

**SUPPLEMENTAL TABLES ON
MORTGAGE LENDING IN EVERY MASSACHUSETTS CITY & TOWN, 2016**

to accompany

Changing Patterns XXIV

**Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods
in Boston, Greater Boston and Massachusetts, 2016**

BY

Jim Campen

The tables in *Changing Patterns XXIV* 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 2016 lending in all of the state's cities and towns, including subtotals for each county.

1. Total & FHA-Insured Loans
2. Total & FHA 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, 2016

	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Barnstable County	2,613	483	18.5%	2,895	191	6.6%
Barnstable	567	150	26.5%	645	48	7.4%
Bourne	237	39	16.5%	255	29	11.4%
Brewster	92	6	6.5%	125	3	2.4%
Chatham	45	3	6.7%	72	2	2.8%
Dennis	128	18	14.1%	138	7	5.1%
Eastham	37	5	13.5%	53	2	3.8%
Falmouth	304	46	15.1%	392	27	6.9%
Harwich	172	27	15.7%	160	7	4.4%
Mashpee	220	42	19.1%	226	22	9.7%
Orleans	61	3	4.9%	64	0	0.0%
Provincetown	41	0	0.0%	36	0	0.0%
Sandwich	324	53	16.4%	362	20	5.5%
Truro	22	0	0.0%	25	1	4.0%
Wellfleet	22	1	4.5%	36	0	0.0%
Yarmouth	341	90	26.4%	306	23	7.5%
Berkshire County	1,161	150	12.9%	733	70	9.5%
Adams	67	7	10.4%	46	8	17.4%
Cheshire	30	1	3.3%	18	2	11.1%
Clarksburg	25	1	4.0%	7	2	28.6%
Dalton	100	19	19.0%	32	3	9.4%
Great Barrington	42	4	9.5%	38	1	2.6%
Hinsdale	21	2	9.5%	17	0	0.0%
Lanesborough	40	7	17.5%	26	1	3.8%
Lee	47	4	8.5%	37	3	8.1%
Lenox	40	0	0.0%	48	1	2.1%
New Marlborough	12	2	16.7%	8	0	0.0%
North Adams	91	7	7.7%	48	7	14.6%
Pittsfield	426	76	17.8%	236	38	16.1%
Sheffield	18	2	11.1%	26	1	3.8%
Stockbridge	7	0	0.0%	14	0	0.0%
West Stockbridge	12	0	0.0%	11	0	0.0%
Williamstown	55	1	1.8%	27	0	0.0%
Alfred/Egmt/MtWash*	17	0	0.0%	9	0	0.0%
Becket/Washington*	30	7	23.3%	12	0	0.0%
Florida/Savoy*	8	0	0.0%	8	0	0.0%
Hancock/NAsh/Richmond*	20	2	10.0%	23	0	0.0%
Monterey/Tyringham*	9	0	0.0%	11	0	0.0%
Otis/Sandisfield*	15	1	6.7%	15	1	6.7%
Peru/Windsor*	29	7	24.1%	16	2	12.5%
Bristol County	5,972	1,738	29.1%	6,656	725	10.9%
Acushnet	115	32	27.8%	134	13	9.7%
Attleboro	579	148	25.6%	634	76	12.0%
Berkley	70	20	28.6%	121	14	11.6%
Dartmouth	327	55	16.8%	369	28	7.6%
Dighton	149	25	16.8%	143	12	8.4%
Easton	305	43	14.1%	391	18	4.6%

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	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Fairhaven	190	64	33.7%	247	36	14.6%
Fall River	571	266	46.6%	470	91	19.4%
Freetown	134	22	16.4%	159	17	10.7%
Mansfield	256	24	9.4%	419	17	4.1%
New Bedford	700	363	51.9%	604	113	18.7%
North Attleborough	401	78	19.5%	476	34	7.1%
Norton	265	44	16.6%	316	21	6.6%
Raynham	214	47	22.0%	261	23	8.8%
Rehoboth	146	25	17.1%	196	11	5.6%
Seekonk	208	51	24.5%	254	22	8.7%
Somerset	226	77	34.1%	301	33	11.0%
Swansea	227	63	27.8%	259	27	10.4%
Taunton	712	266	37.4%	640	99	15.5%
Westport	177	25	14.1%	262	20	7.6%
Dukes County	138	21	15.2%	223	7	3.1%
Edgartown	26	5	19.2%	54	3	5.6%
Oak Bluffs	41	7	17.1%	67	3	4.5%
Tisbury	41	7	17.1%	53	0	0.0%
Aq/Chil/Gos/WTis*	30	2	6.7%	48	1	2.1%
Essex County	9,263	1,908	20.6%	11,797	986	8.4%
Amesbury	280	44	15.7%	279	24	8.6%
Andover	476	25	5.3%	669	12	1.8%
Beverly	513	54	10.5%	663	27	4.1%
Boxford	139	12	8.6%	170	7	4.1%
Danvers	346	38	11.0%	584	33	5.7%
Essex	40	3	7.5%	49	3	6.1%
Georgetown	102	16	15.7%	193	11	5.7%
Gloucester	281	33	11.7%	367	15	4.1%
Groveland	91	21	23.1%	134	10	7.5%
Hamilton	101	9	8.9%	169	2	1.2%
Haverhill	859	236	27.5%	846	112	13.2%
Ipswich	163	10	6.1%	239	7	2.9%
Lawrence	565	358	63.4%	406	150	36.9%
Lynn	960	374	39.0%	961	155	16.1%
Lynnfield	140	4	2.9%	316	9	2.8%
Manchester BTS	50	0	0.0%	111	1	0.9%
Marblehead	266	13	4.9%	483	8	1.7%
Merrimac	109	22	20.2%	129	13	10.1%
Methuen	624	232	37.2%	785	109	13.9%
Middleton	119	6	5.0%	198	5	2.5%
Nahant	40	4	10.0%	49	0	0.0%
Newbury	85	8	9.4%	126	4	3.2%
Newburyport	300	9	3.0%	370	13	3.5%
North Andover	430	39	9.1%	586	37	6.3%
Peabody	499	94	18.8%	887	85	9.6%
Rockport	75	6	8.0%	106	3	2.8%
Rowley	76	10	13.2%	131	8	6.1%
Salem	638	81	12.7%	578	43	7.4%

