

**SUPPLEMENTAL TABLES ON
MORTGAGE LENDING IN EVERY MASSACHUSETTS CITY & TOWN, 2015**

to accompany

Changing Patterns XXIII

**Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2015**

BY

Jim Campen

The tables in *Changing Patterns XXIII* present data on mortgage lending in Boston, Greater Boston, and Massachusetts, and for 36 of the state's largest cities & towns. These supplemental tables provide information on 2015 lending in all of the state's cities and towns, including subtotals for each county.

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

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

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MASSACHUSETTS COMMUNITY & BANKING COUNCIL

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SUPPLEMENTAL TABLE I
Total & FHA-Insured Loans in All Cities & Towns in Massachusetts*
Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2015

	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Barnstable County	2,218	352	15.9%	2,563	188	7.3%
Barnstable	460	107	23.3%	560	57	10.2%
Bourne	184	27	14.7%	222	23	10.4%
Brewster	97	13	13.4%	108	3	2.8%
Chatham	43	1	2.3%	70	1	1.4%
Dennis	127	14	11.0%	178	10	5.6%
Eastham	49	6	12.2%	59		0.0%
Falmouth	297	33	11.1%	343	21	6.1%
Harwich	137	23	16.8%	133	8	6.0%
Mashpee	198	36	18.2%	185	11	5.9%
Orleans	40	0	0.0%	49	1	2.0%
Provincetown	25	0	0.0%	28	1	3.6%
Sandwich	254	43	16.9%	316	26	8.2%
Truro	12	0	0.0%	23	0	0.0%
Wellfleet	17	0	0.0%	27	0	0.0%
Yarmouth	278	49	17.6%	259	26	10.0%
Berkshire County	1,023	128	12.5%	660	66	10.0%
Adams	64	9	14.1%	33	5	15.2%
Cheshire	33	2	6.1%	14	2	14.3%
Clarksburg	16	1	6.3%	8	0	0.0%
Dalton	64	10	15.6%	44	5	11.4%
Great Barrington	36	1	2.8%	39	3	7.7%
Hinsdale	18	4	22.2%	11	0	0.0%
Lanesborough	31	5	16.1%	19	1	5.3%
Lee	42	5	11.9%	31	1	3.2%
Lenox	41	0	0.0%	28	2	7.1%
New Marlborough	10	0	0.0%	12	1	8.3%
North Adams	71	8	11.3%	41	6	14.6%
Pittsfield	378	69	18.3%	213	30	14.1%
Sheffield	21	0	0.0%	10	3	30.0%
Stockbridge	13	0	0.0%	13	2	15.4%
West Stockbridge	9	1	11.1%	8	0	0.0%
Williamstown	51	1	2.0%	31	0	0.0%
Alfred/Egmt/MtWash*	21	0	0.0%	10	0	0.0%
Becket/Washington*	34	7	20.6%	23	1	4.3%
Florida/Savoy*	16	1	6.3%	12	0	0.0%
Hancock/NAsh/Richmond*	16	2	12.5%	21	0	0.0%
Monterey/Tyringham*	1	0	0.0%	11	1	9.1%
Otis/Sandisfield*	13	0	0.0%	16	2	12.5%
Peru/Windsor*	24	2	8.3%	12	1	8.3%
Bristol County	4,971	1,357	27.3%	5,557	867	15.6%
Acushnet	119	30	25.2%	133	17	12.8%
Attleboro	492	131	26.6%	539	96	17.8%
Berkley	74	8	10.8%	115	22	19.1%
Dartmouth	277	50	18.1%	378	41	10.8%
Dighton	122	27	22.1%	106	13	12.3%
Easton	284	28	9.9%	306	34	11.1%

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	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Fairhaven	135	35	25.9%	168	28	16.7%
Fall River	465	178	38.3%	443	105	23.7%
Freetown	130	29	22.3%	114	15	13.2%
Mansfield	216	26	12.0%	311	26	8.4%
New Bedford	600	277	46.2%	510	125	24.5%
North Attleborough	336	75	22.3%	387	46	11.9%
Norton	217	35	16.1%	259	28	10.8%
Raynham	182	33	18.1%	223	23	10.3%
Rehobeth	118	18	15.3%	161	21	13.0%
Seekonk	167	41	24.6%	213	22	10.3%
Somerset	186	61	32.8%	226	37	16.4%
Swansea	169	40	23.7%	216	25	11.6%
Taunton	559	205	36.7%	551	126	22.9%
Westport	122	29	23.8%	198	17	8.6%
Dukes County	115	15	13.0%	172	2	1.2%
Edgartown	25	4	16.0%	41	0	0.0%
Oak Bluffs	37	4	10.8%	43	1	2.3%
Tisbury	28	6	21.4%	52	1	1.9%
Aq/Chil/Gos/WTis*	25	1	4.0%	36	0	0.0%
Essex County	8,352	1,688	20.2%	9,226	1,006	10.9%
Amesbury	232	36	15.5%	214	18	8.4%
Andover	442	18	4.1%	518	16	3.1%
Beverly	457	65	14.2%	560	37	6.6%
Boxford	106	5	4.7%	120	4	3.3%
Danvers	346	54	15.6%	426	32	7.5%
Essex	48	3	6.3%	63	3	4.8%
Georgetown	113	22	19.5%	158	9	5.7%
Gloucester	241	22	9.1%	295	22	7.5%
Groveland	84	12	14.3%	115	12	10.4%
Hamilton	78	8	10.3%	100	3	3.0%
Haverhill	724	192	26.5%	694	109	15.7%
Ipswich	153	7	4.6%	202	9	4.5%
Lawrence	475	307	64.6%	338	129	38.2%
Lynn	761	333	43.8%	732	168	23.0%
Lynnfield	166	7	4.2%	236	10	4.2%
Manchester BTS	68	3	4.4%	86	2	2.3%
Marblehead	266	14	5.3%	358	13	3.6%
Merrimac	89	16	18.0%	93	10	10.8%
Methuen	576	184	31.9%	573	105	18.3%
Middleton	125	5	4.0%	143	3	2.1%
Nahant	36	4	11.1%	57	3	5.3%
Newbury	75	9	12.0%	108	7	6.5%
Newburyport	262	12	4.6%	332	14	4.2%
North Andover	403	39	9.7%	441	33	7.5%
Peabody	489	93	19.0%	691	96	13.9%
Rockport	71	6	8.5%	89	2	2.2%
Rowley	83	7	8.4%	94	5	5.3%
Salem	529	83	15.7%	463	46	9.9%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Salisbury	111	11	9.9%	93	6	6.5%
Saugus	310	69	22.3%	341	52	15.2%
Swampscott	230	27	11.7%	226	19	8.4%
Topsfield	81	7	8.6%	108	2	1.9%
Wenham	55	4	7.3%	66	2	3.0%
West Newbury	67	4	6.0%	92	5	5.4%
Franklin County	540	55	10.2%	487	27	5.5%
Deerfield	39	3	7.7%	46	0	0.0%
Greenfield	143	16	11.2%	85	10	11.8%
Montague	69	12	17.4%	57	3	5.3%
Northfield	27	4	14.8%	28	1	3.6%
Orange	50	7	14.0%	40	4	10.0%
Ashfield/Conway*	20	0	0.0%	22	0	0.0%
Bernstn/Gill/Leyden*	41	6	14.6%	45	2	4.4%
Buckland/Shelburne*	21	1	4.8%	24	1	4.2%
Chl/Col/Hw/Hea/Mn/Ro*	25	1	4.0%	36	1	2.8%
Ervng/Warwck/Wend*	19	1	5.3%	30	2	6.7%
Lev/NSalem/Shutes*	44	2	4.5%	43	0	0.0%
Sunderlnd/Whately*	42	2	4.8%	31	3	9.7%
Hampden County	3,673	1,060	28.9%	2,873	458	15.9%
Agawam	259	45	17.4%	247	32	13.0%
Brimfield	36	5	13.9%	34	6	17.6%
Chicopee	438	162	37.0%	370	57	15.4%
East Longmeadow	190	32	16.8%	152	27	17.8%
Hampden	40	5	12.5%	50	2	4.0%
Holyoke	208	58	27.9%	131	20	15.3%
Longmeadow	204	20	9.8%	135	9	6.7%
Ludlow	188	30	16.0%	158	13	8.2%
Monson	71	11	15.5%	106	14	13.2%
Palmer	106	32	30.2%	79	12	15.2%
Southwick	92	12	13.0%	105	10	9.5%
Springfield	933	458	49.1%	584	149	25.5%
West Springfield	240	60	25.0%	182	37	20.3%
Westfield	365	79	21.6%	283	50	17.7%
Wilbraham	173	20	11.6%	132	9	6.8%
Bln/Chs/Grv/Mnt/Rus/Tol*	78	16	20.5%	68	5	7.4%
Holland/Wales*	52	15	28.8%	57	6	10.5%
Hampshire County	1,266	128	10.1%	1,078	82	7.6%
Amherst	128	1	0.8%	94	2	2.1%
Belchertown	174	20	11.5%	176	8	4.5%
Chesterfield	6		0.0%	12	2	16.7%
Easthampton	158	17	10.8%	124	16	12.9%
Granby	70	6	8.6%	70	3	4.3%
Hadley	27	2	7.4%	40	1	2.5%
Hatfield	27	2	7.4%	29	1	3.4%
Huntington	18	4	22.2%	18	2	11.1%
Northampton	228	10	4.4%	185	6	3.2%

