20.7%	1.45	1.61
Marlborough	4	1	25.0%	28	15	53.6%	250	51	20.4%	1.23	2.63
Maynard	4		0.0%	3	1	33.3%	133	20	15.0%	0.00	2.22
Medford	5	1	20.0%	19	2	10.5%	342	18	5.3%	3.80	2.00
Melrose	2	2	100.0%	10	1	10.0%	269	25	9.3%	10.76	1.08
Natick	2	1	50.0%	7		0.0%	350	19	5.4%	9.21	0.00
Newton	9		0.0%	13	1	7.7%	584	8	1.4%	0.00	5.62
North Reading			na	2		0.0%	153	18	11.8%	na	0.00
Pepperell	2	1	50.0%	3	1	33.3%	114	36	31.6%	1.58	1.06
Reading	2		0.0%	6		0.0%	325	18	5.5%	0.00	0.00
Sherborn			na			na	34	2	5.9%	na	na
Shirley	1	1	100%	1	1	100%	56	11	19.6%	5.09	5.09
Somerville	5		0.0%	12	2	16.7%	403	13	3.2%	0.00	5.17
Stoneham	2		0.0%	8	2	25.0%	215	21	9.8%	0.00	2.56

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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	Disparity Ratio Black/White	Disparity Ratio Latino/White
Stow			na	6	2	33.3%	76	5	6.6%	na	5.07
Sudbury	1		0.0%	12		0.0%	201	11	5.5%	0.00	0.00
Tewksbury	3	1	33.3%	12	4	33.3%	291	44	15.1%	2.20	2.20
Townsend	1	1	100%			na	80	28	35.0%	2.86	na
Tyngsborough	1		0.0%	2		0.0%	114		0.0%	??	??
Wakefield	6	1	16.7%	9	1	11.1%	260	21	8.1%	2.06	1.38
Waltham	6	2	33.3%	18	2	11.1%	371	25	6.7%	4.95	1.65
Watertown	3		0.0%	9	2	22.2%	256	12	4.7%	0.00	4.74
Wayland	2	1	50.0%	4		0.0%	144	9	6.3%	8.00	0.00
Westford	3	1	33.3%	4	1	25.0%	205	20	9.8%	3.42	2.56
Weston			na	2		0.0%	98		0.0%	na	??
Wilmington	1	1	100%	4	1	25.0%	221	35	15.8%	6.31	1.58
Winchester	1		0.0%	4		0.0%	211	1	0.5%	0.00	0.00
Woburn	6	2	33.3%	4	1	25.0%	263	41	15.6%	2.14	1.60
Nantucket County	2	0	0.0%	5	1	20.0%	73	3	4.1%	0.00	4.87
Nantucket	2		0.0%	5	1	20.0%	73	3	4.1%	0.00	4.87
Norfolk County	259	100	38.6%	184	49	26.6%	5,238	625	11.9%	3.24	2.23
Avon	9	5	55.6%	5	3	60.0%	25	9	36.0%	1.54	1.67
Bellingham	1		0.0%	5	2	40.0%	147	46	31.3%	0.00	1.28
Braintree	12	3	25.0%	6		0.0%	286	43	15.0%	1.66	0.00
Brookline	1		0.0%	13		0.0%	348	2	0.6%	0.00	0.00
Canton	8	4	50.0%	6	1	16.7%	193	14	7.3%	6.89	2.30
Cohasset			na	1		0.0%	108	3	2.8%	na	0.00
Dedham	9	3	33.3%	9	3	33.3%	213	18	8.5%	3.94	3.94
Dover			na			na	53		0.0%	na	na
Foxborough	1		0.0%	4	1	25.0%	142	17	12.0%	0.00	2.09
Franklin	2	2	100%	6	3	50.0%	289	52	18.0%	5.56	2.78
Holbrook	15	10	66.7%	5	2	40.0%	78	27	34.6%	1.93	1.16
Medfield	1		0.0%	2		0.0%	127	8	6.3%	0.00	0.00
Medway	2	1	50.0%	3	2	66.7%	116	15	12.9%	3.87	5.16
Millis			na			na	70	13	18.6%	na	na
Milton	14	6	42.9%	3	1	33.3%	222	14	6.3%	6.80	5.29
Needham			na	5		0.0%	302	9	3.0%	na	0.00
Norfolk	2	1	50.0%	2		0.0%	132	15	11.4%	4.40	0.00
Norwood	4	3	75.0%	7	2	28.6%	236	28	11.9%	6.32	2.41
Plainville	1		0.0%	1	1	100%	89	23	25.8%	0.00	3.87
Quincy	17	4	23.5%	14	2	14.3%	428	53	12.4%	1.90	1.15
Randolph	97	36	37.1%	39	16	41.0%	80	20	25.0%	1.48	1.64
Sharon	1	1	100%	4		0.0%	153	10	6.5%	15.30	0.00
Stoughton	43	16	37.2%	18	5	27.8%	200	43	21.5%	1.73	1.29
Walpole	6	2	33.3%	5		0.0%	255	30	11.8%	2.83	0.00
Wellesley	3		0.0%	8	1	12.5%	216		0.0%	??	??
Westwood			na			na	137	7	5.1%	na	na
Weymouth	6	1	16.7%	11	4	36.4%	467	87	18.6%	0.89	1.95
Wrentham	4	2	50.0%	2		0.0%	126	19	15.1%	3.32	0.00
Plymouth County	283	177	62.5%	125	67	53.6%	4,307	1,131	26.3%	2.38	2.04
Abington	5	1	20.0%	5	1	20.0%	149	46	30.9%	0.65	0.65

SUPPLEMENTAL TABLE 2
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in Massachusetts,* First-Lien HOME-PURCHASE Loans for Owner-Occupied Homes, 2013

	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	6	2	33.3%	1		0.0%	190	60	31.6%	1.06	0.00
Brockton	229	150	65.5%	59	41	69.5%	263	126	47.9%	1.37	1.45
Carver	1	1	100%	1	1	100%	118	43	36.4%	2.74	2.74
Duxbury			na	2		0.0%	212	14	6.6%	na	0.00
East Bridgewater	5	4	80.0%			na	136	45	33.1%	2.42	na
Halifax	1	1	100%	3	3	100%	75	29	38.7%	2.59	2.59
Hanover			na	1	1	100%	141	32	22.7%	na	4.41
Hanson	2	2	100%	2	2	100%	84	29	34.5%	2.90	2.90
Hingham	2	1	50.0%	8		0.0%	300	14	4.7%	10.71	0.00
Hull			na			na	88	15	17.0%	na	na
Kingston			na	4	3	75.0%	158	23	14.6%	na	5.15
Lakeville			na	2	1	50.0%	111	34	30.6%	na	1.63
Marion			na	1	1	100%	32	7	21.9%	na	4.57
Marshfield	2	2	100%	3		0.0%	238	52	21.8%	4.58	0.00
Mattapoisett	2	1	50.0%	2		0.0%	52	3	5.8%	8.67	0.00
Middleborough	4	2	50.0%	2		0.0%	211	79	37.4%	1.34	0.00
Norwell	1		0.0%			na	146	9	6.2%	0.00	na
Pembroke	1	1	100%	6	2	33.3%	189	50	26.5%	3.78	1.26
Plymouth	6	3	50.0%	8	4	50.0%	590	169	28.6%	1.75	1.75
Plympton			na	1		0.0%	22	5	22.7%	na	0.00
Rochester			na			na	45	16	35.6%	na	na
Rockland	8		0.0%	6	3	50.0%	168	35	20.8%	0.00	2.40
Scituate			na	2		0.0%	214	34	15.9%	na	0.00
Wareham	1		0.0%	1		0.0%	177	87	49.2%	0.00	0.00
West Bridgewater	3	2	66.7%	2	2	100%	77	28	36.4%	1.83	2.75
Whitman	4	4	100%	3	2	66.7%	121	47	38.8%	2.57	1.72
Suffolk County	280	102	36.4%	334	123	36.8%	3,699	228	6.2%	5.91	5.97
Boston	253	90	35.6%	186	52	28.0%	3,356	172	5.1%	6.94	5.45
Chelsea	8	4	50.0%	46	26	56.5%	70	4	5.7%	8.75	9.89
Revere	17	8	47.1%	94	42	44.7%	147	31	21.1%	2.23	2.12
Winthrop	2		0.0%	8	3	37.5%	126	21	16.7%	0.00	2.25
Worcester County	165	96	58.2%	370	188	50.8%	5,741	1,557	27.1%	2.15	1.87
Ashburnham			na	2		0.0%	61	23	37.7%	na	0.00
Athol	1	1	100%	1		0.0%	61	37	60.7%	1.65	0.00
Auburn	3	1	33.3%	6	5	83.3%	156	41	26.3%	1.27	3.17
Barre			na			na	48	23	47.9%	na	na
Berlin			na			na	30	1	3.3%	na	na
Blackstone			a			na	81	30	37.0%	na	na
Bolton	1		0.0%			na	69	8	11.6%	0.00	na
Boylston			na			na	48	8	16.7%	na	na
Brookfield			na	1	1	100%	31	11	35.5%	na	2.82
Charlton			na	1	1	100%	116	37	31.9%	a	3.14
Clinton	1		0.0%	11	6	54.5%	112	33	29.5%	0.00	1.85
Douglas	1	1	100%	2	1	50.0%	63	18	28.6%	3.50	1.75
Dudley			na	5	2	40.0%	86	38	44.2%	na	0.91
East Brookfield			na			na	17	6	35.3%	na	na
Fitchburg	11	8	72.7%	45	23	51.1%	189	58	30.7%	2.37	1.67