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Home-Purchase and Refinance Loans for First-Lien Owner-Occupied Homes, 2016

	Home-Purchase Loans			Refinance Loans		
	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Salisbury	114	26	22.8%	124	9	7.3%
Saugus	352	81	23.0%	514	45	8.8%
Swampscott	213	25	11.7%	276	18	6.5%
Topsfield	85	5	5.9%	134	4	3.0%
Wenham	62	2	3.2%	78	2	2.6%
West Newbury	70	8	11.4%	87	2	2.3%
Franklin County	656	93	14.2%	488	32	6.6%
Deerfield	51	4	7.8%	35	4	11.4%
Greenfield	162	28	17.3%	92	8	8.7%
Montague	82	12	14.6%	67	8	11.9%
Northfield	22	7	31.8%	26	0	0.0%
Orange	70	16	22.9%	40	4	10.0%
Ashfield/Conway*	28	2	7.1%	25	0	0.0%
Bernstn/Gill/Leyden*	38	5	13.2%	41	3	7.3%
Buckland/Shelburne*	32	4	12.5%	37	2	5.4%
Chl/Col/Hw/Hea/Mn/Ro*	39	5	12.8%	25	1	4.0%
Ervng/Warwck/Wend*	28	4	14.3%	27	2	7.4%
Lev/NSalem/Shutes*	62	5	8.1%	35	0	0.0%
Sunderlnd/Whately*	42	1	2.4%	38	0	0.0%
Hampden County	4,472	1,362	30.5%	3,114	440	14.1%
Agawam	342	64	18.7%	271	37	13.7%
Brimfield	48	13	27.1%	43	5	11.6%
Chicopee	532	201	37.8%	335	50	14.9%
East Longmeadow	219	29	13.2%	169	14	8.3%
Hampden	50	3	6.0%	62	7	11.3%
Holyoke	230	67	29.1%	141	20	14.2%
Longmeadow	198	17	8.6%	191	7	3.7%
Ludlow	193	38	19.7%	173	14	8.1%
Monson	95	17	17.9%	84	11	13.1%
Palmer	145	34	23.4%	90	6	6.7%
Southwick	126	13	10.3%	113	11	9.7%
Springfield	1,237	613	49.6%	612	162	26.5%
West Springfield	284	79	27.8%	205	34	16.6%
Westfield	422	104	24.6%	338	36	10.7%
Wilbraham	195	23	11.8%	172	14	8.1%
Bln/Chs/Grv/Mnt/Rus/Tol*	95	31	32.6%	72	9	12.5%
Holland/Wales*	61	16	26.2%	42	3	7.1%
Hampshire County	1,438	158	11.0%	1,102	75	6.8%
Amherst	131	3	2.3%	109	0	0.0%
Belchertown	231	22	9.5%	167	9	5.4%
Chesterfield	18	1	5.6%	10	0	0.0%
Easthampton	168	16	9.5%	103	13	12.6%
Granby	59	11	18.6%	70	4	5.7%
Hadley	44	0	0.0%	47	1	2.1%
Hatfield	30	2	6.7%	22	3	13.6%
Huntington	34	10	29.4%	17	1	5.9%
Northampton	260	6	2.3%	189	10	5.3%