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Pelham	15	2	13.3%	8	0	0.0%
South Hadley	201	27	13.4%	122	16	13.1%
Southampton	57	5	8.8%	61	5	8.2%
Ware	84	22	26.2%	78	11	14.1%
Westhampton	20	2	10.0%	12	0	0.0%
Cum/Midfld/PInfld/Worth*	27	6	22.2%	28	5	17.9%
Goshen/Williamsburg*	26	2	7.7%	21	4	19.0%
Middlesex County	15,521	1,385	8.9%	19,261	1,097	5.7%
Acton	339	7	2.1%	326	5	1.5%
Arlington	530	6	1.1%	612	13	2.1%
Ashby	28	6	21.4%	29	5	17.2%
Ashland	248	19	7.7%	310	19	6.1%
Ayer	116	15	12.9%	94	5	5.3%
Bedford	181	1	0.6%	188	1	0.5%
Belmont	236	4	1.7%	386	2	0.5%
Billerica	438	80	18.3%	623	66	10.6%
Boxborough	73		0.0%	71	1	1.4%
Burlington	211	18	8.5%	387	18	4.7%
Cambridge	550	3	0.5%	682	2	0.3%
Carlisle	59	1	1.7%	83	1	1.2%
Chelmsford	414	28	6.8%	529	36	6.8%
Concord	182	1	0.5%	253	3	1.2%
Dracut	371	90	24.3%	425	62	14.6%
Dunstable	40		0.0%	50	3	6.0%
Everett	247	84	34.0%	294	72	24.5%
Framingham	685	124	18.1%	714	76	10.6%
Groton	137	11	8.0%	164	6	3.7%
Holliston	204	12	5.9%	255	14	5.5%
Hopkinton	282	11	3.9%	297	5	1.7%
Hudson	243	36	14.8%	243	26	10.7%
Lexington	399	3	0.8%	525	3	0.6%
Lincoln	59	3	5.1%	71	0	0.0%
Littleton	140	7	5.0%	131	5	3.8%
Lowell	766	214	27.9%	644	123	19.1%
Malden	439	77	17.5%	472	58	12.3%
Marlborough	341	69	20.2%	386	57	14.8%
Maynard	135	20	14.8%	148	20	13.5%
Medford	489	27	5.5%	677	24	3.5%
Melrose	346	18	5.2%	480	18	3.8%
Natick	466	19	4.1%	599	21	3.5%
Newton	821	3	0.4%	1,263	7	0.6%
North Reading	197	16	8.1%	281	15	5.3%
Pepperell	105	14	13.3%	142	15	10.6%
Reading	325	11	3.4%	441	10	2.3%
Sherborn	61	1	1.6%	79	1	1.3%
Shirley	73	15	20.5%	77	11	14.3%
Somerville	506	12	2.4%	643	13	2.0%
Stoneham	248	14	5.6%	350	22	6.3%

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Stow	77	7	9.1%	117	4	3.4%
Sudbury	249	11	4.4%	347	7	2.0%
Tewksbury	409	51	12.5%	494	52	10.5%
Townsend	128	34	26.6%	101	14	13.9%
Tyngsborough	154	23	14.9%	163	9	5.5%
Wakefield	306	24	7.8%	449	13	2.9%
Waltham	568	33	5.8%	631	28	4.4%
Watertown	297	5	1.7%	368	12	3.3%
Wayland	220	3	1.4%	250	6	2.4%
Westford	281	25	8.9%	425	9	2.1%
Weston	120		0.0%	178	0	0.0%
Wilmington	229	32	14.0%	422	22	5.2%
Winchester	301	3	1.0%	368	1	0.3%
Woburn	452	34	7.5%	524	56	10.7%
Nantucket County	85	6	7.1%	130	5	3.8%
Nantucket	85	6	7.1%	130	5	3.8%
Norfolk County	7,876	885	11.2%	9,551	625	6.5%
Avon	50	15	30.0%	80	22	27.5%
Bellingham	261	61	23.4%	274	35	12.8%
Braintree	414	42	10.1%	572	46	8.0%
Brookline	512		0.0%	638	0	0.0%
Canton	308	19	6.2%	319	19	6.0%
Cohasset	114	5	4.4%	158	8	5.1%
Dedham	303	45	14.9%	370	14	3.8%
Dover	81	1	1.2%	104	2	1.9%
Foxborough	205	23	11.2%	213	16	7.5%
Franklin	358	40	11.2%	512	36	7.0%
Holbrook	129	46	35.7%	160	33	20.6%
Medfield	188	8	4.3%	234	6	2.6%
Medway	179	32	17.9%	209	18	8.6%
Millis	120	19	15.8%	115	4	3.5%
Milton	288	33	11.5%	437	20	4.6%
Needham	411	3	0.7%	531	1	0.2%
Norfolk	165	9	5.5%	192	6	3.1%
Norwood	255	27	10.6%	353	27	7.6%
Plainville	115	19	16.5%	128	10	7.8%
Quincy	879	75	8.5%	896	37	4.1%
Randolph	341	107	31.4%	353	85	24.1%
Sharon	204	15	7.4%	326	12	3.7%
Stoughton	303	66	21.8%	338	60	17.8%
Walpole	302	22	7.3%	417	25	6.0%
Wellesley	339		0.0%	424		0.0%
Westwood	173	6	3.5%	257	4	1.6%
Weymouth	696	131	18.8%	750	69	9.2%
Wrentham	183	16	8.7%	191	10	5.2%
Plymouth County	5,913	1,437	24.3%	6,627	844	12.7%
Abington	202	44	21.8%	204	28	13.7%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Bridgewater	237	42	17.7%	329	45	13.7%
Brockton	869	500	57.5%	788	245	31.1%
Carver	155	33	21.3%	138	23	16.7%
Duxbury	205	18	8.8%	249	5	2.0%
East Bridgewater	173	41	23.7%	197	28	14.2%
Halifax	106	32	30.2%	120	16	13.3%
Hanover	157	17	10.8%	244	13	5.3%
Hanson	155	27	17.4%	152	16	10.5%
Hingham	313	6	1.9%	436	6	1.4%
Hull	107	15	14.0%	157	8	5.1%
Kingston	199	34	17.1%	229	22	9.6%
Lakeville	127	30	23.6%	140	19	13.6%
Marion	41	1	2.4%	55	3	5.5%
Marshfield	273	46	16.8%	380	23	6.1%
Mattapoissett	59	2	3.4%	102	6	5.9%
Middleborough	248	61	24.6%	275	43	15.6%
Norwell	169	12	7.1%	199	5	2.5%
Pembroke	211	47	22.3%	286	27	9.4%
Plymouth	752	168	22.3%	762	104	13.6%
Plympton	40	7	17.5%	44	5	11.4%
Rochester	71	13	18.3%	84	10	11.9%
Rockland	204	69	33.8%	224	40	17.9%
Scituate	280	32	11.4%	321	9	2.8%
Wareham	298	79	26.5%	198	42	21.2%
West Bridgewater	95	14	14.7%	107	11	10.3%
Whitman	166	47	28.3%	207	42	20.3%
Suffolk County	5,471	567	10.4%	5,802	368	6.3%
Boston	4,649	314	6.8%	4,980	237	4.8%
Chelsea	202	50	24.8%	156	31	19.9%
Revere	425	166	39.1%	432	83	19.2%
Winthrop	194	37	19.1%	234	17	7.3%
Worcester County	8,541	1,819	21.3%	7,571	916	12.1%
Ashburnham	57	14	24.6%	72	12	16.7%
Athol	113	34	30.1%	92	15	16.3%
Auburn	199	62	31.2%	189	25	13.2%
Barre	46	14	30.4%	41	9	22.0%
Berlin	50	2	4.0%	41	0	0.0%
Blackstone	109	27	24.8%	94	9	9.6%
Bolton	100		0.0%	80	0	0.0%
Boylston	77	12	15.6%	63	3	4.8%
Brookfield	23	7	30.4%	31	3	9.7%
Charlton	121	14	11.6%	136	15	11.0%
Clinton	150	33	22.0%	146	33	22.6%
Douglas	114	25	21.9%	111	20	18.0%
Dudley	94	23	24.5%	120	20	16.7%
East Brookfield	20	8	40.0%	17	4	23.5%
Fitchburg	349	123	35.2%	213	40	18.8%

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Gardner	182	43	23.6%	108	16	14.8%
Grafton	292	21	7.2%	278	15	5.4%
Harvard	80		0.0%	73	0	0.0%
Holden	299	43	14.4%	259	25	9.7%
Hopedale	84	14	16.7%	86	9	10.5%
Hubbardston	46	4	8.7%	51	3	5.9%
Lancaster	89	14	15.7%	83	8	9.6%
Leicester	123	28	22.8%	91	10	11.0%
Leominster	451	128	28.4%	299	56	18.7%
Lunenburg	145	21	14.5%	133	13	9.8%
Mendon	77	5	6.5%	91	4	4.4%
Milford	317	67	21.1%	343	44	12.8%
Millbury	143	36	25.2%	151	18	11.9%
Millville	38	10	26.3%	36	1	2.8%
North Brookfield	50	14	28.0%	27	1	3.7%
Northborough	186	17	9.1%	193	9	4.7%
Northbridge	201	22	10.9%	163	12	7.4%
Oakham	21	4	19.0%	18	1	5.6%
Oxford	157	44	28.0%	152	22	14.5%
Paxton	65	9	13.8%	47	3	6.4%
Princeton	36	2	5.6%	48	1	2.1%
Rutland	107	18	16.8%	113	10	8.8%
Shrewsbury	449	20	4.5%	513	20	3.9%
Southborough	132	3	2.3%	149	5	3.4%
Southbridge	150	60	40.0%	97	22	22.7%
Spencer	101	31	30.7%	114	21	18.4%
Sterling	95	10	10.5%	99	7	7.1%
Sturbridge	131	12	9.2%	101	14	13.9%
Sutton	120	18	15.0%	131	9	6.9%
Templeton	83	20	24.1%	83	9	10.8%
Upton	125	10	8.0%	114	7	6.1%
Uxbridge	162	15	9.3%	177	24	13.6%
Warren	32	12	37.5%	49	7	14.3%
Webster	171	57	33.3%	131	29	22.1%
West Boylston	96	13	13.5%	61	6	9.8%
West Brookfield	43	9	20.9%	52	4	7.7%
Westborough	296	11	3.7%	271	6	2.2%
Westminster	109	15	13.8%	88	7	8.0%
Worcester	1,267	500	39.5%	912	215	23.6%
Hardwick/NwBrntree*	29	9	31.0%	25	0	0.0%
Petersham/Philipston*	34	7	20.6%	21	2	9.5%
Winchendon/Rylston*	99	24	24.2%	93	13	14.0%