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, 2013

	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	3	2	66.7%	11	7	63.6%	117	60	51.3%	1.30	1.24
Grafton	3	1	33.3%	4		0.0%	198	30	15.2%	na	0.00
Harvard			na	1	1	100%	67	5	7.5%	na	13.40
Holden	2		0.0%	6	3	50.0%	270	61	22.6%	0.00	2.21
Hopedale	1	1	100%	2		0.0%	53	14	26.4%	3.79	0.00
Hubbardston			na	1		0.0%	43	12	27.9%	na	0.00
Lancaster			na	1		0.0%	63	15	23.8%	na	0.00
Leicester	1		0.0%	7	6	85.7%	82	33	40.2%	0.00	2.13
Leominster	11	7	63.6%	28	11	39.3%	254	65	25.6%	2.49	1.54
Lunenburg			na	1	1	100%	111	30	27.0%	na	3.70
Mendon			na	1		0.0%	48	12	25.0%	na	0.00
Milford	4	3	75.0%	12	7	58.3%	215	55	25.6%	2.93	2.28
Millbury	4	2	50.0%	3		0.0%	95	17	17.9%	2.79	0.00
Millville			na			na	19	5	26.3%	na	na
North Brookfield			na			na	43	19	44.2%	na	na
Northborough	4		0.0%	5		0.0%	151	24	15.9%	0.00	0.00
Northbridge	1	1	100%	6	3	50.0%	156	32	20.5%	4.88	2.44
Oakham			na			na	14	6	42.9%	na	na
Oxford	2	2	100%	3	3	100%	116	48	41.4%	2.42	2.42
Paxton	2	1	50.0%			na	36	9	25.0%	2.00	na
Princeton			na	2		0.0%	36	7	19.4%	na	0.00
Rutland	2	2	100%	2	2	100%	77	23	29.9%	3.35	3.35
Shrewsbury	6	1	16.7%	12	3	25.0%	238	27	11.3%	1.47	2.20
Southborough			na	1		0.0%	90	7	7.8%	na	0.00
Southbridge	1	1	100%	18	11	61.1%	80	38	47.5%	2.11	1.29
Spencer	1	1	100%	6	6	100%	69	33	47.8%	2.09	2.09
Sterling	1	1	100%	1		0.0%	61	10	16.4%	6.10	0.00
Sturbridge			na	2	1	50.0%	99	23	23.2%	na	2.15
Sutton			na	2		0.0%	94	16	17.0%	na	0.00
Templeton	1	1	100%			na	60	36	60.0%	1.67	na
Upton	3	1	33.3%	2	1	50.0%	85	10	11.8%	2.83	4.25
Uxbridge	1	1	100%	3	1	33.3%	151	35	23.2%	4.31	1.44
Warren			na	1	1	100%	16	4	25.0%	na	4.00
Webster	3	1	33.3%	5	5	100%	127	49	38.6%	0.86	2.59
West Boylston	1	1	100.0%	5	4	80.0%	72	13	18.1%	5.54	4.43
West Brookfield			na			na	24	6	25.0%	na	na
Westborough	1		0.0%	11	2	18.2%	140	15	10.7%	0.00	1.70
Westminster	2	1	50.0%	2	1	50.0%	83	19	22.9%	2.18	2.18
Worcester	86	53	61.6%	128	68	53.1%	687	201	29.3%	2.11	1.82
Hardwick/NwBrntree*			na			na	20	8	40.0%	na	na
Petersham/Philipston*			na			na	18	6	33.3%	na	na
Winchendon/Rylston*			na	1	1	100%	95	47	49.5%	na	2.02

* 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, 2013

	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	28	4	14.3%	43	3	7.0%	3,719	251	6.7%	2.12	1.03
Barnstable	8		0.0%	12	2	16.7%	777	68	8.8%	0.00	1.90
Bourne			na	3		0.0%	328	27	8.2%	na	0.00
Brewster			na	1		0.0%	181	4	2.2%	na	0.00
Chatham			na	2		0.0%	101	4	4.0%	na	0.00
Dennis	1		0.0%	2	1	50.0%	203	10	4.9%	0.00	10.15
Eastham	1	1	100%	1		0.0%	82	3	3.7%	27.33	0.00
Falmouth	6		0.0%	10		0.0%	472	25	5.3%	0.00	0.00
Harwich	1	1	100%	1		0.0%	220	10	4.5%	22.00	0.00
Mashpee	6	2	33.3%	2		0.0%	261	24	9.2%	3.63	0.00
Orleans	1		0.0%	1		0.0%	115	1	0.9%	0.00	0.00
Provincetown	1		0.0%			na	58	1	1.7%	0.00	na
Sandwich			na	2		0.0%	463	46	9.9%	na	0.00
Truro			na			na	55	2	3.6%	na	na
Wellfleet	1		0.0%	1		0.0%	51	3	5.9%	0.00	0.00
Yarmouth	2		0.0%	5		0.0%	352	23	6.5%	0.00	0.00
Berkshire County	12	4	33.3%	16	4	25.0%	1,326	75	5.7%	5.89	4.42
Adams			na			na	52	7	13.5%	na	na
Cheshire			na			na	38	2	5.3%	na	na
Clarksburg			na			na	20	1	5.0%	na	na
Dalton	1	1	100%	1	1	100%	63	3	4.8%	21.00	21.00
Great Barrington	1		0.0%	1		0.0%	78	1	1.3%	na	0.00
Hinsdale			na			na	24		0.0%	na	na
Lanesborough	1		0.0%			na	47	1	2.1%	0.00	na
Lee			na	1		0.0%	67		0.0%	na	??
Lenox			na			na	69	3	4.3%	na	na
New Marlborough			na			na	28	1	3.6%	na	na
North Adams			na	1	1	100%	82	10	12.2%	na	8.20
Pittsfield	9	3	33.3%	9		0.0%	383	35	9.1%	3.65	0.00
Sheffield			na	1	1	100%	45		0.0%	na	??
Stockbridge			na			na	24		0.0%	na	??
West Stockbridge			na			na	23	2	8.7%	na	na
Williamstown			na			na	77	1	1.3%	na	na
Alfred/Egmt/MtWash*			na			na	30	1	3.3%	na	na
Becket/Washington*			na	1	1	100%	40	4	10.0%	na	na
Florida/Savoy*			na			na	22	2	9.1%	na	na
Hancock/NAsh/Richmd*			na			na	34		0.0%	na	na
Monterey/Tyringham*			na			na	19		0.0%	na	na
Otis/Sandisfield*			na			na	45	1	2.2%	na	a
Peru/Windsor*			na	1		0.0%	16		0.0%	na	na
Bristol County	109	31	28.4%	129	29	22.5%	7,770	749	9.6%	2.95	2.33
Acushnet			na	3	1	33.3%	186	25	13.4%	na	2.48
Attleboro	11	4	36.4%	15	3	20.0%	666	62	9.3%	3.91	2.15
Berkley			na	4		0.0%	143	7	4.9%	na	0.00
Dartmouth	7	1	14.3%	10		0.0%	547	31	5.7%	2.52	0.00
Dighton	2		0.0%	2		0.0%	126	24	19.0%	na	0.00
Easton	8	5	62.5%	7	1	14.3%	457	27	5.9%	10.58	2.42

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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, 2013

