

Table 1

**ONE Loans and Total Loans to All, Black, and Latino Borrowers, 2015
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
(First-Lien Home-Purchase Loans for Owner-Occupied Homes)**

| | All Borrowers | | | Black Borrowers | | | | | Latino Borrowers | | | | |
|------------------|---------------|-----------|-------|-------------------|-----------------|----------------|----------------|----------------|--------------------|------------------|-----------------|-----------------|-----------------|
| | Total Loans | ONE Loans | % ONE | Black Total Loans | Black ONE Loans | Black % of All | Black % of ONE | ONE % of Black | Latino Total Loans | Latino ONE Loans | Latino % of All | Latino % of ONE | ONE % of Latino |
| Attleboro | 492 | 8 | 1.6% | 27 | 0 | 5.5% | 0.0% | 0.0% | 17 | 0 | 3.5% | 0.0% | 0.0% |
| Barnstable | 460 | 6 | 1.3% | 29 | 1 | 6.3% | 16.7% | 3.4% | 32 | 0 | 7.0% | 0.0% | 0.0% |
| Brockton | 869 | 22 | 2.5% | 405 | 12 | 46.6% | 54.5% | 3.0% | 101 | 4 | 11.6% | 18.2% | 4.0% |
| Chelsea | 202 | 16 | 7.9% | 11 | 1 | 5.4% | 6.3% | 9.1% | 69 | 8 | 34.2% | 50.0% | 11.6% |
| Chicopee | 438 | 9 | 2.1% | 17 | 0 | 3.9% | 0.0% | 0.0% | 61 | 5 | 13.9% | 55.6% | 8.2% |
| Everett | 247 | 17 | 6.9% | 24 | 1 | 9.7% | 5.9% | 4.2% | 63 | 8 | 25.5% | 47.1% | 12.7% |
| Fall River | 465 | 9 | 1.9% | 20 | 1 | 4.3% | 11.1% | 5.0% | 26 | 1 | 5.6% | 11.1% | 3.8% |
| Fitchburg | 349 | 0 | 0.0% | 14 | 0 | 4.0% | na | 0.0% | 66 | 0 | 18.9% | na | 0.0% |
| Haverhill | 724 | 12 | 1.7% | 20 | 0 | 2.8% | 0.0% | 0.0% | 90 | 5 | 12.4% | 41.7% | 5.6% |
| Holyoke | 208 | 3 | 1.4% | 4 | 0 | 1.9% | 0.0% | 0.0% | 42 | 1 | 20.2% | 33.3% | 2.4% |
| Lawrence | 475 | 62 | 13.1% | 5 | 0 | 1.1% | 0.0% | 0.0% | 396 | 61 | 83.4% | 98.4% | 15.4% |
| Leominster | 451 | 6 | 1.3% | 19 | 1 | 4.2% | 16.7% | 5.3% | 54 | 1 | 12.0% | 16.7% | 1.9% |
| Lowell | 766 | 40 | 5.2% | 43 | 1 | 5.6% | 2.5% | 2.3% | 99 | 5 | 12.9% | 12.5% | 5.1% |
| Lynn | 761 | 38 | 5.0% | 70 | 2 | 9.2% | 5.3% | 2.9% | 251 | 17 | 33.0% | 44.7% | 6.8% |
| Malden | 439 | 9 | 2.1% | 18 | 1 | 4.1% | 11.1% | 5.6% | 40 | 3 | 9.1% | 33.3% | 7.5% |
| Methuen | 576 | 19 | 3.3% | 21 | 1 | 3.6% | 5.3% | 4.8% | 143 | 12 | 24.8% | 63.2% | 8.4% |
| New Bedford | 600 | 6 | 1.0% | 38 | 1 | 6.3% | 16.7% | 2.6% | 64 | 0 | 10.7% | 0.0% | 0.0% |
| Peabody | 489 | 9 | 1.8% | 10 | 0 | 2.0% | 0.0% | 0.0% | 28 | 1 | 5.7% | 11.1% | 3.6% |
| Pittsfield | 378 | 4 | 1.1% | 15 | 1 | 4.0% | 25.0% | 6.7% | 17 | 0 | 4.5% | 0.0% | 0.0% |
| Quincy | 879 | 5 | 0.6% | 17 | 0 | 1.9% | 0.0% | 0.0% | 10 | 0 | 1.1% | 0.0% | 0.0% |
| Revere | 425 | 26 | 6.1% | 20 | 0 | 4.7% | 0.0% | 0.0% | 197 | 18 | 46.4% | 69.2% | 9.1% |
| Salem | 529 | 2 | 0.4% | 12 | 0 | 2.3% | 0.0% | 0.0% | 37 | 1 | 7.0% | 50.0% | 2.7% |
| Springfield | 933 | 29 | 3.1% | 128 | 4 | 13.7% | 13.8% | 3.1% | 295 | 17 | 31.6% | 58.6% | 5.8% |
| Taunton | 559 | 9 | 1.6% | 51 | 1 | 9.1% | 11.1% | 2.0% | 34 | 2 | 6.1% | 22.2% | 5.9% |
| Westfield | 365 | 1 | 0.3% | 6 | 0 | 1.6% | 0.0% | 0.0% | 18 | 0 | 4.9% | 0.0% | 0.0% |
| Worcester | 1,267 | 23 | 1.8% | 143 | 1 | 11.3% | 4.3% | 0.7% | 202 | 6 | 15.9% | 26.1% | 3.0% |
| Gateway Cities | 14,346 | 390 | 2.7% | 1,187 | 30 | 8.3% | 7.7% | 2.5% | 2,452 | 176 | 17.1% | 45.1% | 7.2% |
| Boston | 4,649 | 111 | 2.4% | 272 | 32 | 5.9% | 28.8% | 11.8% | 222 | 26 | 4.8% | 23.4% | 11.7% |
| Brookline | 512 | 3 | 0.6% | 3 | 0 | 0.6% | 0.0% | 0.0% | 16 | 0 | 3.1% | 0.0% | 0.0% |
| Cambridge | 550 | 9 | 1.6% | 9 | 0 | 1.6% | 0.0% | 0.0% | 13 | 2 | 2.4% | 22.2% | 15.4% |
| Framingham | 685 | 2 | 0.3% | 25 | 1 | 3.6% | 50.0% | 4.0% | 69 | 0 | 10.1% | 0.0% | 0.0% |
| Medford | 489 | 2 | 0.4% | 12 | 0 | 2.5% | 0.0% | 0.0% | 17 | 0 | 3.5% | 0.0% | 0.0% |
| Newton | 821 | 2 | 0.2% | 10 | 0 | 1.2% | 0.0% | 0.0% | 13 | 0 | 1.6% | 0.0% | 0.0% |
| Plymouth | 752 | 9 | 1.2% | 7 | 0 | 0.9% | 0.0% | 0.0% | 10 | 0 | 1.3% | 0.0% | 0.0% |
| Somerville | 506 | 6 | 1.2% | 4 | 0 | 0.8% | 0.0% | 0.0% | 12 | 1 | 2.4% | 16.7% | 8.3% |
| Waltham | 568 | 2 | 0.4% | 4 | 0 | 0.7% | 0.0% | 0.0% | 19 | 0 | 3.3% | 0.0% | 0.0% |
| Weymouth | 696 | 9 | 1.3% | 19 | 2 | 2.7% | 22.2% | 10.5% | 26 | 0 | 3.7% | 0.0% | 0.0% |
| Subtotal: Last 9 | 5,579 | 44 | 0.8% | 93 | 3 | 1.7% | 6.8% | 3.2% | 195 | 3 | 3.5% | 6.8% | 1.5% |
| Massachusetts | 65,569 | 867 | 1.3% | 2,348 | 84 | 3.6% | 9.7% | 3.6% | 4,099 | 227 | 6.3% | 26.2% | 5.5% |