* 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 & FHA-Insured Loans to Black, Latino, & White Borrowers in All Cities & Towns
in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2015

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Barnstable County	50	25	50.0%	68	29	42.6%	1,858	253	13.6%	3.67	3.13
Barnstable	29	18	62.1%	32	20	62.5%	354	58	16.4%	3.79	3.81
Bourne				4	2	50.0%	166	21	12.7%		3.95
Brewster	1	1	100%	2	0		90	11	12.2%	8.18	
Chatham							39	1	2.6%		
Dennis				2	0	0.0%	115	12	10.4%		0.00
Eastham	2	1	50.0%	1	0	0.0%	43	5	11.6%	4.30	0.00
Falmouth	6	3	50.0%	6	3	50%	251	23	9.2%	5.46	5.46
Harwich							123	19	15.4%		
Mashpee	3	1	33.3%	4	1	25.0%	150	28	18.7%	1.79	1.34
Orleans							40	0	0.0%		
Provincetown							23	0	0.0%		
Sandwich				6	0	0.0%	211	37	17.5%		0.00
Truro							8	0	0.0%		
Wellfleet							15	0	0.0%		
Yarmouth	9	1	11.1%	11	3	27.3%	230	38	16.5%	0.67	1.65
Berkshire County	20	6	30.0%	25	5	20.0%	877	109	12.4%	2.41	1.61
Adams	1	0	0.0%				56	9	16.1%	0.00	
Cheshire							33	2	6.1%		
Clarksburg							14	1	7.1%		
Dalton							53	9	17.0%		
Great Barrington	1	0	0.0%	1	0	0.0%	29	1	3.4%	0.00	0.00
Hinsdale							17	3	17.6%		
Lanesborough				1	0	0.0%	30	5	16.7%		0.00
Lee				1	0	0.0%	36	5	13.9%		0.00
Lenox	1	0	0.0%	1	0	0.0%	34	0	0.0%	??	??
New Marlborough							6	0	0.0%		
North Adams				1	1	100%	66	7	10.6%		9.43
Pittsfield	15	5	33.3%	17	4	23.5%	316	57	18.0%	1.85	1.30
Sheffield							18		0.0%		
Stockbridge							11	0	0.0%		
West Stockbridge				1	0	0.0%	6	1	16.7%		0.00
Williamstown							40	1	2.5%		
Alfred/Egmont/MtWash*	1	0	0.0%	1	0	0.0%	18	0	0.0%	??	??
Becket/Washington*				1	0	0.0%	28	4	14.3%		0.00
Florida/Savoy*							15	1	6.7%		
Hancock/NAsh/Richmond*	1	1	100%				13	1	7.7%	13.00	
Monterey/Tyringham*							1	0	0.0%		
Otis/Sandisfield*							13	0	0.0%		
Peru/Windsor*							24	2	8.3%		
Bristol County	191	92	48.2%	189	103	54.5%	4,129	1,033	25.0%	1.93	2.18
Acushnet	2	2	100%	1	0	0.0%	106	26	24.5%	4.08	0.00
Attleboro	27	11	40.7%	17	12	70.6%	395	99	25.1%	1.63	2.82
Berkley				1	0	0.0%	62	7	11.3%		0.00
Dartmouth	3	2	66.7%	7	4	57.1%	242	38	15.7%	4.25	3.64
Dighton	1	1	100%	2	1	50.0%	107	22	20.6%	4.86	2.43
Easton	15	3	20.0%	6	1	16.7%	234	17	7.3%	2.75	2.29

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	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios Black/ White	Latino/ White
Fairhaven				2	1	50.0%	121	33	27.3%	0.00	1.83
Fall River	20	11	55.0%	26	17	65.4%	374	126	33.7%	1.63	1.94
Freetown				1	0	0.0%	122	29	23.8%		0.00
Mansfield	3	1	33.3%	2	1	50.0%	190	21	11.1%	3.02	4.52
New Bedford	38	19	50.0%	64	37	57.8%	464	201	43.3%	1.15	1.33
North Attleborough	7	3	42.9%	5	2	40.0%	286	66	23.1%	1.86	1.73
Norton	2	1	50.0%	5	4	80.0%	181	27	14.9%	3.35	5.36
Raynham	10	1	10.0%	2	1	50.0%	149	23	15.4%	0.65	3.24
Rehobeth	4	2	50.0%	4	0	0.0%	103	16	15.5%	3.22	0.00
Seekonk	4	3	75.0%	1	0	0.0%	147	34	23.1%	3.24	0.00
Somerset	2	2	100%	6	3	50.0%	161	49	30.4%	3.29	1.64
Swansea	2	1	50.0%	1	0	0.0%	154	38	24.7%	2.03	0.00
Taunton	51	29	56.9%	34	18	52.9%	425	137	32.2%	1.76	1.64
Westport				2	1	50.0%	105	23	21.9%		2.28
Dukes County	5	1	20.0%	4	3	75.0%	96	11	11.5%	1.75	6.55
Edgartown	1	0	0.0%	2	2	100.0%	21	2	9.5%	0.00	10.50
Oak Bluffs	4	1	25.0%	1	0	0.0%	27	3	11.1%	2.25	0.00
Tisbury							27	6	22.2%		
Aq/Chil/Gos/WTis*				1	1	100%	21	0	0.0%		??
Essex County	179	85	47.5%	1,075	616	57.3%	6,093	850	14.0%	3.40	4.11
Amesbury	1	1	100.0%	4	0	0.0%	213	34	16.0%	6.26	0.00
Andover	3	2	66.7%	8	1	12.5%	314	15	4.8%	13.96	2.62
Beverly	2	1	50.0%	18	5	27.8%	400	57	14.3%	3.51	1.95
Boxford	1	0	0.0%	2	0	0.0%	87	5	5.7%	0.00	0.00
Danvers	3	1	33.3%	9	4	44.4%	295	45	15.3%	2.19	2.91
Essex							41	3	7.3%		
Georgetown							104	19	18.3%		
Gloucester				3	2	66.7%	222	18	8.1%		8.22
Groveland	1	0	0.0%	2	0	0.0%	76	12	15.8%	0.00	0.00
Hamilton	1	0	0.0%	1	1	100.0%	69	5	7.2%	0.00	13.80
Haverhill	20	6	30.0%	90	51	56.7%	552	121	21.9%	1.37	2.59
Ipswich				3	0	0.0%	137	7	5.1%		0.00
Lawrence	5	4	80.0%	396	268	67.7%	49	26	53.1%	1.51	1.28
Lynn	70	41	58.6%	251	155	61.8%	321	94	29.3%	2.00	2.11
Lynnfield	1	0	0.0%	3	0	0.0%	124	6	4.8%	0.00	0.00
Manchester BTS	1	0	0.0%				60	3	5.0%	0.00	
Marblehead	3	0	0.0%	5	0	0.0%	233	12	5.2%	0.00	0.00
Merrimac	1	1	100%	1	0	0.0%	80	15	18.8%	5.33	0.00
Methuen	21	13	61.9%	143	68	47.6%	336	85	25.3%	2.45	1.88
Middleton	1	0	0.0%	2	0	0.0%	104	5	4.8%	0.00	0.00
Nahant							30	4	13.3%	0.00	
Newbury							65	8	12.3%	0.00	
Newburyport	1	0	0.0%	2	0	0.0%	230	11	4.8%	0.00	0.00
North Andover	7	1	14.3%	14	6	42.9%	318	27	8.5%	1.68	5.05
Peabody	10	4	40.0%	28	15	53.6%	399	66	16.5%	2.42	3.24
Rockport							65	5	7.7%		
Rowley							78	7	9.0%		
Salem	12	6	50.0%	37	14	37.8%	421	54	12.8%	3.90	2.95

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios Black/ White	Latino/ White
Salisbury				2	1	50.0%	102	9	8.8%		5.67
Saugus	9	4	44.4%	41	21	51.2%	223	38	17.0%	2.61	3.01
Swampscott	3	0	0.0%	8	3	37.5%	176	22	12.5%	0.00	3.00
Topsfield	1	0	0.0%	1	0	0.0%	67	6	9.0%	0.00	0.00
Wenham							48	3	6.3%		
West Newbury	1	0	0.0%				54	3	5.6%	0.00	
Franklin County	4	1	25.0%	8	1	12.5%	507	50	9.9%	2.54	1.27
Deerfield	1	0	0.0%				37	3	8.1%	0.00	
Greenfield	2	0	0.0%	3	1	33.3%	134	15	11.2%	0.00	2.98
Montague	1	1	100.0%	1	0	0.0%	64	11	17.2%	5.82	0.00
Northfield				1	0	0.0%	24	4	16.7%		0.00
Orange				1	0	0.0%	45	5	11.1%		0.00
Ashfield/Conway*							19	0	0.0%		
Bernstn/Gill/Leyden*							41	6	14.6%		
Buckland/Shelburne*				2	0	0.0%	19	1	5.3%		0.00
Chl/Col/Hw/Hea/Mn/Ro*							25	1	4.0%		
Ervng/Warwck/Wend*							17	0	0.0%		
Lev/NSalem/Shutes*							43	2	4.7%		
SunderInd/Whately*							39	2	5.1%		
Hampden County	188	88	46.8%	470	261	55.5%	2,721	623	22.9%	2.04	2.43
Agawam	3	1	33.3%	9	4	44.4%	232	38	16.4%	2.04	2.71
Brimfield				1	1	100%	28	3	10.7%		9.33
Chicopee	17	7	41.2%	61	35	57.4%	340	116	34.1%	1.21	1.68
East Longmeadow	8	2	25.0%	7	2	28.6%	161	25	15.5%	1.61	1.84
Hampden	1	0	0.0%				36	5	13.9%	0.00	
Holyoke	4	3	75.0%	42	22	52.4%	150	30	20.0%	3.75	2.62
Longmeadow	3	0	0.0%	3	0	0.0%	164	20	12.2%	0.00	0.00
Ludlow	2	0	0.0%	7	2	28.6%	171	27	15.8%	0.00	1.81
Monson				2	0	0.0%	63	9	14.3%		0.00
Palmer	1	0	0%	2	1	50.0%	97	30	30.9%	0.00	1.62
Southwick				3	2	66.7%	85	10	11.8%		5.67
Springfield	128	64	50.0%	295	181	61.4%	412	162	39.3%	1.27	1.56
West Springfield	8	4	50.0%	12	2	16.7%	192	47	24.5%	2.04	0.68
Westfield	6	4	66.7%	18	7	38.9%	317	58	18.3%	3.64	2.13
Wilbraham	6	2	33.3%	4	1	25%	150	15	10.0%	3.33	2.50
Bln/Chs/Grv/Mnt/Rus/Tol*				2	0	0.0%	75	16	21.3%		0.00
Holland/Wales*	1	1	100%	2	1	50.0%	48	12	25.0%	4.00	2.00
Hampshire County	15	3	20.0%	37	4	10.8%	1,103	112	10.2%	1.97	1.06
Amherst	1	0	0.0%	3	0	0.0%	98	1	1.0%	0.00	0.00
Belchertown	3	1	33.3%	8	0	0.0%	146	17	11.6%	2.86	0.00
Chesterfield							6	0	0.0%		
Easthampton	1	1	100%	4	1	25.0%	139	15	10.8%	9.27	2.32
Granby				2	0	0.0%	62	5	8.1%		0.00
Hadley				1	1	100%	24	1	4.2%		24.00
Hatfield							26	2	7.7%		
Huntington							17	3	17.6%		
Northampton	3	0	0.0%	7	1	14.3%	199	9	4.5%	0.00	3.16