	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	4	1	25.0%	3		0.0%	248	28	11.3%	2.21	0.00
Fall River	4	3	75.0%	5	1	20.0%	650	84	12.9%	5.80	1.55
Freetown	1		0.0%	2	1	50.0%	206	16	7.8%	0.00	6.44
Mansfield	5		0.0%	1	1	100.0%	442	25	5.7%	0.00	17.68
New Bedford	32	11	34.4%	32	10	31.3%	640	96	15.0%	2.29	2.08
North Attleborough	8	1	12.5%	9	1	11.1%	572	45	7.9%	1.59	1.41
Norton	6	2	33.3%	4		0.0%	378	43	11.4%	2.93	0.00
Raynham	7	1	14.3%	4	1	25.0%	259	30	11.6%	1.23	2.16
Rehobeth	1		0.0%			na	250	13	5.2%	0.00	na
Seekonk	1		0%	4		0.0%	293	24	8.2%	0.00	0.00
Somerset			na	3	1	33.3%	351	33	9.4%	na	3.55
Swansea	1		0.0%	1		0.0%	339	37	10.9%	0.00	0.00
Taunton	11	2	18.2%	19	8	42.1%	711	84	11.8%	1.54	3.56
Westport			na	1		0.0%	306	15	4.9%	na	0.00
Dukes County	5	0	0.0%	5	0	0.0%	307	11	3.6%	0.00	0.00
Edgartown			na			na	76	2	2.6%	na	na
Oak Bluffs	5		0.0%			na	88	5	5.7%	0.00	na
Tisbury			na	1		0.0%	59	1	1.7%	na	0.00
Aq/Chil/Gos/WTis*			na			na	80	3	3.8%	na	??
Essex County	140	34	24.3%	498	129	25.9%	11,875	756	6.4%	3.81	4.07
Amesbury			na	2		0.0%	328	35	10.7%	na	0.00
Andover	5	1	20.0%	13		0.0%	754	15	2.0%	10.05	0.00
Beverly			na	10	2	20.0%	738	39	5.3%	na	3.78
Boxford	1		0.0%	2		0.0%	219	5	2.3%	0.00	0.00
Danvers	4	1	25.0%	10		0.0%	510	36	7.1%	3.54	0.00
Essex			na			na	78	1	1.3%	na	na
Georgetown			na	2		0.0%	188	12	6.4%	na	0.00
Gloucester	1		0.0%	8		0.0%	496	31	6.3%	0.00	0.00
Groveland			na			na	154	3	1.9%	na	na
Hamilton			na	3		0.0%	193	6	3.1%	na	0.00
Haverhill	12	4	33.3%	33	7	21.2%	847	107	12.6%	2.64	1.68
Ipswich	1		0.0%	4		0.0%	315	10	3.2%	0.00	0.00
Lawrence	5	3	60.0%	178	68	38.2%	129	13	10.1%	5.95	3.79
Lynn	50	14	28.0%	82	23	28.0%	676	78	11.5%	2.43	2.43
Lynnfield			na	4		0.0%	273	4	1.5%	na	0.00
Manchester BTS	1		0.0%			na	150	2	1.3%	0.00	na
Marblehead	2	1	50.0%	7		0.0%	593	14	2.4%	21.18	0.00
Merrimac	2		0.0%			na	120	10	8.3%	0.00	na
Methuen	15	1	6.7%	63	21	33.3%	716	71	9.9%	0.67	3.36
Middleton	1		0.0%	5	1	20.0%	202	9	4.5%	0.00	4.49
Nahant			na	1	1	100.0%	74	3	4.1%	na	24.67
Newbury	1		0.0%	1		0.0%	151	4	2.6%	0.00	0.00
Newburyport			na	5	1	20.0%	428	20	4.7%	na	4.28
North Andover	9	2	22.2%	6		0.0%	592	23	3.9%	5.72	0.00
Peabody	10	2	20.0%	22	3	13.6%	829	71	8.6%	2.34	1.59
Rockport	1		0.0%	1		0.0%	138	5	3.6%	0.00	na
Rowley	1		0.0%	1		0.0%	132	6	4.5%	0.00	na
Salem	3		0.0%	15	1	6.7%	567	49	8.6%	0.00	0.77

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, 2013

	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	124	11	8.9%	na	na
Saugus	10	4	40.0%	13	1	7.7%	469	37	7.9%	5.07	0.98
Swampscott	3	1	33.3%	6		0.0%	318	15	4.7%	7.07	0.00
Topsfield	1		0.0%			na	166	5	3.0%	0.00	na
Wenham	1		0.0%	1		0.0%	82		0.0%	??	??
West Newbury			na			na	126	6	4.8%	na	na
Franklin County	5	0	0.0%	9	2	22.2%	865	77	8.9%	0.00	2.50
Deerfield			na	1		0.0%	61	1	1.6%	na	0.00
Greenfield	1		0.0%	2	1	50.0%	167	23	13.8%	0.00	3.63
Montague			na	1		0.0%	83	10	12.0%	na	0.00
Northfield			na			na	58	6	10.3%	na	na
Orange	1		0.0%	1		0.0%	64	10	15.6%	0.00	0.00
Ashfield/Conway*			na	2		0.0%	63	2	3.2%	na	0.00
Bernstn/Gill/Leyden*			na			na	72	8	11.1%	na	na
Buckland/Sheburne*	1		0.0%			na	45	3	6.7%	0.00	na
Chl/Col/Hw/Hea/Mn/Ro*	1		0.0%			na	47	6	12.8%	0.00	na
Ervng/Warwck/Wend*			na			na	55	4	7.3%	na	na
Lev/NSalem/Shutes*	1		0.0%	1	1	100%	95	3	3.2%	0.00	31.67
SunderInd/Whately*			na	1		0.0%	55	1	1.8%	na	0.00
Hampden County	171	48	28.1%	252	58	23.0%	4,280	581	13.6%	2.07	1.70
Agawam	5		0.0%	5	1	20.0%	407	53	13.0%	0.00	1.54
Brimfield			na	1		0.0%	76	8	10.5%	na	0.00
Chicopee	8	4	50.0%	23	9	39.1%	482	101	21.0%	2.39	1.87
East Longmeadow	4	1	25.0%	5		0.0%	268	21	7.8%	3.19	0.00
Hampden	1		0.0%	1		0.0%	92	6	6.5%	0.00	0.00
Holyoke	6		0.0%	28	5	17.9%	213	32	15.0%	0.00	1.19
Longmeadow	1		0.0%	4	1	25.0%	254	9	3.5%	0.00	7.06
Ludlow	2		0.0%	5	2	40.0%	275	31	11.3%	0.00	3.55
Monson			na	2		0.0%	133	15	11.3%	na	0.00
Palmer	2	1	50.0%	2		0.0%	143	26	18.2%	2.75	0.00
Southwick	2		0.0%	2		0.0%	165	22	13.3%	0.00	0.00
Springfield	133	40	30.1%	147	34	23.1%	553	100	18.1%	1.66	1.28
West Springfield	1	1	100%	9	5	55.6%	293	42	14.3%	6.98	3.88
Westfield	2		0.0%	13	1	7.7%	488	76	15.6%	0.00	0.49
Wilbraham	3	1	33.3%	5		0.0%	251	19	7.6%	4.40	0.00
Bin/Chs/Grv/Mnt/Rus/Tol*	1		0.0%			na	117	12	10.3%	0.00	na
Holland/Wales*			na			na	68	8	11.8%	na	na
Hampshire County	25	4	16.0%	30	2	6.7%	1,989	139	7.0%	2.29	0.95
Amherst	8	1	12.5%	7	1	14.3%	200	4	2.0%	6.25	7.14
Belchertown	3		0.0%	4		0.0%	236	22	9.3%	0.00	0.00
Chesterfield			na			na	20	3	15.0%	na	na
Easthampton	1	1	100%	3		0.0%	262	29	11.1%	9.03	0.00
Granby	1		0.0%	1		0.0%	106	8	7.5%	0.00	0.00
Hadley			na	1		0.0%	82		0.0%	na	??
Hatfield			na	1		0.0%	60	4	6.7%	na	0.00
Huntington			na			na	38	2	5.3%	na	na
Northampton	7	1	14.3%	7		0.0%	392	13	3.3%	4.31	0.00

SUPPLEMENTAL TABLE 3
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in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2013