* "Black" is shorthand for "non-Latino Black" and "Latinos" may be of any race.

Table by Jim Campen, Dec. 5, 2017. ONE loan data from MHP, all other data from HMDA LAR files.

Table 2

**ONE Loans and Total Loans to All, Black, and Latino Borrowers, 2016
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
(First-Lien Home-Purchase Loans for Owner-Occupied Homes)**

| | All Borrowers | | | Black Borrowers* | | | | | Latino Borrowers | | | | |
|------------------|---------------|-----------|-------|-------------------|-----------------|----------------|----------------|----------------|--------------------|------------------|-----------------|-----------------|-----------------|
| | Total Loans | ONE Loans | % ONE | Black Total Loans | Black ONE Loans | Black % of All | Black % of ONE | ONE % of Black | Latino Total Loans | Latino ONE Loans | Latino % of All | Latino % of ONE | ONE % of Latino |
| Attleboro | 579 | 1 | 0.2% | 26 | 1 | 4.5% | 100.0% | 3.8% | 27 | 0 | 4.7% | 0.0% | 0.0% |
| Barnstable | 567 | 8 | 1.4% | 19 | 0 | 3.4% | 0.0% | 0.0% | 47 | 1 | 8.3% | 12.5% | 2.1% |
| Brockton | 1,123 | 19 | 1.7% | 537 | 7 | 47.8% | 36.8% | 1.3% | 141 | 7 | 12.6% | 36.8% | 5.0% |
| Chelsea | 238 | 8 | 3.4% | 8 | 0 | 3.4% | 0.0% | 0.0% | 82 | 6 | 34.5% | 75.0% | 7.3% |
| Chicopee | 532 | 7 | 1.3% | 20 | 0 | 3.8% | 0.0% | 0.0% | 92 | 3 | 17.3% | 42.9% | 3.3% |
| Everett | 268 | 14 | 5.2% | 31 | 1 | 11.6% | 7.1% | 3.2% | 81 | 9 | 30.2% | 64.3% | 11.1% |
| Fall River | 571 | 1 | 0.2% | 26 | 0 | 4.6% | 0.0% | 0.0% | 26 | 1 | 4.6% | 100.0% | 3.8% |
| Fitchburg | 458 | 4 | 0.9% | 28 | 1 | 6.1% | 25.0% | 3.6% | 91 | 2 | 19.9% | 50.0% | 2.2% |
| Haverhill | 859 | 22 | 2.6% | 24 | 0 | 2.8% | 0.0% | 0.0% | 157 | 15 | 18.3% | 68.2% | 9.6% |
| Holyoke | 230 | 5 | 2.2% | 10 | 0 | 4.3% | 0.0% | 0.0% | 52 | 2 | 22.6% | 40.0% | 3.8% |
| Lawrence | 565 | 46 | 8.1% | 11 | 0 | 1.9% | 0.0% | 0.0% | 469 | 45 | 83.0% | 97.8% | 9.6% |
| Leominster | 486 | 5 | 1.0% | 30 | 0 | 6.2% | 0.0% | 0.0% | 77 | 2 | 15.8% | 40.0% | 2.6% |
| Lowell | 887 | 40 | 4.5% | 58 | 0 | 6.5% | 0.0% | 0.0% | 131 | 11 | 14.8% | 27.5% | 8.4% |
| Lynn | 960 | 29 | 3.0% | 82 | 3 | 8.5% | 10.3% | 3.7% | 348 | 17 | 36.3% | 58.6% | 4.9% |
| Malden | 420 | 9 | 2.1% | 38 | 1 | 9.0% | 11.1% | 2.6% | 43 | 3 | 10.2% | 33.3% | 7.0% |