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Pelham	1	0	0.0%				14	2	14.3%	0.00	
South Hadley	4	0	0.0%	8	0	0.0%	175	25	14.3%	0.00	0.00
Southampton							53	4	7.5%		
Ware	1	0	0.0%	4	1	25.0%	74	19	25.7%	0.00	0.97
Westhampton	1	1	100%				19	1	5.3%	19.00	
Cum/Midfld/Plnfd/Worth*							25	6	24.0%		
Goshen/Williamsburg*							26	2	7.7%		
Middlesex County	302	97	32.1%	681	254	37.3%	10,534	815	7.7%	4.15	4.82
Acton	3	1	33.3%	6	0	0.0%	179	5	2.8%	11.93	0.00
Arlington	3	0	0.0%	11		0.0%	361	5	1.4%	0.00	0.00
Ashby							28	6	21.4%		
Ashland	4	0	0.0%	13	3	23.1%	161	13	8.1%	0.00	2.86
Ayer	5	1	20.0%	5	1	20.0%	83	10	12.0%	1.66	1.66
Bedford				4	0	0.0%	106	1	0.9%		0.00
Belmont	1	0	0.0%	10	0	0.0%	137	2	1.5%	0.00	0.00
Billerica	12	6	50.0%	12	6	50.0%	339	62	18.3%	2.73	2.73
Boxborough	1	0	0.0%	2	0	0.0%	37	0	0.0%	??	??
Burlington	6	3	50.0%	6	0	0.0%	150	11	7.3%	6.82	0.00
Cambridge	9	0	0.0%	13	0	0.0%	317	1	0.3%	0.00	0.00
Carlisle				2	0	0.0%	41	1	2.4%		0.00
Chelmsford	3	1	33.3%	12	3	25.0%	301	22	7.3%	4.56	3.42
Concord	1	0	0.0%	3	0	0.0%	150	1	0.7%	0.00	0.00
Dracut	26	13	50.0%	30	15	50.0%	264	49	18.6%	2.69	2.69
Dunstable							30	0	0.0%		
Everett	24	11	45.8%	63	40	63.5%	107	25	23.4%	1.96	2.72
Framingham	25	9	36.0%	69	39	56.5%	482	73	15.1%	2.38	3.73
Groton				5	3	60.0%	110	7	6.4%		9.43
Holliston	1	0	0.0%	2	2	100%	152	8	5.3%	0.00	19.00
Hopkinton	1	0	0.0%	6	2	33.3%	173	6	3.5%	0.00	9.61
Hudson	1	0	0.0%	17	6	35.3%	192	26	13.5%	0.00	2.61
Lexington	3	0	0.0%	5	0	0.0%	169	2	1.2%	0.00	0.00
Lincoln	1	0	0.0%				47	3	6.4%	0.00	
Littleton	2	0	0.0%	2	1	50.0%	95	6	6.3%	0.00	7.92
Lowell	43	15	34.9%	99	54	54.5%	358	67	18.7%	1.86	2.91
Malden	18	8	44.4%	40	20	50.0%	211	34	16.1%	2.76	3.10
Marlborough	11	6	54.5%	39	22	56.4%	248	36	14.5%	3.76	3.89
Maynard	1	0	0.0%	3	1	33.3%	112	15	13.4%	0.00	2.49
Medford	12	3	25.0%	17	3	17.6%	321	16	5.0%	5.02	3.54
Melrose	4	1	25.0%	9	0	0.0%	267	13	4.9%	5.13	0.00
Natick	5	0	0.0%	18	3	16.7%	329	14	4.3%	0.00	3.92
Newton	10	0	0.0%	13	0	0.0%	529	3	0.6%	0.00	0.00
North Reading	3	1	33.3%	1	0	0.0%	159	13	8.2%	4.08	0.00
Pepperell	1	0	0.0%	2	0	0.0%	94	13	13.8%	0.00	0.00
Reading	1	0	0.0%	9	1	11.1%	258	7	2.7%	0.00	4.10
Sherborn	1	1	100%				48	0	0.0%	??	
Shirley	2	2	100%	2	0	0.0%	63	13	20.6%	4.85	0.00
Somerville	4	1	25.0%	12	1	8.3%	339	8	2.4%	10.59	3.53
Stoneham	5	1	20.0%	10	4	40.0%	184	9	4.9%	4.09	8.18

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										Black/White	Latino/White
Stow				2	0	0.0%	60	6	10.0%		0.00
Sudbury	1	0	0.0%				190	10	5.3%		0.00
Tewksbury	9	3	33.3%	9	4	44.4%	330	39	11.8%		2.82 3.76
Townsend	1	1	100%	2	0	0.0%	115	32	27.8%		3.59 0.00
Tyngsborough	4	3	75.0%	4	0	0.0%	120	15	12.5%		6.00 0.00
Wakefield	4	0	0.0%	5	2	40.0%	251	19	7.6%		0.00 5.28
Waltham	4	0	0.0%	19	4	21.1%	414	24	5.8%		0.00 3.63
Watertown				14	1	7.1%	219	4	1.8%		3.91
Wayland	1	0	0.0%	9	1	11.1%	160	1	0.6%		0.00 17.78
Westford	6	1	16.7%	5	1	20.0%	176	18	10.2%		1.63 1.96
Weston	1	0	0.0%	2	0	0.0%	87	0	0.0%		?? ??
Wilmington	3	1	33.3%	11	2	18.2%	184	23	12.5%		2.67 1.45
Winchester	2	0	0.0%	1	0	0.0%	181	3	1.7%		0.00 0.00
Woburn	13	4	30.8%	26	9	34.6%	316	15	4.7%		6.48 7.29
Nantucket County	1	0	0.0%	7	2	28.6%	67	4	6.0%		0.00 4.79
Nantucket	1	0	0.0%	7	2	28.6%	67	4	6.0%		0.00 4.79
Norfolk County	353	134	38.0%	257	77	30.0%	5,459	562	10.3%		3.69 2.91
Avon	15	3	20.0%	3	2	66.7%	27	10	37.0%		0.54 1.80
Bellingham	4	2	50.0%	8	4	50.0%	232	50	21.6%		2.32 2.32
Braintree	5	3	60.0%	7	2	28.6%	259	27	10.4%		5.76 2.74
Brookline	3	0	0.0%	16	0	0.0%	317	0	0.0%		?? ??
Canton	13	1	7.7%	10	3	30.0%	221	13	5.9%		1.31 5.10
Cohasset							108	5	4.6%		
Dedham	18	9	50.0%	12	6	50.0%	239	27	11.3%		4.43 4.43
Dover				4	0	0.0%	58	1	1.7%		0.00
Foxborough	6	1	16.7%	4	0	0.0%	160	19	11.9%		1.40 0.00
Franklin	2	1	50.0%	6	2	33.3%	299	32	10.7%		4.67 3.11
Holbrook	18	11	61.1%	7	3	42.9%	87	30	34.5%		1.77 1.24
Medfield				1	0	0.0%	157	8	5.1%		0.00
Medway	3	1	33.3%	4	1	25.0%	149	26	17.4%		1.91 1.43
Millis	2	0	0.0%	3	0	0.0%	95	17	17.9%		0.00 0.00
Milton	18	7	38.9%	9	2	22.2%	206	19	9.2%		4.22 2.41
Needham	2	0	0.0%	9	0	0.0%	305	2	0.7%		0.00 0.00
Norfolk	1	0	0.0%	4	1	25.0%	135	8	5.9%		0.00 4.22
Norwood	5	1	20.0%	7	2	28.6%	199	17	8.5%		2.34 3.34
Plainville	2	2	100%	7	3	42.9%	95	14	14.7%		6.79 2.91
Quincy	17	2	11.8%	10	2	20.0%	479	54	11.3%		1.04 1.77
Randolph	139	59	42.4%	50	25	50.0%	65	9	13.8%		3.07 3.61
Sharon	3	1	33.3%	4	2	50.0%	126	10	7.9%		4.20 6.30
Stoughton	46	20	43.5%	30	6	20.0%	179	29	16.2%		2.68 1.23
Walpole	9	2	22.2%	3	0	0.0%	222	16	7.2%		3.08 0.00
Wellesley				6	0	0.0%	230	0	0.0%		??
Westwood	1	0	0.0%	4	0	0.0%	129	5	3.9%		0.00 0.00
Weymouth	19	8	42.1%	26	10	38.5%	530	99	18.7%		2.25 2.06
Wrentham	2	0	0.0%	3	1	33.3%	151	15	9.9%		0.00 3.36
Plymouth County	483	288	59.6%	179	88	49.2%	4,792	967	20.2%		2.95 2.44
Abington	7	2	28.6%	11	2	18.2%	168	38	22.6%		1.26 0.80