	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
Pelham			na			na	13		0.0%	na	na
South Hadley	4	1	25.0%	3		0.0%	214	24	11.2%	2.23	0.00
Southampton			na			na	119	6	5.0%	na	na
Ware			na	1		0.0%	93	14	15.1%	na	0.00
Westhampton			na			na	34	1	2.9%	na	na
Cum/Midfld/Plnfd/Worth*	1		0.0%	1	1	100.0%	62	6	9.7%	0.00	10.33
Goshen/Williamsburg*			na	1		0.0%	58	3	5.2%	na	0.00
Middlesex County	404	54	13.4%	648	62	9.6%	25,319	1,069	4.2%	3.17	2.27
Acton	1		0.0%	6		0.0%	444	12	2.7%	0.00	0.00
Arlington	8		0.0%	16		0.0%	919	8	0.9%	0.00	0.00
Ashby			na			na	70	2	2.9%	na	na
Ashland	10	2	20.0%	8		0.0%	410	10	2.4%	8.20	0.00
Ayer	2	2	100%	2		0.0%	127	13	10.2%	9.77	0.00
Bedford	1	1	100%	1		0.0%	266	3	1.1%	88.67	0.00
Belmont	6		0.0%	8		0.0%	529	4	0.8%	0.00	0.00
Billerica	11	2	18.2%	15	4	26.7%	804	74	9.2%	1.98	2.90
Boxborough			na	4		0.0%	96		0.0%	na	??
Burlington	2		0.0%	9		0.0%	438	16	3.7%	0.00	0.00
Cambridge	29		0.0%	26	1	3.8%	1,055	6	0.6%	0.00	6.76
Carlisle	1		0.0%	2		0.0%	115		0.0%	#DIV/0!	??
Chelmsford	9	2	22.2%	11		0.0%	694	41	5.9%	3.76	0.00
Concord	3		0.0%	2		0.0%	415	6	1.4%	0.00	0.00
Dracut	9	2	22.2%	11	2	18.2%	547	61	11.2%	1.99	1.63
Dunstable			na	1		0.0%	76	3	3.9%	na	0.00
Everett	44	8	18.2%	54	16	29.6%	221	16	7.2%	2.51	4.09
Framingham	23	4	17.4%	33	3	9.1%	886	64	7.2%	2.41	1.26
Groton	1		0.0%	3		0.0%	270	10	3.7%	0.00	0.00
Holliston	1	1	100%	6		0.0%	371	17	4.6%	21.82	0.00
Hopkinton	1	1	100%	7		0.0%	405	10	2.5%	40.50	0.00
Hudson	2		0.0%	5		0.0%	305	24	7.9%	0.00	0.00
Lexington	5		0.0%	15		0.0%	620	3	0.5%	0.00	0.00
Lincoln	1		0.0%			na	91	1	1.1%	0.00	na
Littleton	1		0.0%	2	1	50.0%	239	11	4.6%	0.00	10.86
Lowell	27	4	14.8%	51	7	13.7%	739	91	12.3%	1.20	1.11
Malden	36	8	22.2%	33	5	15.2%	388	24	6.2%	3.59	2.45
Marlborough	10	1	10.0%	30	4	13.3%	493	34	6.9%	1.45	1.93
Maynard			na	6	1	16.7%	217	26	12.0%	na	1.39
Medford	31	1	3.2%	29	1	3.4%	793	38	4.8%	0.67	0.72
Melrose	3	1	33%	12	1	8.3%	541	21	3.9%	8.59	2.15
Natick	7		0.0%	17	2	11.8%	805	25	3.1%	0.00	3.79
Newton	13		0.0%	30		0.0%	1,799	14	0.8%	0.00	0.00
North Reading	3		0.0%	5		0.0%	415	18	4.3%	0.00	0.00
Pepperell	3	2	66.7%	7	1	14.3%	258	26	10.1%	6.62	1.42
Reading	2	1	50.0%	7		0.0%	616	15	2.4%	20.53	0.00
Sherborn	1		0.0%	1		0.0%	116	1	0.9%	0.00	0.00
Shirley			na	1		0.0%	95	8	8.4%	na	0.00
Somerville	23	4	17.4%	38	2	5.3%	765	14	1.8%	9.50	2.88
Stoneham	8	2	25.0%	11	1	9.1%	409	27	6.6%	3.79	1.38
Stow	3		0.0%	5	2	40.0%	199	5	2.5%	0.00	15.92

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, 2013

	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	4		0.0%	5	1	20.0%	508	7	1.4%	0.00	14.51
Tewksbury	10		0.0%	7	1	14.3%	644	57	8.9%	0.00	1.61
Townsend	1		0.0%	4		0.0%	187	17	9.1%	0.00	0.00
Tyngsborough	2	2	100%	4		0.0%	233	19	8.2%	12.26	0.00
Wakefield	3		0.0%	3	1	33.3%	610	26	4.3%	0.00	7.82
Waltham	18	1	5.6%	34	1	2.9%	797	28	3.5%	1.58	0.84
Watertown	5		0.0%	11	1	9.1%	475	12	2.5%	0.00	3.60
Wayland	2	1	50.0%	4	1	25.0%	324	8	2.5%	20.25	10.13
Westford	1		0.0%	7		0.0%	551	23	4.2%	0.00	0.00
Weston	2		0.0%	7		0.0%	282	1	0.4%	0.00	0.00
Wilmington	1		0.0%	4		0.0%	506	27	5.3%	0.00	0.00
Winchester	2		0.0%	10		0.0%	565	4	0.7%	0.00	0.00
Woburn	12	1	8.3%	18	2	11.1%	576	38	6.6%	1.26	1.68
Nantucket County	1	0	0.0%	2	0	0.0%	176	4	2.3%	0.00	0.00
Nantucket	1		0.0%	2		0.0%	176	4	2.3%	0.00	0.00
Norfolk County	328	44	13.4%	229	22	9.6%	12,388	584	4.7%	2.85	2.04
Avon	5	2	40.0%	6	2	33%	72	15	20.8%	1.92	1.60
Bellingham	4		0.0%	5		0.0%	328	25	7.6%	0.00	0.00
Braintree	9	2	22.2%	7		0.0%	674	39	5.8%	3.84	0.00
Brookline	16		0.0%	27		0.0%	975	4	0.4%	0.00	0.00
Canton	12	1	8.3%	4		0.0%	493	17	3.4%	2.42	0.00
Cohasset	1					na	215	3	1.4%		na
Dedham	6		0.0%	12	3	25.0%	437	22	5.0%	0.00	4.97
Dover	1			2		0.0%	187	1	0.5%		0.00
Foxborough	2		0.0%	1		0.0%	307	24	7.8%	0.00	0.00
Franklin	4	1	25.0%	7		0.0%	765	49	6.4%	3.90	0.00
Holbrook	15	4	26.7%	2	1	50.0%	149	21	14.1%	1.89	3.55
Medfield	1			4		0.0%	350	10	2.9%		0.00
Medway	5	2	40.0%	4		0.0%	306	19	6.2%	6.44	0.00
Millis			na	3	1	33.3%	202	11	5.4%	na	6.12
Milton	42	4	9.5%	11	2	18.2%	596	10	1.7%	5.68	10.84
Needham	1	1	100%	7		0.0%	808	6	0.7%	134.67	0.00
Norfolk			na	1		0.0%	247	12	4.9%	na	0.00
Norwood	6		0.0%	7		0.0%	408	27	6.6%	0.00	0.00
Plainville			na	3		0.0%	158	12	7.6%	na	0.00
Quincy	16	2	12.5%	29	2	6.9%	962	70	7.3%	1.72	0.95
Randolph	114	20	17.5%	24	4	16.7%	224	21	9.4%	1.87	1.78
Sharon	12	1	8.3%	3		0.0%	410	18	4.4%	1.90	0.00
Stoughton	35	3	8.6%	10	1	10.0%	361	30	8.3%	1.03	1.20
Walpole	4		0.0%	11	2	18.2%	570	27	4.7%	0.00	3.84
Wellesley	4		0.0%	13	1	7.7%	667	3	0.4%	0.00	17.10
Westwood	3		0.0%	6		0.0%	370	6	1.6%	0.00	0.00
Weymouth	7		0.0%	17	3	17.6%	898	70	7.8%	0.00	2.26
Wrentham	3	1	33%	3		0.0%	249	12	4.8%	6.92	0.00
Plymouth County	248	37	14.9%	128	17	13.3%	8,280	735	8.9%	1.68	1.50
Abington			na	1		0.0%	278	30	10.8%	na	0.00

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in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2013

	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	6		0.0%	6		0.0%	363	24	6.6%	0.00	0.00
Brockton	178	33	18.5%	58	15	25.9%	529	94	17.8%	1.04	1.46
Carver	2		0.0%			na	194	30	15.5%	0.00	na
Duxbury			na	1		0.0%	380	9	2.4%	na	0.00
East Bridgewater	5		0.0%	3		0.0%	251	26	10.4%	0.00	0.00
Halifax			na			na	144	16	11.1%	na	na
Hanover			na	1		0.0%	299	8	2.7%	na	0.00
Hanson	5		0.0%	1		0.0%	206	24	11.7%	0.00	0.00
Hingham	1		0.0%	5		0.0%	626	12	1.9%	0.00	0.00
Hull			na	1		0.0%	204	11	5.4%	na	0.00
Kingston	2		0.0%	1		0.0%	254	23	9.1%	0.00	0.00
Lakeville			na	2		0.0%	204	26	12.7%	na	0.00
Marion	1		0.0%			na	86	4	4.7%	0.00	na
Marshfield	2		0.0%	8	1	12.5%	565	40	7.1%	0.00	1.77
Mattapoissett	2		0.0%	1		0.0%	107	6	5.6%	0.00	0.00
Middleborough	6	1	16.7%	3		0.0%	373	40	10.7%	1.55	0.00
Norwell	1		0.0%	2		0.0%	241	7	2.9%	0.00	0.00
Pembroke	1		0.0%	2		0.0%	407	46	11.3%	na	0.00
Plymouth	11		0.0%	11	1	9.1%	1,051	119	11.3%	0.00	0.80
Plympton			na			na	61	5	8.2%	na	na
Rochester	1		0.0%			na	105	5	4.8%		na
Rockland	3		0.0%	5		0.0%	283	39	13.8%	0.00	0.00
Scituate	4		0.0%	8		0.0%	438	13	3.0%	0.00	0.00
Wareham	14	2	14.3%	4		0.0%	290	43	14.8%	0.96	0.00
West Bridgewater	2	1	50.0%	2		0.0%	101	7	6.9%	7.21	0.00
Whitman	1		0.0%	2		0.0%	240	28	11.7%	0.00	0.00
Suffolk County	633	77	12.2%	492	66	13.4%	5,932	226	3.8%	3.19	3.52
Boston	607	70	11.5%	324	29	9.0%	5,175	156	3.0%	3.83	2.97
Chelsea	12	2	16.7%	75	18	24.0%	95	9	9.5%	1.76	2.53
Revere	14	5	35.7%	83	18	21.7%	408	42	10.3%	3.47	2.11
Winthrop			na	10	1	10.0%	254	19	7.5%	na	1.34
Worcester County	168	48	28.6%	302	47	15.6%	11,444	1,067	9.3%	3.06	1.67
Ashburnham	1	1	100%	3		0.0%	121	12	9.9%	10.08	0.00
Athol			na	2		0.0%	131	29	22.1%	na	0.00
Auburn	4	2	50.0%	3		0.0%	260	33	12.7%	3.94	0.00
Barre			na			na	73	12	16.4%	na	na
Berlin			na			na	45	5	11.1%	na	na
Blackstone	1		0.0%	2		0.0%	145	13	9.0%	0.00	0.00
Bolton			na	4		0.0%	130	2	1.5%	na	0.00
Boylston			na	1		0.0%	97	4	4.1%	na	0.00
Brookfield			na			na	43	3	7.0%	na	na
Charlton	2		0.0%	3	1	33.3%	245	18	7.3%	0.00	4.54
Clinton			na	8	1	12.5%	171	24	14.0%	na	0.89
Douglas			na	3	2	66.7%	205	19	9.3%	na	7.19
Dudley	2		0.0%	3		0.0%	167	27	16.2%	0.00	0.00
East Brookfield			na	1	1	100%	41	10	24.4%	na	4.10
Fitchburg	4	1	25.0%	13	2	15.4%	364	49	13.5%	1.86	1.14