| Methuen | 624 | 11 | 1.8% | 34 | 0 | 5.4% | 0.0% | 0.0% | 176 | 11 | 28.2% | 100.0% | 6.3% |
| New Bedford | 700 | 4 | 0.6% | 63 | 0 | 9.0% | 0.0% | 0.0% | 83 | 1 | 11.9% | 25.0% | 1.2% |
| Peabody | 499 | 1 | 0.2% | 20 | 0 | 4.0% | 0.0% | 0.0% | 44 | 0 | 8.8% | 0.0% | 0.0% |
| Pittsfield | 426 | 1 | 0.2% | 18 | 0 | 4.2% | 0.0% | 0.0% | 23 | 0 | 5.4% | 0.0% | 0.0% |
| Quincy | 862 | 5 | 0.6% | 16 | 0 | 1.9% | 0.0% | 0.0% | 25 | 1 | 2.9% | 20.0% | 4.0% |
| Revere | 512 | 19 | 3.7% | 24 | 1 | 4.7% | 5.3% | 4.2% | 243 | 14 | 47.5% | 73.7% | 5.8% |
| Salem | 638 | 7 | 1.1% | 11 | 1 | 1.7% | 14.3% | 9.1% | 41 | 2 | 6.4% | 28.6% | 4.9% |
| Springfield | 1,237 | 26 | 2.1% | 150 | 2 | 12.1% | 7.7% | 1.3% | 410 | 21 | 33.1% | 80.8% | 5.1% |
| Taunton | 712 | 4 | 0.6% | 79 | 2 | 11.1% | 50.0% | 2.5% | 36 | 0 | 5.1% | 0.0% | 0.0% |
| Westfield | 422 | 3 | 0.7% | 6 | 0 | 1.4% | 0.0% | 0.0% | 30 | 0 | 7.1% | 0.0% | 0.0% |
| Worcester | 1,517 | 18 | 1.2% | 171 | 1 | 11.3% | 5.6% | 0.6% | 252 | 7 | 16.6% | 38.9% | 2.8% |
| Gateway Cities | 16,892 | 317 | 1.9% | 1,540 | 21 | 9.1% | 6.6% | 1.4% | 3,227 | 181 | 19.1% | 57.1% | 5.6% |
| Boston | 4,738 | 98 | 2.1% | 307 | 23 | 6.5% | 23.5% | 7.5% | 241 | 17 | 5.1% | 17.3% | 7.1% |
| Brookline | 491 | 2 | 0.4% | 4 | 0 | 0.8% | 0.0% | 0.0% | 15 | 0 | 3.1% | 0.0% | 0.0% |
| Cambridge | 536 | 8 | 1.5% | 10 | 1 | 1.9% | 12.5% | 10.0% | 18 | 0 | 3.4% | 0.0% | 0.0% |
| Framingham | 736 | 16 | 2.2% | 21 | 1 | 2.9% | 6.3% | 4.8% | 90 | 3 | 12.2% | 18.8% | 3.3% |
| Medford | 511 | 0 | 0.0% | 8 | 0 | 1.6% | na | 0.0% | 20 | 0 | 3.9% | na | 0.0% |
| Newton | 815 | 1 | 0.1% | 7 | 0 | 0.9% | 0.0% | 0.0% | 13 | 1 | 1.6% | 100.0% | 7.7% |
| Plymouth | 870 | 6 | 0.7% | 13 | 0 | 1.5% | 0.0% | 0.0% | 10 | 0 | 1.1% | 0.0% | 0.0% |
| Somerville | 541 | 3 | 0.6% | 6 | 1 | 1.1% | 33.3% | 16.7% | 13 | 1 | 2.4% | 33.3% | 7.7% |
| Waltham | 640 | 3 | 0.5% | 7 | 0 | 1.1% | 0.0% | 0.0% | 25 | 0 | 3.9% | 0.0% | 0.0% |
| Weymouth | 793 | 9 | 1.1% | 20 | 1 | 2.5% | 11.1% | 5.0% | 25 | 2 | 3.2% | 22.2% | 8.0% |
| Subtotal: Last 9 | 5,933 | 48 | 0.8% | 96 | 4 | 1.6% | 8.3% | 4.2% | 229 | 24 | 3.9% | 50.0% | 10.5% |
| Massachusetts | 73,347 | 786 | 1.1% | 2,963 | 70 | 4.0% | 8.9% | 2.4% | 5,320 | 252 | 7.3% | 32.1% | 4.7% |