SUPPLEMENTAL TABLE 2

Total & FHA-Insured Loans to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2015

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Black/White	Latino/White
Bridgewater	8	1	12.5%	6	3	50.0%	205	32	15.6%	0.80	3.20
Brockton	405	266	65.7%	101	65	64.4%	268	119	44.4%	1.48	1.45
Carver	2	1	50.0%	2	2	100%	145	30	20.7%	2.42	4.83
Duxbury	1	0	0.0%	1	0	0.0%	188	17	9.0%	0.00	0.00
East Bridgewater	11	2	18.2%	1	1	100.0%	146	32	21.9%	0.83	4.56
Halifax	1	1	100%	3	0	0.0%	92	28	30.4%	3.29	0.00
Hanover	1	0	0.0%				145	17	11.7%	0.00	
Hanson	1	1	100%	1	0	0.0%	141	24	17.0%	5.88	0.00
Hingham	5	0	0.0%	1	0	0.0%	274	5	1.8%	0.00	0.00
Hull				2	1	50.0%	99	14	14.1%		3.54
Kingston	1	0	0.0%	3	1	33%	182	32	17.6%	0.00	1.90
Lakeville	2	2	100%	2	2	100%	115	25	21.7%	4.60	4.60
Marion	1	0	0.0%	2	1	50%	36	0	0.0%	??	??
Marshfield	1	0	0.0%	4	1	25%	253	43	17.0%	0.00	1.47
Mattapoissett	1	0	0.0%				53	1	1.9%	0.00	
Middleborough	8	3	37.5%	1	0	0.0%	226	55	24.3%	1.54	0.00
Norwell	1	0	0.0%	6	0	0.0%	135	11	8.1%	0.00	0.00
Pembroke							193	45	23.3%		
Plymouth	7	1	14.3%	10	3	30.0%	680	158	23.2%	0.61	1.29
Plympton							36	7	19.4%		
Rochester				2	0	0.0%	65	12	18.5%		0.00
Rockland	6	3	50.0%	9	3	33.3%	178	61	34.3%	1.46	0.97
Scituate				2	0	0.0%	257	31	12.1%		0.00
Wareham	4	1	25.0%	5	1	20.0%	278	77	27.7%	0.90	0.72
West Bridgewater	5	1	20.0%	1	0	0.0%	82	13	15.9%	1.26	0.00
Whitman	4	3	75.0%	3	2	66.7%	151	40	26.5%	2.83	2.52
Suffolk County	305	127	41.6%	512	214	41.8%	3,568	168	4.7%	8.84	8.88
Boston	272	115	42.3%	222	59	26.6%	3,163	101	3.2%	13.24	8.32
Chelsea	11	2	18.2%	69	34	49.3%	91	10	11.0%	1.65	4.48
Revere	20	9	45.0%	197	109	55.3%	164	34	20.7%	2.17	2.67
Winthrop	2	1	50.0%	24	12	50.0%	149	23	15.4%	3.24	3.24
Worcester County	252	126	50.0%	587	324	55.2%	6,584	1,239	18.8%	2.66	2.93
Ashburnham				1	1	100%	50	13	26.0%		3.85
Athol				1	1	100%	104	33	31.7%		3.15
Auburn	4	4	100%	9	6	67%	179	49	27.4%	3.65	2.44
Barre				1	1	100%	44	13	29.5%		3.38
Berlin							44	2	4.5%		
Blackstone	2	0	0.0%	1	0	0.0%	94	25	26.6%	0.00	0.00
Bolton				4	0	0.0%	81	0	0.0%		??
Boylston				4	1	25.0%	62	11	17.7%		1.41
Brookfield							21	6	28.6%		
Charlton	1	0	0.0%	2	0	0.0%	114	14	12.3%	0.00	0.00
Clinton	3	0	0.0%	17	5	29.4%	118	27	22.9%	0.00	1.29
Douglas	1	1	100%	1	1	100%	102	21	20.6%	4.86	4.86
Dudley	1	1	100%	3	2	66.7%	86	20	23.3%	4.30	2.87
East Brookfield				1	1	100%	19	7	36.8%		2.71
Fitchburg	14	6	42.9%	66	38	57.6%	228	66	28.9%	1.48	1.99

SUPPLEMENTAL TABLE 2

Total & FHA-Insured Loans to Black, Latino, & White Borrowers in All Cities & Towns in Massachusetts,* First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2015

	Black Borrowers			Latino Borrowers			White Borrowers			FHA Share	
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA	Disparity Ratios	
										Black/White	Latino/White
Gardner	3	2	66.7%	14	4	28.6%	156	34	21.8%	3.06	1.31
Grafton	4	0	0.0%	6	2	33.3%	223	19	8.5%	0.00	3.91
Harvard				3	0	0.00%	61	0	0.0%		??
Holden	6	2	33.3%	8	4	50.0%	248	35	14.1%	2.36	3.54
Hopedale				2	0	0.0%	73	13	17.8%		0.00
Hubbardston				1	0	0.0%	42	4	9.5%		0.00
Lancaster	1	0	0.0%	5	3	60.0%	75	10	13.3%	0.00	4.50
Leicester				11	5	45.5%	99	20	20.2%		2.25
Leominster	19	7	36.8%	54	30	55.6%	332	79	23.8%	1.55	2.33
Lunenburg	3	1	33.3%	1	1	100%	130	18	13.8%	2.41	7.22
Mendon	1	0	0.0%	2	2	100%	63	3	4.8%	0.00	21.00
Milford	8	2	25.0%	34	15	44.1%	248	48	19.4%	1.29	2.28
Millbury	6	3	50.0%	8	4	50.0%	118	27	22.9%	2.19	2.19
Millville	2	1	50.0%	1	0	0.0%	31	9	29.0%	1.72	0.00
North Brookfield				1	1	100%	48	13	27.1%		3.69
Northborough	1	0	0.0%	8	3	37.5%	142	13	9.2%	0.00	4.10
Northbridge	1	0	0.0%	3	0	0.0%	188	21	11.2%	0.00	0.00
Oakham							16	3	18.8%		
Oxford	3	0	0.0%	7	4	57.1%	130	36	27.7%	0.00	2.06
Paxton	1	0	0.0%	2	1	50.0%	57	8	14.0%	0.00	3.56
Princeton				2	0	0.0%	31	2	6.5%		0.00
Rutland	1	0	0.0%	2	0	0.0%	92	17	18.5%	0.00	0.00
Shrewsbury	5	1	20.0%	13	6	46.2%	238	10	4.2%	4.76	10.98
Southborough				8	1	12.5%	101	2	2.0%		6.31
Southbridge	2	1	50.0%	31	18	58.1%	106	36	34.0%	1.47	1.71
Spencer	2	1	50.0%	6	5	83.3%	85	23	27.1%	1.85	3.08
Sterling	2	1	50.0%	4	2	50.0%	78	7	9.0%	5.57	5.57
Sturbridge				1	0	0.0%	120	11	9.2%		0.00
Sutton	4	1	25.0%	2	1	50.0%	103	15	14.6%	1.72	3.43
Templeton	1	1	100%	2	2	100%	75	17	22.7%	4.41	4.41
Upton				4	1	25.0%	99	8	8.1%		3.09
Uxbridge				3	0	0.0%	144	15	10.4%		0.00
Warren							29	11	37.9%		
Webster	5	4	80.0%	9	7	77.8%	148	42	28.4%	2.82	2.74
West Boylston	1	1	100%	2	1	50.0%	79	11	13.9%	7.18	3.59
West Brookfield	1	0	0.0%				40	7	17.5%	0.00	
Westborough				3	1	33.3%	162	9	5.6%		6.00
Westminster				2	0	0.0%	103	15	14.6%		0.00
Worcester	143	85	59.4%	202	138	68.3%	781	228	29.2%	2.04	2.34
Hardwick/NwBrntree*				1	1	100%	25	8	32.0%		3.13
Petersham/Philipston*							30	6	20.0%		
Winchendon/Rylston*				6	3	50.0%	85	19	22.4%		2.24

* 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 there are black or Latino borrowers in a town but the FHA % for white borrowers in the town is 0.00%, the cell for "FHA Disparity Ratio" is marked "??".