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in Massachusetts,* First-Lien REFINANCE Loans for Owner-Occupied Homes, 2013

	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	1	25%	9	3	33.3%	214	35	16.4%	1.53	2.04
Grafton	3		0.0%	8	1	12.5%	327	19	5.8%	0.00	2.15
Harvard			na	3		0.0%	134	2	1.5%	na	0.00
Holden	2		0.0%	5		0.0%	390	21	5.4%	0.00	0.00
Hopedale	1		0.0%			na	142	15	10.6%	0.00	na
Hubbardston	1		na	1		0.0%	109	14	12.8%	na	0.00
Lancaster	3	1	33.3%	1		0.0%	129	9	7.0%	4.78	0.00
Leicester	1		0.0%	4	1	25.0%	170	19	11.2%	0.00	2.24
Leominster	14	3	21.4%	33	5	15.2%	515	45	8.7%	2.45	1.73
Lunenburg	2	2	100.0%	5	1	20.0%	226	16	7.1%	14.13	2.83
Mendon	1		na	3		0.0%	120	3	2.5%	na	0.00
Milford	5	1	20.0%	14		0.0%	443	36	8.1%	2.46	0.00
Millbury			na	3		0.0%	216	24	11.1%	na	0.00
Millville			na	1		na	60	7	11.7%	na	na
North Brookfield			na	2		na	69	7	10.1%	na	na
Northborough	3		0.0%	6	3	50.0%	287	11	3.8%	0.00	13.05
Northbridge			na	6	2	33.3%	297	31	10.4%	na	3.19
Oakham	1		na			na	38	4	10.5%	na	na
Oxford	1		0.0%	3	2	66.7%	248	33	13.3%	0.00	5.01
Paxton			na	2		na	78	6	7.7%	na	na
Princeton			na	3		0.0%	75	4	5.3%	na	0.00
Rutland	1		0.0%	3		0.0%	181	20	11.0%	0.00	0.00
Shrewsbury	4	1	25.0%	17	1	5.9%	638	33	5.2%	4.83	1.14
Southborough	1		0.0%	5		0.0%	207	4	1.9%	0.00	0.00
Southbridge	3	1	33.3%	9	2	22.2%	122	21	17.2%	1.94	1.29
Spencer	2	1	50.0%	2	1	50%	148	16	10.8%	4.63	4.63
Sterling			na	3	1	33.3%	155	12	7.7%	na	4.31
Sturbridge	2		0.0%	1	1	100.0%	179	16	8.9%	0.00	11.19
Sutton	1		0.0%	1		0.0%	191	13	6.8%	0.00	0.00
Templeton	1		na	4		0.0%	148	27	18.2%	na	0.00
Upton	2	1	50.0%	3		0.0%	193	12	6.2%	8.04	0.00
Uxbridge			na	1		0.0%	296	24	8.1%	na	0.00
Warren			na			na	52	9	17.3%	na	na
Webster	2	1	50.0%	9	3	33.3%	197	26	13.2%	3.79	2.53
West Boylston	1		0.0%	1		0.0%	148	6	4.1%	0.00	0.00
West Brookfield			na	1	1	100.0%	66	6	9.1%	na	11.00
Westborough	2		0%	6		0.0%	304	5	1.6%	0.00	0.00
Westminster	1	1	100%	3		0.0%	161	14	8.7%	11.50	0.00
Worcester	88	29	33.0%	70	11	15.7%	1,265	152	12.0%	2.74	1.31
Hardwick/NwBrntree*			na			na	55	6	10.9%	na	na
Petersham/Philipston*			na	1		0.0%	46		0.0%	na	??
Winchendon/Rylston*	1	1	100%	4	1	25.0%	167	24	14.4%	6.96	1.74

* 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, 2013

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County	28	38	64	2,066	14.3%	18.4%	20.3%	10.0%	1.43	1.85	2.04
Barnstable	9	13	35	418	11.1%	15.4%	22.9%	9.3%	1.19	1.65	2.45
Bourne	1	1	2	177	0.0%	0.0%	0.0%	11.3%	0.00	0.00	0.00
Brewster		1		97		0.0%		10.3%		0.00	
Chatham				47				8.5%			
Dennis	2	1	1	110	0.0%	0.0%	0.0%	11.8%	0.00	0.00	0.00
Eastham		1		31		0%		9.7%		0.00	
Falmouth	4	7	2	261	25.0%	0.0%	0.0%	10.0%	2.51	0.00	0.00
Harwich	3	4	4	126	0.0%	25.0%	50.0%	10.3%	0.00	2.42	4.85
Mashpee		3	8	168		33.3%	12.5%	7.7%		4.31	1.62
Orleans				47				14.9%			
Provincetown			1	50			0.0%	14.0%			0.00
Sandwich	4	2	3	227	25.0%	0.0%	33.3%	13.7%	1.83	0.00	2.44
Truro				32				0.0%			
Wellfleet				25				4.0%			
Yarmouth	5	5	8	250	20.0%	60%	13%	7.6%	2.63	7.89	1.64
Berkshire County	16	17	37	997	6.3%	17.6%	29.7%	12.6%	0.49	1.40	2.35
Adams	1	1	1	60	0.0%	0.0%	0.0%	6.7%	0.00	0.00	0.00
Cheshire				27				14.8%			
Clarksburg				8				0.0%			
Dalton	1		1	60	0.0%		0.0%	11.7%	0.00		0.00
Great Barrington	1	2	1	60	0.0%	50.0%	0.0%	16.7%	0.00	3.00	0.00
Hinsdale	1			20	0.0%			25.0%	0.00		
Lanesborough			1	31			0%	12.9%			0.00
Lee	1	1	4	32	0.0%	0.0%	50.0%	18.8%	0.00	0.00	2.67
Lenox	2	1	5	39	0.0%	0.0%	60%	10.3%	0.00	0.00	5.85
New Marlborough			1	8			100.0%	12.5%			8.00
North Adams		2	1	89		50%	0.0%	18.0%		2.78	0.00
Pittsfield	4	9	19	339	0.0%	11.1%	21.1%	10.6%	0.00	1.05	1.98
Sheffield				26				3.8%			
Stockbridge				20				20.0%			
West Stockbridge				17				0.0%			
Williamstown	3		1	54	33.3%		0.0%	7.4%	4.50		0.00
Alfred/Egmont/MtWash*		1		17		0.0%		11.8%		0.00	
Becket/Washington*			1	21			100.0%	14.3%			7.00
Florida/Savoy*				5				0.0%			
Hancock/NAsh/Richmond*	2			17	0.0%			23.5%	0.00		
Monterey/Tyringham*			1	14			0%	14.3%			0.00
Otis/Sandisfield*				19				26.3%			
Peru/Windsor*				14				28.6%			
Bristol County	131	199	168	4,601	15.3%	27.6%	13.1%	10.1%	1.52	2.75	1.30
Acushnet	1		1	75	0.0%		0.0%	8.0%	0.00		0.00
Attleboro	20	20	22	427	25.0%	10.0%	4.5%	9.1%	2.74	1.09	0.50
Berkley	2	1	3	57	50.0%	0%	0.0%	21.1%	2.38	0.00	0.00
Dartmouth	9	2	1	237	0.0%	50.0%	0.0%	6.3%	0.00	7.90	0.00
Dighton		3	2	106		33%	0.0%	12.3%		2.72	0.00
Easton	10	23	11	331	20.0%	34.8%	18%	9.7%	2.07	3.60	1.88