* "Black" is shorthand for "non-Latino Black" and "Latinos" may be of any race.

Table by Jim Campen, Dec. 5, 2017. ONE loan data from MHP, all other data from HMDA LAR files.

Table 3

**ONE Loans and Total Loans to All, Black, and Latino Borrowers, 2015 + 2016
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
(First-Lien Home-Purchase Loans for Owner-Occupied Homes)**

| | All Borrowers | | | Black Borrowers* | | | | | Latino Borrowers | | | | |
|------------------|---------------|-----------|-------|-------------------|-----------------|----------------|----------------|----------------|--------------------|------------------|-----------------|-----------------|-----------------|
| | Total Loans | ONE Loans | % ONE | Black Total Loans | Black ONE Loans | Black % of All | Black % of ONE | ONE % of Black | Latino Total Loans | Latino ONE Loans | Latino % of All | Latino % of ONE | ONE % of Latino |
| Attleboro | 1,071 | 9 | 0.8% | 53 | 1 | 4.9% | 11.1% | 1.9% | 44 | 0 | 4.1% | 0.0% | 0.0% |
| Barnstable | 1,027 | 14 | 1.4% | 48 | 1 | 4.7% | 7.1% | 2.1% | 79 | 1 | 7.7% | 7.1% | 1.3% |
| Brockton | 1,992 | 41 | 2.1% | 942 | 19 | 47.3% | 46.3% | 2.0% | 242 | 11 | 12.1% | 26.8% | 4.5% |
| Chelsea | 440 | 24 | 5.5% | 19 | 1 | 4.3% | 4.2% | 5.3% | 151 | 14 | 34.3% | 58.3% | 9.3% |
| Chicopee | 970 | 16 | 1.6% | 37 | 0 | 3.8% | 0.0% | 0.0% | 153 | 8 | 15.8% | 50.0% | 5.2% |
| Everett | 515 | 31 | 6.0% | 55 | 2 | 10.7% | 6.5% | 3.6% | 144 | 17 | 28.0% | 54.8% | 11.8% |
| Fall River | 1,036 | 10 | 1.0% | 46 | 1 | 4.4% | 10.0% | 2.2% | 52 | 2 | 5.0% | 20.0% | 3.8% |
| Fitchburg | 807 | 4 | 0.5% | 42 | 1 | 5.2% | 25.0% | 2.4% | 157 | 2 | 19.5% | 50.0% | 1.3% |
| Haverhill | 1,583 | 34 | 2.1% | 44 | 0 | 2.8% | 0.0% | 0.0% | 247 | 20 | 15.6% | 58.8% | 8.1% |
| Holyoke | 438 | 8 | 1.8% | 14 | 0 | 3.2% | 0.0% | 0.0% | 94 | 3 | 21.5% | 37.5% | 3.2% |
| Lawrence | 1,040 | 108 | 10.4% | 16 | 0 | 1.5% | 0.0% | 0.0% | 865 | 106 | 83.2% | 98.1% | 12.3% |
| Leominster | 937 | 11 | 1.2% | 49 | 1 | 5.2% | 9.1% | 2.0% | 131 | 3 | 14.0% | 27.3% | 2.3% |
| Lowell | 1,653 | 80 | 4.8% | 101 | 1 | 6.1% | 1.3% | 1.0% | 230 | 16 | 13.9% | 20.0% | 7.0% |
| Lynn | 1,721 | 67 | 3.9% | 152 | 5 | 8.8% | 7.5% | 3.3% | 599 | 34 | 34.8% | 50.7% | 5.7% |
| Malden | 859 | 18 | 2.1% | 56 | 2 | 6.5% | 11.1% | 3.6% | 83 | 6 | 9.7% | 33.3% | 7.2% |