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2015

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County	23	62	99	2,377	8.7%	11.3%	20.2%	8.4%	1.04	1.35	2.41
Barnstable	4	31	45	458	0.0%	3.2%	26.7%	9.6%	0.00	0.34	2.78
Bourne	2		4	197	0.0%		0.0%	7.1%	0.00		0.00
Brewster		3	2	118		0.0%	0.0%	6.8%		0.00	0.00
Chatham			2	47			0.0%	6.4%			0.00
Dennis	1	1	3	145	100.0%	0.0%	33.3%	9.0%	11.15	0.00	3.72
Eastham		2	1	53		0%	0.0%	5.7%		0.00	0.00
Falmouth	7	7	9	294	14.3%	14.3%	0.0%	5.8%	2.47	2.47	0.00
Harwich	2			163	0.0%			9.8%	0.00		
Mashpee	2	4	7	205	0.0%	0.0%	14.3%	7.8%	0.00	0.00	1.83
Orleans				53				7.5%			
Provincetown			2	38			100.0%	28.9%			3.45
Sandwich	1		10	272	0.0%		30.0%	7.4%	0.00		4.08
Truro				15				20.0%			
Wellfleet				21				14.3%			
Yarmouth	4	14	14	298	25.0%	36%	7%	8.1%	3.10	4.43	0.89
Berkshire County	21	21	36	1,152	9.5%	4.8%	13.9%	9.7%	0.98	0.49	1.43
Adams	1	1		73	0.0%	0.0%		15.1%	0.00	0.00	
Cheshire	1	1		45	100.0%	100%		8.9%	11.25	11.25	
Clarksburg				24				16.7%			
Dalton	2		1	67	0.0%		0.0%	9.0%	0.00		0.00
Great Barrington		1	2	38		0.0%	0.0%	10.5%		0.00	0.00
Hinsdale				18				0.0%			
Lanesborough			1	42			0%	14.3%			0.00
Lee	2		4	53	0.0%		50.0%	9.4%	0.00		5.30
Lenox	2	1	2	44	0.0%	0.0%	0%	4.5%	0.00	0.00	0.00
New Marlborough				6				0.0%			
North Adams			1	95			0.0%	16.8%			0.00
Pittsfield	10	15	21	394	0.0%	0.0%	9.5%	7.9%	0.00	0.00	1.21
Sheffield				24				0.0%			
Stockbridge				19				15.8%			
West Stockbridge	1		1	8	0.0%		0.0%	25.0%	0.00		0.00
Williamstown	2			50	0.0%			4.0%	0.00		
Alfred/Egmt/MtWash*		1	2	24		0.0%	50.0%	4.2%		0.00	12.00
Becket/Washington*			1	43			0.0%	16.3%			0.00
Florida/Savoy*				16				6.3%			
Hancock/NAsh/Richmd*		1		15		0.0%		6.7%		0.00	
Monterey/Tyringham*				1				0.0%			
Otis/Sandisfield*				23				26.1%			
Peru/Windsor*				30				0.0%			
Bristol County	134	263	248	5,300	14.9%	20.2%	12.5%	8.5%	1.75	2.36	1.46
Acushnet		2	2	135		0.0%	0.0%	8.9%		0.00	0.00
Attleboro	24	36	29	514	20.8%	13.9%	17.2%	9.5%	2.19	1.46	1.81
Berkley	1	1	3	80	0.0%	0%	0.0%	8.8%	0.00	0.00	0.00
Dartmouth	7	3	7	304	0.0%	0.0%	0.0%	7.2%	0.00	0.00	0.00
Dighton		1	2	136		0%	0.0%	8.8%		0.00	0.00
Easton	11	21	6	288	9.1%	23.8%	0%	4.2%	2.18	5.71	0.00

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Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2015

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fairhaven	1		2	163	0.0%		0.0%	7.4%	0.00		0.00
Fall River	11	24	30	472	36.4%	16.7%	3.3%	10.2%	3.58	1.64	0.33
Freetown	1		1	154	0.0%		0.0%	7.8%	0.00		0.00
Mansfield	13	4	2	234	15.4%	0.0%	0.0%	5.1%	3.00	0.00	0.00
New Bedford	7	54	85	599	42.9%	25.9%	20.0%	11.2%	3.83	2.32	1.79
North Attleborough	23	8	5	353	4.3%	0.0%	0.0%	5.9%	0.73	0.00	0.00
Norton	9	4	6	224	22.2%	25%	16.7%	7.6%	2.93	3.29	2.20
Raynham	5	10	3	190	0.0%	0.0%	0.0%	8.4%	0.00	0.00	0.00
Rehobeth	3	5	5	145	0.0%	0.0%	0.0%	6.9%	0.00	0.00	0.00
Seekonk	5	5	2	183	0.0%	20.0%	0.0%	6.6%	0.00	3.05	0.00
Somerset		2	6	203		0%	0%	10.3%		0.00	0.00
Swansea	2	3	3	211	0.0%	33.3%	33.3%	12.3%	0.00	2.71	2.71
Taunton	11	80	47	564	18.2%	27.5%	12.8%	9.0%	2.01	3.04	1.41
Westport			2	147			0.0%	9.5%			0.00
Dukes County	2	6	7	115	0.0%	16.7%	14.3%	7.0%	0.00	2.40	2.05
Edgartown		1	2	25		0.0%	0.0%	4.0%		0.00	0.00
Oak Bluffs	2	5	3	32	0.0%	20.0%	33.3%	3.1%	0.00	6.40	10.67
Tisbury			1	34			0.0%	11.8%			0.00
Aq/Chil/Gos/WTis*			1	24			0.0%	8.3%			0.00
Essex County	433	251	1,539	7,753	8.5%	14.3%	15.5%	6.4%	1.34	2.25	2.44
Amesbury	4	1	4	256	0%	0%	0.0%	3.9%	0.00	0.00	0.00
Andover	106	4	15	404	5.7%	0.0%	26.7%	6.9%	0.82	0.00	3.85
Beverly	13	4	21	483	7.7%	0.0%	4.8%	3.7%	2.06	0.00	1.28
Boxford	7	1	3	111	42.9%	0.0%	0.0%	7.2%	5.95	0.00	0.00
Danvers	13	3	10	370	7.7%	0.0%	10.0%	4.9%	1.58	0.00	2.06
Essex			2	53			0.0%	0.0%			??
Georgetown	1	1	1	128	0.0%	0.0%	0.0%	2.3%	0.00	0.00	0.00
Gloucester	1		3	281	0.0%		0.0%	5.3%	0.00		0.00
Groveland	1	1	5	89	0.0%	0.0%	0.0%	6.7%	0.00	0.00	0.00
Hamilton	2	1	1	84	0.0%	0.0%	0.0%	7.1%	0.00	0.00	0.00
Haverhill	17	23	135	705	5.9%	8.7%	18.5%	7.9%	0.74	1.09	2.33
Ipswich	3		3	190	0.0%		0%	4.7%	0.00		0.00
Lawrence	13	11	559	72	15.4%	36.4%	15.4%	11.1%	1.38	3.27	1.38
Lynn	63	106	366	421	12.7%	18.9%	16.9%	7.8%	1.62	2.41	2.16
Lynnfield	21	1	6	164	4.8%	0.0%	50.0%	3.7%	1.30	0.00	13.67
Manchester BTS	1	1		75	0.0%	0.0%		1.3%	0.00	0.00	
Marblehead	2	3	5	283	0.0%	0.0%	0.0%	4.2%	0.00	0.00	0.00
Merrimac		1	1	96		0.0%	0%	4.2%		0.00	0.00
Methuen	34	27	202	411	8.8%	11.1%	16.3%	6.6%	1.34	1.69	2.49
Middleton	8	2	2	138	12.5%	50.0%	0.0%	10.9%	1.15	4.60	0.00
Nahant	1			43	0.0%			14.0%	0.00		
Newbury	3			88	0.0%			6.8%	0.00		
Newburyport	1	1	4	293	0.0%	0.0%	0.0%	5.8%	0.00	0.00	0.00
North Andover	44	7	20	397	13.6%	0.0%	20.0%	6.3%	2.17	0.00	3.18
Peabody	19	13	37	507	5.3%	0.0%	8.1%	7.7%	0.68	0.00	1.05
Rockport			1	97			0.0%	11.3%			0.00
Rowley				93				5.4%			
Salem	19	16	49	525	5.3%	18.8%	8.2%	6.7%	0.79	2.81	1.22

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury	1		7	140	0.0%		42.9%	12.9%	0.00		3.33
Saugus	19	16	60	289	0.0%	18.8%	15.0%	7.6%	0.00	2.46	1.97
Swampscott	9	4	14	238	11.1%	0.0%	7.1%	6.7%	1.65	0.00	1.06
Topsfield	4	1	2	89	0.0%	0.0%	0.0%	4.5%	0.00	0.00	0.00
Wenham	2	1		65	50.0%	0.0%		4.6%	10.83	0.00	
West Newbury	1	1		75	0.0%	0.0%		5.3%	0.00	0.00	
Franklin County	9	5	12	682	33.3%	20.0%	25.0%	10.3%	3.25	1.95	2.44
Deerfield		1		46				6.5%		0.00	
Greenfield	2	2	5	179	50.0%	0.0%	20.0%	7.3%	6.88	0.00	2.75
Montague	1	1	2	88	0.0%	0%	50.0%	11.4%	0.00	0.00	4.40
Northfield	1		1	27	0.0%		0.0%	11.1%	0.00		0.00
Orange	3	1	1	65	33.3%	100.0%	0.0%	20.0%	1.67	5.00	0.00
Ashfield/Conway*			1	30			100.0%	10.0%			10.00
Bernstn/Gill/Leyden*				51				5.9%			
Buckland/Shelburne*			2	31			0.0%	16.1%			0.00
Chl/Col/Hw/Hea/Mn/Ro*				38				23.7%			
Ervng/Warwck/Wend*				20				5.0%			
Lev/NSalem/Shutes*	1			60	100.0%			8.3%	12.00		
Sunderlnd/Whately*	1			47	0.0%			4.3%	0.00		
Hampden County	119	266	674	3,562	10.9%	10.9%	14.2%	8.3%	1.31	1.31	1.71
Agawam	5	4	12	306	0.0%	0.0%	25.0%	7.2%	0.00	0.00	3.48
Brimfield	1		1	40	0.0%		0.0%	12.5%	0.00		0.00
Chicopee	9	25	88	453	0.0%	16.0%	13.6%	9.7%	0.00	1.65	1.40
East Longmeadow	8	8	12	193	12.5%	0.0%	16.7%	5.2%	2.41	0.00	3.22
Hampden		1		46			0%	4.3%			0.00
Holyoke	5	9	59	201	40.0%	33.3%	18.6%	8.0%	5.03	4.19	2.34
Longmeadow	22	5	5	207	0.0%	0.0%	0.0%	6.3%	0.00	0.00	0.00
Ludlow	1	3	7	208	100.0%	33.3%	0.0%	6.7%	14.86	4.95	0.00
Monson	1		3	91	0.0%		0.0%	11.0%	0.00		0.00
Palmer	2	1	2	136	0.0%	0.0%	0.0%	14.7%	0.00	0.00	0.00
Southwick			3	113			0.0%	9.7%			0.00
Springfield	34	183	428	554	14.7%	10.4%	14.3%	9.9%	1.48	1.05	1.44
West Springfield	22	10	15	256	9.1%	0.0%	0.0%	6.3%	1.45	0.00	0.00
Westfield	6	6	27	421	33.3%	0.0%	18.5%	9.5%	3.51	0.00	1.95
Wilbraham	3	9	5	174	0.0%	22.2%	0.0%	4.0%	0.00	5.52	0.00
Bln/Chs/Grv/Mnt/Rus/Tol*			2	94			0.0%	4.3%			0.00
Holland/Wales*		1	5	67		0.0%	40.0%	11.9%		0.00	3.35
Hampshire County	61	20	55	1,413	9.8%	15.0%	14.5%	6.7%	1.46	2.23	2.16
Amherst	15	4	6	129	0.0%	50.0%	33.3%	0.8%	0.00	64.50	43.00
Belchertown	12	3	9	180	25.0%	0.0%	11.1%	6.1%	4.09	0.00	1.82
Chesterfield				8				12.5%			
Easthampton	5	2	6	165	20.0%	50.0%	16.7%	6.1%	3.30	8.25	2.75
Granby	7		7	80	14.3%		28.6%	3.8%	3.81		7.62
Hadley	6		1	28	16.7%		0.0%	0.0%	??		??
Hatfield			1	32			100.0%	3.1%			32.00
Huntington				26				23.1%			
Northampton	9	3	8	273	0.0%	0.0%	0.0%	7.3%	0.00	0.00	0.00