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fairhaven	5	1	5	136	40.0%	100.0%	40.0%	10.3%	3.89	9.71	3.89
Fall River	18	20	18	431	27.8%	15.0%	16.7%	12.3%	2.26	1.22	1.36
Freetown		4		87		25.0%		6.9%		3.63	
Mansfield	11	4	4	256	0.0%	25.0%	0.0%	6.6%	0.00	3.76	0.00
New Bedford	5	28	58	459	0.0%	17.9%	19.0%	10.9%	0.00	1.64	1.74
North Attleborough	26	8	3	319	7.7%	37.5%	0.0%	8.8%	0.88	4.27	0.00
Norton	3	3	2	201	33.3%	33%	50.0%	12.4%	2.68	2.68	4.02
Raynham	3	9	4	169	33.3%	22.2%	0.0%	10.1%	3.31	2.21	0.00
Rehobeth	4		4	167	0.0%		25.0%	10.2%	0.00		2.46
Seekonk	2	2	2	147	0.0%	0.0%	0.0%	6.8%	0.00	0.00	0.00
Somerset		1	3	187		0%	0%	9.1%		0.00	0.00
Swansea		1	6	187		0.0%	0.0%	11.2%		0.00	0.00
Taunton	10	68	17	489	10.0%	38.2%	5.9%	12.3%	0.82	3.12	0.48
Westport	2	1	1	133	0.0%	0.0%	0.0%	8.3%	0.00	0.00	0.00
Dukes County	1	4	1	107	0.0%	25.0%	0.0%	8.4%	0.00	2.97	0.00
Edgartown				23				13.0%			
Oak Bluffs		2		34		0.0%		5.9%		0.00	
Tisbury				25				8.0%			
Aq/Chil/Gos/WTis*	1	2	1	24	0.0%	50.0%	0.0%	8.3%	0.00	6.00	0.00
Essex County	394	171	1,008	7,355	12.2%	20.5%	16.3%	8.4%	1.45	2.43	1.93
Amesbury	4		1	260	0%		0.0%	10.4%	0.00		0.00
Andover	89	2	15	384	6.7%	50.0%	13.3%	7.0%	0.96	7.11	1.90
Beverly	9	3	15	459	11.1%	0.0%	6.7%	6.5%	1.70	0.00	1.02
Boxford	1	3	2	130	0.0%	33.3%	0.0%	5.4%	0.00	6.19	0.00
Danvers	9	7	8	363	22.2%	0.0%	25.0%	5.8%	3.84	0.00	4.32
Essex			1	52			0.0%	7.7%			0.00
Georgetown	3		1	112	0.0%		0.0%	6.3%	0.00		0.00
Gloucester	4	3	3	295	0.0%	33.3%	0.0%	10.5%	0.00	3.17	0.00
Groveland	1	1	1	79	0.0%	0.0%	0.0%	8.9%	0.00	0.00	0.00
Hamilton	5		2	116	20.0%		0.0%	6.9%	2.90		0.00
Haverhill	17	20	95	554	17.6%	30.0%	14.7%	12.1%	1.46	2.48	1.22
Ipswich	3		2	207	0.0%		0%	6.8%	0.00		0.00
Lawrence	12	9	463	60	0.0%	0.0%	18.8%	18.3%	0.00	0.00	1.02
Lynn	65	58	185	415	18.5%	27.6%	13.0%	11.8%	1.56	2.34	1.10
Lynnfield	10		8	157	20.0%		37.5%	5.1%	3.93		7.36
Manchester BTS			1	59			0.0%	8.5%			0.00
Marblehead	6		1	279	16.7%		0.0%	5.7%	2.91		0.00
Merrimac		1	1	79		0.0%	0%	13.9%		0.00	0.00
Methuen	32	15	106	393	6.3%	20.0%	17.0%	11.7%	0.53	1.71	1.45
Middleton	12	3	3	128	0.0%	0.0%	0.0%	9.4%	0.00	0.00	0.00
Nahant	1			36	0.0%			5.6%	0.00		
Newbury	1		1	91	0.0%		0.0%	8.8%	0.00		0.00
Newburyport	2		3	315	50.0%		0.0%	4.8%	10.50		0.00
North Andover	47	4	10	419	14.9%	25.0%	0.0%	9.3%	1.60	2.69	0.00
Peabody	7	9	26	456	0.0%	33.3%	11.5%	8.1%	0.00	4.11	1.42
Rockport	2	1		73	0.0%	0.0%		6.8%	0.00	0.00	
Rowley	1	1		81	0.0%	100.0%		6.2%	0.00	16.20	
Salem	12	12	22	509	8.3%	0.0%	22.7%	8.3%	1.01	0.00	2.75

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Salisbury	3	2		100	66.7%	50.0%		10.0%	6.67	5.00	
Saugus	26	12	24	253	19.2%	8.3%	12.5%	7.9%	2.43	1.05	1.58
Swampscott	5	4	7	212	20.0%	0.0%	28.6%	8.0%	2.49	0.00	3.56
Topsfield	3			93	0.0%			4.3%	0.00		
Wenham				67				3.0%			
West Newbury	1	1	1	69	0.0%	0.0%	0.0%	7.2%	0.00	0.00	0.00
Franklin County	8	2	8	510	0.0%	50.0%	25.0%	13.5%	0.00	3.70	1.85
Deerfield				55				9.1%			
Greenfield	6	1	3	117	0.0%	0.0%	33.3%	11.1%	0.00	0.00	3.00
Montague	1			58	0.0%			20.7%	0.00		
Northfield	1			22	0.0%			9.1%	0.00		
Orange				52				34.6%			
Ashfield/Conway*			2	26			0.0%	15.4%			0.00
Bernstn/Gill/Leyden*				33				3.0%			
Buckland/Shelburne*				26				11.5%			
Chl/Col/Hw/Hea/Mn/Ro*				20				15.0%			
Ervng/Warwck/Wend*			1	22			0.0%	0.0%			??
Lev/NSalem/Shutes*		1		31		100.0%		9.7%		10.33	
SunderInd/Whately*			2	45			50.0%	11.1%			4.50
Hampden County	95	158	473	3,248	8.4%	19.0%	18.6%	12.9%	0.65	1.47	1.44
Agawam	7	3	10	275	28.6%	33.3%	10.0%	11.6%	2.46	2.86	0.86
Brimfield			1	31			100.0%	12.9%			7.75
Chicopee	5	11	57	403	0.0%	18.2%	12.3%	13.2%	0.00	1.38	0.93
East Longmeadow	8	2	4	206	25.0%	0.0%	25.0%	11.7%	2.15	0.00	2.15
Hampden			1	61			0.0%	1.6%			0.00
Holyoke	2	5	43	182	0.0%	0.0%	14.0%	12.6%	0.00	0.00	1.10
Longmeadow	16	4	6	171	6.3%	50.0%	0.0%	8.8%	0.71	5.70	0.00
Ludlow	1	2	9	197	0.0%	0.0%	11.1%	8.6%	0.00	0.00	1.29
Monson				77				7.8%			
Palmer		3	1	124		0.0%	0.0%	16.1%		0.00	0.00
Southwick	1	1		112	0.0%	0.0%		15.2%	0.00	0.00	
Springfield	30	114	299	504	3.3%	18.4%	21.4%	19.2%	0.17	0.96	1.11
West Springfield	12	3	16	226	0.0%	0.0%	25.0%	11.5%	0.00	0.00	2.17
Westfield	8	4	20	365	25.0%	0.0%	10.0%	12.1%	2.07	0.00	0.83
Wilbraham	5	1	5	183	0.0%	0.0%	20.0%	9.3%	0.00	0.00	2.15
Bln/Chs/Grv/Mnt/Rus/Tol*			1	62				0.0%			0.00
Holland/Wales*		1		66		0.0%		19.7%		0.00	
Hampshire County	62	15	34	1,376	11.3%	13.3%	14.7%	8.8%	1.28	1.52	1.67
Amherst	20	2	7	122	15.0%	0.0%	28.6%	2.5%	6.10	0.00	11.62
Belchertown	7		2	176	14.3%		0.0%	11.9%	1.20		0.00
Chesterfield				16				31.3%			
Easthampton	9	1	3	171	11.1%	0.0%	33.3%	8.2%	1.36	0.00	4.07
Granby	5	4	5	67	0.0%	50.0%	0.0%	10.4%	0.00	4.79	0.00
Hadley	2			50	50.0%			0.0%	#DIV/0!		
Hatfield				37				10.8%			
Huntington	1			21	0.0%			9.5%	0.00		
Northampton	11	5	7	260	0.0%	0.0%	0.0%	5.0%	0.00	0.00	0.00