| Methuen | 1,200 | 30 | 2.5% | 55 | 1 | 4.6% | 3.3% | 1.8% | 319 | 23 | 26.6% | 76.7% | 7.2% |
| New Bedford | 1,300 | 10 | 0.8% | 101 | 1 | 7.8% | 10.0% | 1.0% | 147 | 1 | 11.3% | 10.0% | 0.7% |
| Peabody | 988 | 10 | 1.0% | 30 | 0 | 3.0% | 0.0% | 0.0% | 72 | 1 | 7.3% | 10.0% | 1.4% |
| Pittsfield | 804 | 5 | 0.6% | 33 | 1 | 4.1% | 20.0% | 3.0% | 40 | 0 | 5.0% | 0.0% | 0.0% |
| Quincy | 1,741 | 10 | 0.6% | 33 | 0 | 1.9% | 0.0% | 0.0% | 35 | 1 | 2.0% | 10.0% | 2.9% |
| Revere | 937 | 45 | 4.8% | 44 | 1 | 4.7% | 2.2% | 2.3% | 440 | 32 | 47.0% | 71.1% | 7.3% |
| Salem | 1,167 | 9 | 0.8% | 23 | 1 | 2.0% | 11.1% | 4.3% | 78 | 3 | 6.7% | 33.3% | 3.8% |
| Springfield | 2,170 | 55 | 2.5% | 278 | 6 | 12.8% | 10.9% | 2.2% | 705 | 38 | 32.5% | 69.1% | 5.4% |
| Taunton | 1,271 | 13 | 1.0% | 130 | 3 | 10.2% | 23.1% | 2.3% | 70 | 2 | 5.5% | 15.4% | 2.9% |
| Westfield | 787 | 4 | 0.5% | 12 | 0 | 1.5% | 0.0% | 0.0% | 48 | 0 | 6.1% | 0.0% | 0.0% |
| Worcester | 2,784 | 41 | 1.5% | 314 | 2 | 11.3% | 4.9% | 0.6% | 454 | 13 | 16.3% | 31.7% | 2.9% |
| Gateway Cities | 31,238 | 707 | 2.3% | 2,727 | 51 | 8.7% | 7.2% | 1.9% | 5,679 | 357 | 18.2% | 50.5% | 6.3% |
| Boston | 9,387 | 209 | 2.2% | 579 | 55 | 6.2% | 26.3% | 9.5% | 463 | 43 | 4.9% | 20.6% | 9.3% |
| Brookline | 1,003 | 5 | 0.5% | 7 | 0 | 0.7% | 0.0% | 0.0% | 31 | 0 | 3.1% | 0.0% | 0.0% |
| Cambridge | 1,086 | 17 | 1.6% | 19 | 1 | 1.7% | 5.9% | 5.3% | 31 | 2 | 2.9% | 11.8% | 6.5% |
| Framingham | 1,421 | 18 | 1.3% | 46 | 2 | 3.2% | 11.1% | 4.3% | 159 | 3 | 11.2% | 16.7% | 1.9% |
| Medford | 1,000 | 2 | 0.2% | 20 | 0 | 2.0% | na | 0.0% | 37 | 0 | 3.7% | na | 0.0% |
| Newton | 1,636 | 3 | 0.2% | 17 | 0 | 1.0% | 0.0% | 0.0% | 26 | 1 | 1.6% | 33.3% | 3.8% |
| Plymouth | 1,622 | 15 | 0.9% | 20 | 0 | 1.2% | 0.0% | 0.0% | 20 | 0 | 1.2% | 0.0% | 0.0% |
| Somerville | 1,047 | 9 | 0.9% | 10 | 1 | 1.0% | 11.1% | 10.0% | 25 | 2 | 2.4% | 22.2% | 8.0% |
| Waltham | 1,208 | 5 | 0.4% | 11 | 0 | 0.9% | 0.0% | 0.0% | 44 | 0 | 3.6% | 0.0% | 0.0% |
| Weymouth | 1,489 | 18 | 1.2% | 39 | 3 | 2.6% | 16.7% | 7.7% | 51 | 2 | 3.4% | 11.1% | 3.9% |
| Subtotal: Last 9 | 11,512 | 92 | 0.8% | 189 | 7 | 1.6% | 7.6% | 3.7% | 424 | 27 | 3.7% | 29.3% | 6.4% |
| Massachusetts | 138,916 | 1,653 | 1.2% | 5,311 | 154 | 3.8% | 9.3% | 2.9% | 9,419 | 479 | 6.8% | 29.0% | 5.1% |

* "Black" is shorthand for "non-Latino Black" and "Latinos" may be of any race.