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Pelham		2		21		0.0%		14.3%		0.00	
South Hadley	5	4	11	222	0.0%	0.0%	9.1%	5.9%	0.00	0.00	1.55
Southampton	1			61	0.0%			4.9%	0.00		
Ware	1	1	6	96	0.0%	0.0%	0.0%	14.6%	0.00	0.00	0.00
Westhampton		1		23		0.0%		4.3%		0.00	
Cum/Midfld/Plnfd/Worth*				31				12.9%			
Goshen/Williamsburg*				38				10.5%			
Middlesex County	2,997	424	919	13,135	7.2%	12.7%	12.9%	5.4%	1.34	2.37	2.41
Acton	136	4	7	223	4.4%	0.0%	14.3%	3.1%	1.41	0.00	4.55
Arlington	100	3	13	422	3.0%	0.0%	15.4%	2.6%	1.15	0.00	5.90
Ashby				36				11.1%			
Ashland	68	6	23	202	2.9%	16.7%	34.8%	6.4%	0.46	2.59	5.40
Ayer	9	7	6	103	0.0%	14.3%	16.7%	7.8%	0.00	1.84	2.15
Bedford	55	2	5	148	9.1%	0%	20.0%	6.1%	1.49	0.00	3.29
Belmont	64	2	11	168	1.6%	0.0%	9.1%	4.8%	0.33	0.00	1.91
Billerica	61	15	20	433	9.8%	6.7%	20.0%	7.6%	1.29	0.87	2.62
Boxborough	34	3	2	43	5.9%	33%	0%	2.3%	2.53	14.33	0.00
Burlington	49	6	7	189	12.2%	0.0%	14.3%	6.3%	1.93	0.00	2.25
Cambridge	124	12	17	418	6.5%	0.0%	11.8%	5.7%	1.12	0.00	2.05
Carlisle	10		2	52	0.0%		0.0%	3.8%	0.00		0.00
Chelmsford	86	3	18	379	3.5%	0.0%	11.1%	5.8%	0.60	0.00	1.91
Concord	10	1	3	182	0.0%	0.0%	0.0%	2.7%	0.00	0.00	0.00
Dracut	41	31	36	311	12.2%	9.7%	8.3%	4.5%	2.71	2.15	1.85
Dunstable	1			39	0.0%			0.0%	??		
Everett	58	29	89	140	15.5%	10.3%	13.5%	12.9%	1.21	0.80	1.05
Framingham	67	35	94	585	4.5%	17.1%	13.8%	5.1%	0.87	3.34	2.70
Groton	8		7	138	0.0%		0.0%	2.2%	0.00		0.00
Holliston	40	1	5	197	7.5%	0.0%	0.0%	6.6%	1.14	0.00	0.00
Hopkinton	111	1	7	207	7.2%	0.0%	14.3%	2.4%	2.98	0.00	5.91
Hudson	4	2	19	232	0.0%	50%	5.3%	4.7%	0.00	10.55	1.11
Lexington	204	4	7	208	3.9%	0.0%	0.0%	2.9%	1.36	0.00	0.00
Lincoln	5	1		69	0.0%	0.0%		8.7%	0.00	0.00	
Littleton	38	2	2	119	2.6%	0.0%	0%	7.6%	0.35	0.00	0.00
Lowell	253	72	138	486	15.4%	20.8%	16.7%	10.1%	1.53	2.07	1.65
Malden	179	33	58	267	7.8%	18.2%	12.1%	6.4%	1.23	2.86	1.90
Marlborough	22	12	56	309	4.5%	8.3%	19.6%	8.7%	0.52	0.95	2.25
Maynard	2	1	4	140	50.0%	0.0%	25.0%	7.1%	7.00	0.00	3.50
Medford	89	17	22	399	7.9%	5.9%	4.5%	3.5%	2.24	1.68	1.30
Melrose	33	6	11	305	12.1%	16.7%	0.0%	3.6%	3.36	4.62	0.00
Natick	82	10	20	405	9.8%	20.0%	0.0%	4.0%	2.47	5.06	0.00
Newton	213	12	19	659	6.1%	8.3%	5.3%	3.2%	1.92	2.62	1.65
North Reading	17	4	1	202	23.5%	0.0%	0%	5.9%	3.96	0.00	0.00
Pepperell	2	1	4	126	0.0%	0.0%	50.0%	10.3%	0.00	0.00	4.85
Reading	15	1	10	318	6.7%	0%	0.0%	1.9%	3.53	0.00	0.00
Sherborn	11	1		64	0.0%	0.0%		10.9%	0.00	0.00	
Shirley	1	3	2	82	0.0%	33.3%	0.0%	11.0%	0.00	3.04	0.00
Somerville	96	5	24	431	10.4%	20.0%	20.8%	4.9%	2.14	4.10	4.28
Stoneham	24	7	11	230	8.3%	14.3%	9.1%	5.7%	1.47	2.53	1.61

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Stow	3		2	74	33.3%		0.0%	5.4%	6.17		0.00
Sudbury	43	1		237	2.3%	0.0%		5.1%	0.46	0.00	
Tewksbury	26	12	10	407	3.8%	16.7%	10.0%	8.1%	0.47	2.06	1.23
Townsend	1	1	2	145	0.0%	0.0%	0.0%	6.2%	0.00	0.00	0.00
Tyngsborough	20	4	6	149	20.0%	0.0%	0.0%	4.0%	4.97	0.00	0.00
Wakefield	21	5	7	297	14.3%	20.0%	28.6%	5.4%	2.65	3.71	5.30
Waltham	98	9	29	496	7.1%	11.1%	13.8%	4.2%	1.69	2.62	3.26
Watertown	44	1	19	270	6.8%	0.0%	5.3%	4.1%	1.67	0.00	1.29
Wayland	26	3	10	209	0.0%	33.3%	10.0%	2.9%	0.00	11.61	3.48
Westford	103	6	5	240	4.9%	0.0%	0.0%	8.8%	0.55	0.00	0.00
Weston	20	1	3	113	15.0%	0.0%	0.0%	7.1%	2.12	0.00	0.00
Wilmington	15	4	11	225	0.0%	25.0%	0.0%	4.4%	0.00	5.63	0.00
Winchester	90	5	1	222	5.6%	0.0%	0.0%	2.3%	2.47	0.00	0.00
Woburn	65	17	34	384	9.2%	5.9%	14.7%	6.3%	1.48	0.94	2.35
Nantucket County	2	1	10	92	50.0%	0.0%	10.0%	8.7%	5.75	0.00	1.15
Nantucket	2	1	10	92	50.0%	0.0%	10.0%	8.7%	5.75	0.00	1.15
Norfolk County	1,361	541	340	6,822	8.0%	16.8%	9.7%	0.6%	14.01	29.42	16.98
Avon	1	23	4	39	100.0%	21.7%	25.0%	2.6%	39.00	8.48	9.75
Bellingham	6	5	9	299	0.0%	0.0%	11.1%	6.0%	0.00	0.00	1.85
Braintree	147	6	9	318	6.1%	0.0%	11.1%	5.3%	1.15	0.00	2.08
Brookline	122	4	21	398	4.1%	25.0%	4.8%	5.3%	0.78	4.74	0.90
Canton	43	17	13	274	7.0%	0.0%	7.7%	7.3%	0.96	0.00	1.05
Cohasset	2			134	50.0%			3.7%	13.40		
Dedham	9	23	15	288	0.0%	8.7%	0.0%	3.8%	0.00	2.28	0.00
Dover	14	1	5	74	0.0%	0.0%	0.0%	8.1%	0.00	0.00	0.00
Foxborough	22	12	5	182	4.5%	33.3%	20.0%	4.9%	0.92	6.74	4.04
Franklin	33	3	9	369	15.2%	33.3%	11.1%	4.6%	3.29	7.24	2.41
Holbrook	5	23	12	104	0.0%	4.3%	33.3%	4.8%	0.00	0.90	6.93
Medfield	13	1	2	190	0.0%	100.0%	0%	3.2%	0.00	31.67	0.00
Medway	10	3	5	185	10.0%	0.0%	0.0%	7.0%	1.42	0.00	0.00
Millis	7	2	3	114	0.0%	0.0%	0.0%	7.0%	0.00	0.00	0.00
Milton	34	30	11	259	8.8%	20.0%	9.1%	4.6%	1.90	4.32	1.96
Needham	59	2	11	376	15.3%	0.0%	0.0%	4.3%	3.58	0.00	0.00
Norfolk	9	1	5	174	0.0%	0.0%	20%	5.2%	0.00	0.00	3.87
Norwood	17	6	9	243	5.9%	0.0%	0.0%	6.6%	0.89	0.00	0.00
Plainville	6	3	7	115	0.0%	33.3%	0.0%	7.0%	0.00	4.79	0.00
Quincy	417	22	16	602	10.3%	13.6%	25.0%	7.0%	1.48	1.95	3.58
Randolph	62	214	62	94	11.3%	19.2%	8.1%	12.8%	0.88	1.50	0.63
Sharon	66	9	6	176	3.0%	0.0%	0.0%	6.3%	0.48	0.00	0.00
Stoughton	31	84	44	220	3.2%	22.6%	13.6%	5.9%	0.55	3.83	2.31
Walpole	40	13	3	287	2.5%	0.0%	0.0%	5.6%	0.45	0.00	0.00
Wellesley	69		8	302	4.3%		0.0%	5.3%	0.82		0.00
Westwood	34	1	6	167	8.8%	0.0%	0.0%	6.0%	1.47	0.00	0.00
Weymouth	73	31	35	650	12.3%	19.4%	11.4%	6.9%	1.78	2.80	1.65
Wrentham	10	2	5	188	10.0%	0.0%	20.0%	4.3%	2.35	0.00	4.70
Plymouth County	86	731	244	6,195	11.6%	19.3%	13.1%	9.0%	1.29	2.14	1.46
Abington	10	10	12	206	10.0%	10.0%	0.0%	7.8%	1.29	1.29	0.00