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Pelham	1			14	0.0%			14.3%	0.00		
South Hadley	4	3	4	197	25.0%	0.0%	25.0%	9.1%	2.74	0.00	2.74
Southampton	1		1	94	0.0%		0.0%	4.3%	0.00		0.00
Ware			2	72			50.0%	20.8%			2.40
Westhampton				26				11.5%			
Cum/Midfld/Plnfd/Worth*			3	24			0.0%	20.8%			0.00
Goshen/Williamsburg*	1			29	0.0%			17.2%	0.00		
Middlesex County	2,959	331	736	13,667	8.3%	16.3%	17.3%	6.9%	1.21	2.38	2.51
Acton	128	3	5	236	3.9%	66.7%	0.0%	6.4%	0.61	10.49	0.00
Arlington	87	2	3	470	4.6%	0.0%	0.0%	4.3%	1.08	0.00	0.00
Ashby	1		4	23	0.0%		25.0%	4.3%	0.00		5.75
Ashland	55	5	12	238	5.5%	20.0%	25.0%	7.6%	0.72	2.64	3.31
Ayer	11	3	2	106	0.0%	66.7%	0.0%	11.3%	0.00	5.89	0.00
Bedford	57	6	5	156	14.0%	0%	0.0%	5.8%	2.43	0.00	0.00
Belmont	94	2	10	197	4.3%	0.0%	0.0%	4.1%	1.05	0.00	0.00
Billerica	55	11	13	403	9.1%	36.4%	7.7%	7.9%	1.14	4.58	0.97
Boxborough	34			50	2.9%			2.0%	1.47		
Burlington	69	5	8	183	2.9%	0.0%	12.5%	3.8%	0.76	0.00	3.27
Cambridge	157	16	23	582	8.9%	12.5%	17.4%	5.7%	1.57	2.20	3.07
Carlisle	7		2	71	0.0%		50.0%	5.6%	0.00		8.88
Chelmsford	56	7	18	358	8.9%	0.0%	27.8%	6.4%	1.39	0.00	4.32
Concord	18		7	220	16.7%		28.6%	9.5%	1.75		2.99
Dracut	23	10	16	330	26.1%	0.0%	12.5%	9.4%	2.78	0.00	1.33
Dunstable	3		2	34	0.0%		50.0%	8.8%	0.00		5.67
Everett	51	43	98	94	11.8%	11.6%	27.6%	18.1%	0.65	0.64	1.52
Framingham	69	24	68	514	14.5%	25.0%	25.0%	7.0%	2.07	3.57	3.57
Groton	8	2	4	137	0.0%	0.0%	25.0%	5.1%	0.00	0.00	4.89
Holliston	29	1	4	184	13.8%	0.0%	0.0%	8.7%	1.59	0.00	0.00
Hopkinton	58	4	7	224	1.7%	0.0%	42.9%	7.6%	0.23	0.00	5.65
Hudson	10	3	10	224	30.0%	33%	10.0%	8.9%	3.36	3.73	1.12
Lexington	211		9	235	3.8%		0.0%	5.5%	0.69		0.00
Lincoln	5	1	4	43	0.0%	0.0%	0.0%	9.3%	0.00	0.00	0.00
Littleton	17	1	1	125	5.9%	0.0%	0%	5.6%	1.05	0.00	0.00
Lowell	210	43	90	418	18.1%	11.6%	18.9%	8.6%	2.10	1.35	2.19
Malden	164	38	31	213	10.4%	26.3%	9.7%	8.0%	1.30	3.30	1.21
Marlborough	33	6	48	350	18.2%	33.3%	27.1%	12.3%	1.48	2.71	2.20
Maynard	10	5	4	163	0.0%	0.0%	0.0%	6.1%	0.00	0.00	0.00
Medford	90	6	24	417	10.0%	0.0%	0.0%	6.5%	1.54	0.00	0.00
Melrose	23	2	10	329	13.0%	0.0%	0.0%	4.3%	3.07	0.00	0.00
Natick	93	4	10	443	9.7%	25.0%	20.0%	8.6%	1.13	2.91	2.33
Newton	226	9	19	753	6.6%	0.0%	15.8%	5.8%	1.14	0.00	2.70
North Reading	16		2	188	6.3%		0%	4.3%	1.47		0.00
Pepperell	4	4	3	153	0.0%	25.0%	0.0%	9.8%	0.00	2.55	0.00
Reading	32	4	6	399	15.6%	50%	0.0%	6.5%	2.40	7.67	0.00
Sherborn	8			44	12.5%			4.5%	2.75		
Shirley	1	2	2	82	0.0%	50.0%	0.0%	14.6%	0.00	3.42	0.00
Somerville	80	7	19	512	6.3%	14.3%	5.3%	5.1%	1.23	2.81	1.04
Stoneham	21	2	9	265	9.5%	0.0%	11.1%	7.9%	1.20	0.00	1.40

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	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Stow	4		8	93	0.0%		12.5%	9.7%	0.00		1.29
Sudbury	53	1	16	254	3.8%	0.0%	0.0%	6.7%	0.56	0.00	0.00
Tewksbury	24	6	17	382	4.2%	16.7%	11.8%	7.6%	0.55	2.20	1.55
Townsend	1	2		96	0.0%	50.0%		7.3%	0.00	6.86	
Tyngsborough	22	3	3	140	22.7%	66.7%	33.3%	5.0%	4.55	13.33	6.67
Wakefield	21	6	12	327	4.8%	0.0%	16.7%	5.8%	0.82	0.00	2.87
Waltham	91	10	27	448	7.7%	20.0%	18.5%	5.1%	1.50	3.90	3.61
Watertown	55	4	13	310	7.3%	0.0%	23.1%	6.5%	1.13	0.00	3.58
Wayland	41	3	5	202	2.4%	0.0%	20.0%	11.4%	0.21	0.00	1.76
Westford	133	4	4	269	5.3%	0.0%	0.0%	7.8%	0.67	0.00	0.00
Weston	35		3	133	8.6%		0.0%	5.3%	1.63		0.00
Wilmington	20	1	6	258	10.0%	0.0%	0.0%	3.1%	3.23	0.00	0.00
Winchester	74	1	4	261	5.4%	0.0%	0.0%	5.4%	1.01	0.00	0.00
Woburn	61	9	5	328	8.2%	22.2%	20.0%	6.1%	1.34	3.64	3.28
Nantucket County	0	4	6	108		0.0%	0.0%	17.6%		0.00	0.00
Nantucket		4	6	107		0.0%	0.0%	17.8%		0.00	0.00
Norfolk County	1,421	430	250	6,694	9.1%	20.7%	14.8%	7.6%	1.19	2.72	1.94
Avon	2	13	7	34	0.0%	23.1%	28.6%	11.8%	0.00	1.96	2.43
Bellingham	7	1	7	217	14.3%	0.0%	14.3%	18.0%	0.79	0.00	0.79
Braintree	166	14	10	350	10.2%	7.1%	10.0%	6.0%	1.71	1.19	1.67
Brookline	133	4	16	449	4.5%	25.0%	6.3%	5.3%	0.84	4.68	1.17
Canton	65	12	8	252	12.3%	25.0%	25.0%	9.1%	1.35	2.74	2.74
Cohasset	1		1	148	0.0%		0.0%	6.8%	0.00		0.00
Dedham	14	15	12	273	0.0%	33.3%	8.3%	7.3%	0.00	4.55	1.14
Dover	9			72	0.0%			2.8%	0.00		
Foxborough	14	3	6	178	7.1%	66.7%	16.7%	11.2%	0.64	5.93	1.48
Franklin	28	2	11	356	10.7%	0.0%	27.3%	6.5%	1.66	0.00	4.22
Holbrook	15	25	8	94	13.3%	16.0%	25.0%	8.5%	1.57	1.88	2.94
Medfield	11	2	2	168	0.0%	0.0%	0%	2.4%	0.00	0.00	0.00
Medway	13	3	3	147	0.0%	33.3%	0.0%	9.5%	0.00	3.50	0.00
Millis	1	1		92	0.0%	0.0%		10.9%	0.00	0.00	
Milton	30	26	4	275	3.3%	23.1%	0.0%	6.9%	0.48	3.34	0.00
Needham	68		7	378	5.9%		28.6%	6.1%	0.97		4.70
Norfolk	2	3	2	169	0.0%	0.0%	0%	7.7%	0.00	0.00	0.00
Norwood	14	5	7	285	21.4%	0.0%	0.0%	4.9%	4.36	0.00	0.00
Plainville	2	1	1	119	0.0%	0.0%	0.0%	12.6%	0.00	0.00	0.00
Quincy	414	21	19	542	11.8%	0.0%	10.5%	7.9%	1.49	0.00	1.33
Randolph	60	185	54	108	20.0%	25.4%	18.5%	13.0%	1.54	1.96	1.43
Sharon	121	1	6	198	3.3%	0.0%	16.7%	5.6%	0.60	0.00	3.00
Stoughton	46	64	28	246	10.9%	18.8%	17.9%	6.5%	1.67	2.88	2.75
Walpole	37	10	6	328	5.4%	20.0%	16.7%	7.6%	0.71	2.62	2.19
Wellesley	63	4	11	270	6.3%	0.0%	9.1%	4.4%	1.43	0.00	2.05
Westwood	22			162	4.5%			4.9%	0.92		
Weymouth	59	11	11	610	10.2%	18.2%	0.0%	10.2%	1.00	1.79	0.00
Wrentham	4	4	3	174	0.0%	0.0%	33.3%	7.5%	0.00	0.00	4.46
Plymouth County	99	454	186	5,672	17.2%	22.7%	17.2%	10.3%	1.67	2.20	1.67
Abington	10	9	9	184	10.0%	22.2%	33.3%	8.2%	1.23	2.73	4.09