Table by Jim Campen, Dec. 5, 2017. ONE loan data from MHP, all other data from HMDA LAR files.

Table 4
ONE Loans as Share of All Loans and of Loans to Borrowers
With Incomes Below Median Family Income (MFI),* 2015
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
(First-Lien Home-Purchase Loans for Owner-Occupied Homes)

| | Any Income Total Loans | Loans to Borrowers Below MFI* | % Below MFI* | ONE Loans | ONE as % Total | ONE as % <MFI |
|------------------|---------------------------------|--|--------------------|--------------|----------------------|---------------------|
| Attleboro | 492 | 207 | 42.1% | 8 | 1.6% | 3.9% |
| Barnstable | 460 | 254 | 55.1% | 6 | 1.3% | 2.4% |
| Brockton | 869 | 747 | 85.9% | 22 | 2.5% | 2.9% |
| Chelsea | 202 | 138 | 68.1% | 16 | 7.9% | 11.6% |
| Chicopee | 438 | 286 | 65.2% | 9 | 2.1% | 3.2% |
| Everett | 247 | 166 | 67.0% | 17 | 6.9% | 10.3% |
| Fall River | 465 | 320 | 68.8% | 9 | 1.9% | 2.8% |
| Fitchburg | 349 | 254 | 72.6% | 0 | 0.0% | 0.0% |
| Haverhill | 724 | 494 | 68.2% | 12 | 1.7% | 2.4% |
| Holyoke | 208 | 126 | 60.3% | 3 | 1.4% | 2.4% |
| Lawrence | 475 | 438 | 92.1% | 62 | 13.1% | 14.2% |
| Leominster | 451 | 281 | 62.2% | 6 | 1.3% | 2.1% |
| Lowell | 766 | 585 | 76.3% | 40 | 5.2% | 6.8% |
| Lynn | 761 | 586 | 77.0% | 38 | 5.0% | 6.5% |
| Malden | 439 | 258 | 58.8% | 9 | 2.1% | 3.5% |
| Methuen | 576 | 392 | 68.1% | 19 | 3.3% | 4.8% |
| New Bedford | 600 | 415 | 69.1% | 6 | 1.0% | 1.4% |
| Peabody | 489 | 269 | 55.0% | 9 | 1.8% | 3.3% |
| Pittsfield | 378 | 211 | 55.8% | 4 | 1.1% | 1.9% |
| Quincy | 879 | 472 | 53.6% | 5 | 0.6% | 1.1% |
| Revere | 425 | 281 | 66.0% | 26 | 6.1% | 9.3% |
| Salem | 529 | 293 | 55.3% | 2 | 0.4% | 0.7% |
| Springfield | 933 | 700 | 75.0% | 29 | 3.1% | 4.1% |
| Taunton | 559 | 312 | 55.7% | 9 | 1.6% | 2.9% |
| Westfield | 365 | 171 | 46.7% | 1 | 0.3% | 0.6% |
| Worcester | 1,267 | 909 | 71.7% | 23 | 1.8% | 2.5% |
| Gateway Cities | 14,346 | 9,557 | 66.6% | 390 | 2.7% | 4.1% |
| Boston | 4,649 | 1,485 | 31.9% | 111 | 2.4% | 7.5% |
| Brookline | 512 | 62 | 12.1% | 3 | 0.6% | 4.8% |
| Cambridge | 550 | 96 | 17.4% | 9 | 1.6% | 9.4% |
| Framingham | 685 | 294 | 42.9% | 2 | 0.3% | 0.7% |
| Medford | 489 | 164 | 33.4% | 2 | 0.4% | 1.2% |
| Newton | 821 | 93 | 11.3% | 2 | 0.2% | 2.2% |
| Plymouth | 752 | 394 | 52.3% | 9 | 1.2% | 2.3% |
| Somerville | 506 | 137 | 27.0% | 6 | 1.2% | 4.4% |
| Waltham | 568 | 204 | 35.8% | 2 | 0.4% | 1.0% |
| Weymouth | 696 | 418 | 60.1% | 9 | 1.3% | 2.2% |
| Subtotal: Last 9 | 5,579 | 1,860 | 33.3% | 44 | 0.8% | 2.4% |
| Massachusetts | 65,569 | 28,260 | 43.1% | 867 | 1.3% | 3.1% |

* For this table, the number of all loans to borrowers with incomes below the area MFI was calculated as all loans to borrowers with low or moderate incomes (i.e., <80% of MFI) plus one-half of loans to middle-income borrowers (those with incomes between 80% and 120% of MFI).