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Bridgewater	3	8	6	240	0.0%	0.0%	0.0%	5.4%	0.00	0.00	0.00
Brockton	23	620	138	375	17.4%	19.7%	15.2%	14.9%	1.16	1.32	1.02
Carver		3	3	192		33.3%	0.0%	9.9%		3.37	0.00
Duxbury	3	1	1	235	0.0%	0.0%	0.0%	4.7%	0.00	0.00	0.00
East Bridgewater		11	3	191		0.0%	66.7%	9.4%		0.00	7.07
Halifax	1	2	3	132	0.0%	50.0%	0.0%	18.2%	0.00	2.75	0.00
Hanover	1	1		174	0.0%	0.0%		7.5%	0.00	0.00	
Hanson	2	1	2	179	0.0%	0.0%	0.0%	7.3%	0.00	0.00	0.00
Hingham	11	5	1	366	27.3%	0.0%	0.0%	7.7%	3.56	0.00	0.00
Hull		1	4	130		100.0%	50.0%	7.7%		13.00	6.50
Kingston	1	1	3	219	0.0%	0.0%	0.0%	7.8%	0.00	0.00	0.00
Lakeville		3	2	158		0.0%	0.0%	11.4%		0.00	0.00
Marion		1	3	55		0.0%	0.0%	3.6%		0.00	0.00
Marshfield		1	6	326		0.0%	16.7%	7.1%		0.00	2.36
Mattapoisett	1	1		63	0.0%	0.0%		4.8%	0.00	0.00	
Middleborough	1	12	4	319	0.0%	16.7%	25.0%	13.2%	0.00	1.27	1.90
Norwell	10	1	7	177	10.0%	0.0%	0.0%	5.6%	1.77	0.00	0.00
Pembroke	1	1	2	226	0.0%	100.0%	50.0%	6.6%	0.00	15.07	7.53
Plymouth	8	10	14	878	0.0%	30.0%	14.3%	8.3%	0.00	3.61	1.72
Plympton				49				6.1%			
Rochester		1	3	81		0.0%	0.0%	11.1%		0.00	0.00
Rockland	6	10	10	233	0.0%	20.0%	10.0%	10.7%	0.00	1.86	0.93
Scituate	1		3	316	0.0%		0.0%	6.6%	0.00		0.00
Wareham		9	9	385		22.2%	11.1%	15.1%		1.48	0.74
West Bridgewater	2	10	2	97	0.0%	30.0%	0%	8.2%	0.00	3.64	0.00
Whitman	1	7	3	192	0.0%	28.6%	0.0%	5.2%	0.00	5.49	0.00
Suffolk County	601	470	706	4,575	7.2%	16.8%	9.6%	6.6%	1.08	2.55	1.46
Boston	559	428	329	4,012	7.2%	17.8%	11.2%	6.1%	1.18	2.93	1.86
Chelsea	12	14	96	120	0.0%	7.1%	8.3%	8.3%	0.00	0.86	1.00
Revere	27	24	252	239	7.4%	8.3%	7.9%	13.0%	0.57	0.64	0.61
Winthrop	2	4	29	203	0.0%	0.0%	10.3%	8.9%	0.00	0.00	1.17
Worcester County	742	366	825	8,571	10.0%	15.3%	14.2%	9.0%	1.11	1.71	1.58
Ashburnham	3		3	69	0.0%		33.3%	5.8%	0.00		5.75
Athol	2	1	3	140	50.0%	0%	0.0%	12.1%	4.12	0.00	0.00
Auburn	5	6	11	224	0.0%	16.7%	9.1%	6.3%	0.00	2.67	1.45
Barre			3	61			66.7%	11.5%			5.81
Berlin	1			53	0.0%			3.8%	0.00		
Blackstone	1	3	2	116	0.0%	0%	0.0%	7.8%	0.00	0.00	0.00
Bolton	5		5	114	0.0%		0.0%	5.3%	0.00		0.00
Boylston	6	1	4	79	0.0%	100.0%	0.0%	5.1%	0.00	19.75	0.00
Brookfield	1			37	0.0%			24.3%	0.00		
Charlton	3	2	4	161	0.0%	0.0%	0.0%	10.6%	0.00	0.00	0.00
Clinton	7	3	24	163	29%	0.0%	16.7%	14.1%	2.02	0.00	1.18
Douglas	2	2	2	134	0.0%	50.0%	50%	9.7%	0.00	5.15	5.15
Dudley	1	1	3	119	0.0%	0.0%	0.0%	5.9%	0.00	0.00	0.00
East Brookfield			2	35			0.0%	8.6%			0.00
Fitchburg	12	19	94	304	16.7%	21.1%	18.1%	12.5%	1.33	1.68	1.45

SUPPLEMENTAL TABLE 3
Denial Rates and Ratios, By Race/Ethnicity, in All Cities & Towns in Massachusetts
First-Lien Home-Purchase Loans for Owner-Occupied Homes, 2015

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Gardner	2	6	18	226	100.0%	33.3%	11.1%	12.8%	7.79	2.60	0.87
Grafton	44	6	8	276	9.1%	17%	12.5%	8.7%	1.05	1.92	1.44
Harvard	11		3	78	0.0%		0.0%	10.3%	0.00		0.00
Holden	14	12	13	322	7.1%	16.7%	23.1%	6.5%	1.10	2.56	3.54
Hopedale	3		2	82	0.0%		0.0%	3.7%	0.00		0.00
Hubbardston		1	1	50		0.0%	0%	6.0%		0.00	0.00
Lancaster	1	1	6	91	0.0%	0.0%	0.0%	3.3%	0.00	0.00	0.00
Leicester	5		14	134	20.0%		7.1%	7.5%	2.68		0.96
Leominster	15	25	73	422	0.0%	20.0%	13.7%	9.5%	0.00	2.11	1.45
Lunenburg	4	4	5	173	25.0%	0.0%	40.0%	11.0%	2.28	0.00	3.64
Mendon	4	1	3	77	0.0%	0%	0.0%	3.9%	0.00	0.00	0.00
Milford	11	11	47	316	9.1%	9.1%	14.9%	5.7%	1.60	1.60	2.61
Millbury	4	6	14	156	0.0%	0.0%	14.3%	10.9%	0.00	0.00	1.31
Millville	1	2	1	39	0.0%	0.0%	0.0%	2.6%	0.00	0.00	0.00
North Brookfield			2	66			0.0%	15.2%			0.00
Northborough	37	1	8	185	8.1%	0.0%	0.0%	8.6%	0.94	0.00	0.00
Northbridge	3	3	3	233	0.0%	66.7%	0.0%	8.2%	0.00	8.18	0.00
Oakham				24				12.5%			
Oxford	3	4	9	170	0.0%	0.0%	11.1%	9.4%	0.00	0.00	1.18
Paxton	1	1	4	73	0.0%	0.0%	25.0%	12.3%	0.00	0.00	2.03
Princeton			2	42			0.0%	2.4%			0.00
Rutland	2	2	4	120	0.0%	0.0%	50.0%	5.8%	0.00	0.00	8.57
Shrewsbury	200	7	15	302	6.0%	0.0%	6.7%	5.6%	1.07	0.00	1.18
Southborough	22		9	131	18.2%		0.0%	6.1%	2.98		0.00
Southbridge	1	7	46	135	100.0%	57.1%	19.6%	12.6%	7.94	4.54	1.55
Spencer	2	2	7	111	50.0%	0.0%	14.3%	7.2%	6.94	0.00	1.98
Sterling	1	3	5	106	0.0%	33%	0.0%	10.4%	0.00	3.21	0.00
Sturbridge	3	2	4	140	0.0%	0%	50.0%	7.1%	0.00	0.00	7.00
Sutton	3	5	3	135	66.7%	20.0%	0.0%	8.1%	8.18	2.45	0.00
Templeton		1	2	103		0.0%	0.0%	15.5%		0.00	0.00
Upton	12	3	5	123	8.3%	66.7%	0.0%	3.3%	2.56	20.50	0.00
Uxbridge	1	1	5	187	0.0%	0.0%	20%	9.6%	0.00	0.00	2.08
Warren				43				16.3%			
Webster	3	6	12	197	0.0%	16.7%	0.0%	8.1%	0.00	2.05	0.00
West Boylston	5	1	5	111	40.0%	0.0%	20.0%	12.6%	3.17	0.00	1.59
West Brookfield		1	1	51		0.0%	100.0%	11.8%		0.00	8.50
Westborough	142	1	10	204	6.3%	0.0%	30.0%	7.8%	0.81	0.00	3.83
Westminster	2		2	140	50.0%		0.0%	12.9%	3.89		0.00
Worcester	127	202	284	993	18.1%	13.4%	14.1%	9.0%	2.02	1.49	1.57
Hardwick/NwBrntree*			1	45			0.0%	26.7%			0.00
Petersham/Philipston*	1			32	0.0%			6.3%	0.00		
Winchendon/Rylston*	3		7	112	0.0%		0.0%	11.6%	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. If there were applications from Asians, Latinos, and/or blacks, but the white denial rate is 0.0%, then the cell for the relevant denial rate ratio is marked "??".