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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	1	12	2	237	0.0%	25.0%	50.0%	7.2%	0.00	3.49	6.97
Brockton	24	372	99	372	25.0%	24.2%	22.2%	15.6%	1.60	1.55	1.43
Carver		3	2	172		0.0%	0.0%	16.9%		0.00	0.00
Duxbury	7	1	3	260	28.6%	100.0%	33.3%	5.8%	4.95	17.33	5.78
East Bridgewater	2	7		175	50.0%	14.3%		10.3%	4.86	1.39	
Halifax	1	2	3	103	100.0%	0.0%	0.0%	11.7%	8.58	0.00	0.00
Hanover	3		1	178	0.0%		0.0%	5.1%	0.00		0.00
Hanson	3	4	2	112	0.0%	50.0%	0.0%	8.0%	0.00	6.22	0.00
Hingham	13	2	10	393	0.0%	0.0%	10.0%	7.1%	0.00	0.00	1.40
Hull	2		1	129	0.0%		0.0%	9.3%	0.00		0.00
Kingston	2		4	204	0.0%		0.0%	7.8%	0.00		0.00
Lakeville	1		3	132	0.0%		0.0%	6.8%	0.00		0.00
Marion	1		1	41	0.0%		0.0%	7.3%	0.00		0.00
Marshfield	1	2	4	308	100.0%	0.0%	0.0%	9.7%	10.27	0.00	0.00
Mattapoissett		2	3	63		0.0%	0.0%	4.8%		0.00	0.00
Middleborough	5	9	3	291	0.0%	22.2%	33.3%	12.4%	0.00	1.80	2.69
Norwell	2	1		180	50.0%	0.0%		8.3%	6.00	0.00	
Pembroke	2	1	8	246	50.0%	0.0%	12.5%	8.1%	6.15	0.00	1.54
Plymouth	9	7	11	781	11.1%	14.3%	9.1%	12.5%	0.89	1.14	0.72
Plympton			1	29			0.0%	10.3%			0.00
Rochester				59				13.6%			
Rockland	4	8	6	228	50.0%	0.0%	0.0%	11.0%	4.56	0.00	0.00
Scituate	3		2	271	0.0%		0.0%	8.1%	0.00		0.00
Wareham	2	1	2	277	0.0%	0.0%	50.0%	19.5%	0.00	0.00	2.56
West Bridgewater	1	4	2	98	0.0%	0.0%	0%	6.1%	0.00	0.00	0.00
Whitman		7	4	149		14.3%	0.0%	9.4%		1.52	0.00
Suffolk County	581	480	501	4,782	12.4%	24.2%	16.6%	7.7%	1.61	3.15	2.16
Boston	531	446	281	4,280	11.5%	25.3%	13.9%	7.1%	1.62	3.57	1.95
Chelsea	13	9	69	99	46.2%	11.1%	21.7%	13.1%	3.51	0.85	1.66
Revere	34	23	138	228	14.7%	8.7%	18.1%	14.0%	1.05	0.62	1.29
Winthrop	3	2	13	175	0.0%	0.0%	30.8%	10.3%	0.00	0.00	2.99
Worcester County	598	239	547	7,765	10.4%	14.2%	17.9%	11.5%	0.90	1.24	1.56
Ashburnham			2	88			0.0%	14.8%			0.00
Athol	1	2	1	100	0.0%	50%	0.0%	22.0%	0.00	2.27	0.00
Auburn	11	4	10	206	18.2%	25.0%	20.0%	12.1%	1.50	2.06	1.65
Barre			1	75			0.0%	18.7%			0.00
Berlin				44				2.3%			
Blackstone	1			101	0.0%			7.9%	0.00		
Bolton	2	2	1	86	0.0%	0.0%	0.0%	4.7%	0.00	0.00	0.00
Boylston	3			69	0.0%			13.0%	0.00		
Brookfield			2	39			50.0%	12.8%			3.90
Charlton		1	2	168		0.0%	50.0%	14.3%		0.00	3.50
Clinton	4	1	15	138	0%	0.0%	13.3%	6.5%	0.00	0.00	2.04
Douglas	2	1	3	83	0.0%	0.0%	33%	12.0%	0.00	0.00	2.77
Dudley	1	1	6	123	0.0%	0.0%	16.7%	16.3%	0.00	0.00	1.03
East Brookfield	3			24	33.3%			16.7%	2.00		
Fitchburg	9	15	69	246	11.1%	6.7%	24.6%	12.2%	0.91	0.55	2.02

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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	4	3	16	168	25.0%	0.0%	25.0%	16.7%	1.50	0.00	1.50
Grafton	39	5	5	259	15.4%	0%	0.0%	10.0%	1.53	0.00	0.00
Harvard	10		1	91	10.0%		0.0%	8.8%	1.14		0.00
Holden	12	4	7	341	0.0%	50.0%	14.3%	6.2%	0.00	8.12	2.32
Hopedale		3	3	70		33.3%	33.3%	15.7%		2.12	2.12
Hubbardston			2	61			0%	16.4%			0.00
Lancaster	1		1	72	100.0%		0.0%	5.6%	18.00		0.00
Leicester	2	2	9	117	0.0%	0.0%	11.1%	12.0%	0.00	0.00	0.93
Leominster	13	19	41	314	23.1%	31.6%	24.4%	10.2%	2.26	3.10	2.39
Lunenburg	2		3	143	0.0%		0.0%	9.1%	0.00		0.00
Mendon	1		1	69	0.0%		0.0%	10.1%	0.00		0.00
Milford	5	5	22	290	0.0%	0.0%	27.3%	10.3%	0.00	0.00	2.64
Millbury	4	4	3	137	0.0%	0.0%	0.0%	10.2%	0.00	0.00	0.00
Millville				20				5.0%			
North Brookfield				58				15.5%			
Northborough	42	7	5	209	7.1%	14.3%	0.0%	11.5%	0.62	1.24	0.00
Northbridge	4	1	6	202	0.0%	0.0%	0.0%	10.9%	0.00	0.00	0.00
Oakham				21				14.3%			
Oxford	1	3	4	164	0.0%	33.3%	0.0%	15.9%	0.00	2.10	0.00
Paxton		3		44		33.3%		4.5%		7.33	
Princeton			2	42			0.0%	7.1%			0.00
Rutland	3	3	2	110	0.0%	33.3%	0.0%	9.1%	0.00	3.67	0.00
Shrewsbury	185	6	13	308	7.0%	0.0%	7.7%	6.8%	1.03	0.00	1.13
Southborough	35		1	132	8.6%		0.0%	9.8%	0.87		0.00
Southbridge	1	1	29	115	0.0%	0.0%	20.7%	10.4%	0.00	0.00	1.98
Spencer		2	9	102		0.0%	22.2%	13.7%		0.00	1.62
Sterling	1	1	2	83	0.0%	0%	50.0%	9.6%	0.00	0.00	5.19
Sturbridge	1		2	133	0.0%		0.0%	10.5%	0.00		0.00
Sutton	1	1	3	122	0.0%	0.0%	0.0%	8.2%	0.00	0.00	0.00
Templeton	1	1		93	0%	0.0%		20.4%	0.00	0.00	
Upton	2	3	3	107	50.0%	0.0%	0.0%	5.6%	8.92	0.00	0.00
Uxbridge	7	1	5	195	42.9%	0.0%	0%	7.7%	5.57	0.00	0.00
Warren			1	34			0.0%	29.4%			0.00
Webster	3	4	7	169	0.0%	0.0%	14.3%	15.4%	0.00	0.00	0.93
West Boylston	1	1	5	91	0.0%	0.0%	0.0%	3.3%	0.00	0.00	0.00
West Brookfield				33				9.1%			
Westborough	77	3	13	168	9.1%	33.3%	7.7%	5.4%	1.70	6.22	1.44
Westminster	2	2	4	101	0.0%	0.0%	25.0%	5.9%	0.00	0.00	4.21
Worcester	98	124	203	983	16.3%	13.7%	18.2%	14.6%	1.11	0.94	1.24
Hardwick/NwBrntree*				29				20.7%			
Petersham/Philipston*				27				18.5%			
Winchendon/Rylston*	3		2	148	0.0%		0.0%	23.0%	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 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.