ONE loans are only made to borrowers below area MFI - but the income limit is adjusted for family size so some families with five or more members may have incomes above basic MFI.

Table by Jim Campen, Dec. 5, 2017. ONE loan data from MHP, all other data from HMDA LAR files.

Table 5
ONE Loans as Share of All Loans and of Loans to Borrowers
With Incomes Below Median Family Income (MFI),* 2016
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
(First-Lien Home-Purchase Loans for Owner-Occupied Homes)

| | Any Income Total Loans | Loans to Borrowers Below MFI* | % Below MFI* | ONE Loans | ONE as % Total | ONE as % <MFI |
|-------------------------|---------------------------------|--|--------------------|--------------|----------------------|---------------------|
| Attleboro | 579 | 219 | 37.7% | 1 | 0.2% | 0.5% |
| Barnstable | 567 | 278 | 49.0% | 8 | 1.4% | 2.9% |
| Brockton | 1,123 | 896 | 79.8% | 19 | 1.7% | 2.1% |
| Chelsea | 238 | 141 | 59.2% | 8 | 3.4% | 5.7% |
| Chicopee | 532 | 360 | 67.7% | 7 | 1.3% | 1.9% |
| Everett | 268 | 166 | 61.9% | 14 | 5.2% | 8.4% |
| Fall River | 571 | 383 | 67.0% | 1 | 0.2% | 0.3% |
| Fitchburg | 458 | 314 | 68.4% | 4 | 0.9% | 1.3% |
| Haverhill | 859 | 583 | 67.8% | 22 | 2.6% | 3.8% |
| Holyoke | 230 | 155 | 67.4% | 5 | 2.2% | 3.2% |
| Lawrence | 565 | 501 | 88.6% | 46 | 8.1% | 9.2% |
| Leominster | 486 | 265 | 54.5% | 5 | 1.0% | 1.9% |
| Lowell | 887 | 645 | 72.7% | 40 | 4.5% | 6.2% |
| Lynn | 960 | 693 | 72.1% | 29 | 3.0% | 4.2% |
| Malden | 420 | 226 | 53.7% | 9 | 2.1% | 4.0% |
| Methuen | 624 | 408 | 65.3% | 11 | 1.8% | 2.7% |
| New Bedford | 700 | 475 | 67.9% | 4 | 0.6% | 0.8% |
| Peabody | 499 | 274 | 54.9% | 1 | 0.2% | 0.4% |
| Pittsfield | 426 | 236 | 55.3% | 1 | 0.2% | 0.4% |
| Quincy | 862 | 422 | 49.0% | 5 | 0.6% | 1.2% |
| Revere | 512 | 325 | 63.5% | 19 | 3.7% | 5.8% |
| Salem | 638 | 340 | 53.3% | 7 | 1.1% | 2.1% |
| Springfield | 1,237 | 911 | 73.6% | 26 | 2.1% | 2.9% |
| Taunton | 712 | 371 | 52.1% | 4 | 0.6% | 1.1% |
| Westfield | 422 | 200 | 47.4% | 3 | 0.7% | 1.5% |
| Worcester | 1,517 | 942 | 62.1% | 18 | 1.2% | 1.9% |
| Gateway Cities | 16,892 | 10,724 | 63.5% | 317 | 1.9% | 3.0% |
| Boston | 4,738 | 1,332 | 28.1% | 98 | 2.1% | 7.4% |
| Brookline | 491 | 45 | 9.2% | 2 | 0.4% | 4.4% |
| Cambridge | 536 | 74 | 13.7% | 8 | 1.5% | 10.9% |
| Framingham | 736 | 303 | 41.1% | 16 | 2.2% | 5.3% |
| Medford | 511 | 155 | 30.2% | - | 0.0% | 0.0% |
| Newton | 815 | 87 | 10.6% | 1 | 0.1% | 1.2% |
| Plymouth | 870 | 416 | 47.8% | 6 | 0.7% | 1.4% |
| Somerville | 541 | 103 | 18.9% | 3 | 0.6% | 2.9% |
| Waltham | 640 | 200 | 31.2% | 3 | 0.5% | 1.5% |
| Weymouth | 793 | 437 | 55.0% | 9 | 1.1% | 2.1% |
| Subtotal: Last 9 | 5,933 | 1,817 | 30.6% | 48 | 0.8% | 2.6% |
| Massachusetts | 73,347 | 30,081 | 41.0% | 786 | 1.1% | 2.6% |

* For this table, the number of all loans to borrowers with incomes below the area MFI was calculated as all loans to borrowers with low or moderate incomes (i.e., <80% of MFI) plus one-half of loans to middle-income borrowers (those with incomes between 80% and 120% of MFI).

ONE loans are only made to borrowers below area MFI - but the income limit is adjusted for family size so some families with five or more members may have incomes above basic MFI.

Table by Jim Campen, Dec. 5, 2017. ONE loan data from MHP, all other data from HMDA LAR files.

Table 6
ONE Loans as Share of All Loans and of Loans to Borrowers
With Incomes Below Median Family Income (MFI),* 2015 + 2016
In the 26 Gateway Cities and the 10 Others with Over 50,000 Residents
(First-Lien Home-Purchase Loans for Owner-Occupied Homes)

| | Any Income Total Loans | Loans to Borrowers Below MFI* | % Below MFI* | ONE Loans | ONE as % Total | ONE as % <MFI |
|------------------|---------------------------------|--|--------------------|--------------|----------------------|---------------------|
| Attleboro | 1,071 | 426 | 39.7% | 9 | 0.8% | 2.1% |
| Barnstable | 1,027 | 532 | 51.8% | 14 | 1.4% | 2.6% |
| Brockton | 1,992 | 1,643 | 82.5% | 41 | 2.1% | 2.5% |
| Chelsea | 440 | 279 | 63.3% | 24 | 5.5% | 8.6% |
| Chicopee | 970 | 646 | 66.5% | 16 | 1.6% | 2.5% |
| Everett | 515 | 332 | 64.4% | 31 | 6.0% | 9.4% |
| Fall River | 1,036 | 703 | 67.8% | 10 | 1.0% | 1.4% |
| Fitchburg | 807 | 567 | 70.3% | 4 | 0.5% | 0.7% |
| Haverhill | 1,583 | 1,077 | 68.0% | 34 | 2.1% | 3.2% |
| Holyoke | 438 | 281 | 64.0% | 8 | 1.8% | 2.9% |
| Lawrence | 1,040 | 938 | 90.2% | 108 | 10.4% | 11.5% |
| Leominster | 937 | 546 | 58.2% | 11 | 1.2% | 2.0% |
| Lowell | 1,653 | 1,229 | 74.3% | 80 | 4.8% | 6.5% |
| Lynn | 1,721 | 1,279 | 74.3% | 67 | 3.9% | 5.2% |
| Malden | 859 | 484 | 56.3% | 18 | 2.1% | 3.7% |
| Methuen | 1,200 | 800 | 66.6% | 30 | 2.5% | 3.8% |
| New Bedford | 1,300 | 890 | 68.4% | 10 | 0.8% | 1.1% |
| Peabody | 988 | 543 | 55.0% | 10 | 1.0% | 1.8% |
| Pittsfield | 804 | 447 | 55.5% | 5 | 0.6% | 1.1% |
| Quincy | 1,741 | 894 | 51.3% | 10 | 0.6% | 1.1% |
| Revere | 937 | 606 | 64.6% | 45 | 4.8% | 7.4% |
| Salem | 1,167 | 633 | 54.2% | 9 | 0.8% | 1.4% |
| Springfield | 2,170 | 1,611 | 74.2% | 55 | 2.5% | 3.4% |
| Taunton | 1,271 | 683 | 53.7% | 13 | 1.0% | 1.9% |
| Westfield | 787 | 371 | 47.1% | 4 | 0.5% | 1.1% |
| Worcester | 2,784 | 1,851 | 66.5% | 41 | 1.5% | 2.2% |
| Gateway Cities | 31,238 | 20,281 | 64.9% | 707 | 2.3% | 3.5% |
| Boston | 9,387 | 2,816 | 30.0% | 209 | 2.2% | 7.4% |
| Brookline | 1,003 | 107 | 10.7% | 5 | 0.5% | 4.7% |
| Cambridge | 1,086 | 169 | 15.6% | 17 | 1.6% | 10.1% |
| Framingham | 1,421 | 597 | 42.0% | 18 | 1.3% | 3.0% |
| Medford | 1,000 | 318 | 31.8% | 2 | 0.2% | 0.6% |
| Newton | 1,636 | 180 | 11.0% | 3 | 0.2% | 1.7% |
| Plymouth | 1,622 | 810 | 49.9% | 15 | 0.9% | 1.9% |
| Somerville | 1,047 | 239 | 22.8% | 9 | 0.9% | 3.8% |
| Waltham | 1,208 | 403 | 33.4% | 5 | 0.4% | 1.2% |
| Weymouth | 1,489 | 855 | 57.4% | 18 | 1.2% | 2.1% |
| Subtotal: Last 9 | 11,512 | 3,676 | 31.9% | 92 | 0.8% | 2.5% |
| Massachusetts | 138,916 | 58,341 | 42.0% | ##### ## | 1.2% | 2.8% |

* For this table, the number of all loans to borrowers with incomes below the area MFI was calculated as all loans to borrowers with low or moderate incomes (i.e., <80% of MFI) plus one-half of loans to middle-income borrowers (those with incomes between 80% and 120% of MFI).

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