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Pelham	8	0	0.0%	9	0	0.0%
South Hadley	212	34	16.0%	152	14	9.2%
Southampton	75	11	14.7%	74	4	5.4%
Ware	90	30	33.3%	67	12	17.9%
Westhampton	18	3	16.7%	21	2	9.5%
Cum/Midfld/Pinfld/Worth*	30	6	20.0%	23	2	8.7%
Goshen/Williamsburg*	30	3	10.0%	22	0	0.0%
Middlesex County	16,869	1,479	8.8%	23,651	867	3.7%
Acton	325	4	1.2%	433	6	1.4%
Arlington	545	6	1.1%	752	8	1.1%
Ashby	41	9	22.0%	35	1	2.9%
Ashland	304	32	10.5%	379	17	4.5%
Ayer	131	19	14.5%	136	13	9.6%
Bedford	165	4	2.4%	225	1	0.4%
Belmont	237	2	0.8%	396	1	0.3%
Billerica	515	75	14.6%	789	71	9.0%
Boxborough	72	5	6.9%	76	0	0.0%
Burlington	242	16	6.6%	450	14	3.1%
Cambridge	536	1	0.2%	818	1	0.1%
Carlisle	90	1	1.1%	84	0	0.0%
Chelmsford	522	42	8.0%	689	20	2.9%
Concord	212	4	1.9%	300	2	0.7%
Dracut	515	135	26.2%	552	55	10.0%
Dunstable	42	4	9.5%	52	0	0.0%
Everett	268	81	30.2%	358	48	13.4%
Framingham	736	95	12.9%	934	62	6.6%
Groton	173	16	9.2%	161	3	1.9%
Holliston	232	22	9.5%	293	13	4.4%
Hopkinton	339	15	4.4%	383	3	0.8%
Hudson	248	27	10.9%	320	21	6.6%
Lexington	361	0	0.0%	640	0	0.0%
Lincoln	58	0	0.0%	77	0	0.0%
Littleton	164	13	7.9%	179	5	2.8%
Lowell	887	231	26.0%	808	105	13.0%
Malden	420	74	17.6%	508	42	8.3%
Marlborough	398	82	20.6%	445	31	7.0%
Maynard	183	21	11.5%	198	8	4.0%
Medford	511	24	4.7%	848	26	3.1%
Melrose	379	20	5.3%	572	10	1.7%
Natick	447	21	4.7%	763	12	1.6%
Newton	815	1	0.1%	1,524	4	0.3%
North Reading	228	17	7.5%	333	15	4.5%
Pepperell	170	46	27.1%	177	16	9.0%
Reading	346	11	3.2%	572	9	1.6%
Sherborn	83	0	0.0%	76	1	1.3%
Shirley	90	15	16.7%	95	8	8.4%
Somerville	541	4	0.7%	717	7	1.0%
Stoneham	292	20	6.8%	395	10	2.5%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Stow	101	7	6.9%	159	4	2.5%
Sudbury	255	5	2.0%	383	5	1.3%
Tewksbury	452	70	15.5%	628	41	6.5%
Townsend	117	28	23.9%	139	13	9.4%
Tyngsborough	170	24	14.1%	230	15	6.5%
Wakefield	330	29	8.8%	610	15	2.5%
Waltham	640	18	2.8%	816	24	2.9%
Watertown	324	8	2.5%	487	4	0.8%
Wayland	223	4	1.8%	287	2	0.7%
Westford	300	14	4.7%	502	7	1.4%
Weston	106	0	0.0%	200	0	0.0%
Wilmington	277	23	8.3%	516	29	5.6%
Winchester	301	2	0.7%	461	3	0.7%
Woburn	410	32	7.8%	691	36	5.2%
Nantucket County	101	3	3.0%	124	1	0.8%
Nantucket	101	2	2.0%	124	1	0.8%
Norfolk County	8,253	857	10.4%	11,805	527	4.5%
Avon	62	19	30.6%	72	10	13.9%
Bellingham	246	54	22.0%	334	33	9.9%
Braintree	423	36	8.5%	759	30	4.0%
Brookline	491	0	0.0%	680	3	0.4%
Canton	351	28	8.0%	410	15	3.7%
Cohasset	137	4	2.9%	183	2	1.1%
Dedham	302	36	11.9%	458	29	6.3%
Dover	97	0	0.0%	111	0	0.0%
Foxborough	197	17	8.6%	330	14	4.2%
Franklin	412	42	10.2%	624	21	3.4%
Holbrook	153	51	33.3%	177	27	15.3%
Medfield	163	5	3.1%	278	3	1.1%
Medway	186	28	15.1%	267	12	4.5%
Millis	115	19	16.5%	160	7	4.4%
Milton	323	24	7.4%	599	27	4.5%
Needham	382	0	0.0%	686	1	0.1%
Norfolk	174	14	8.0%	192	3	1.6%
Norwood	300	27	9.0%	400	14	3.5%
Plainville	124	15	12.1%	146	7	4.8%
Quincy	862	67	7.8%	1,073	40	3.7%
Randolph	346	105	30.3%	421	82	19.5%
Sharon	239	11	4.6%	403	10	2.5%
Stoughton	373	77	20.6%	428	30	7.0%
Walpole	338	21	6.2%	578	20	3.5%
Wellesley	310	1	0.3%	520	0	0.0%
Westwood	171	5	2.9%	329	3	0.9%
Weymouth	793	134	16.9%	963	74	7.7%
Wrentham	183	17	9.3%	224	10	4.5%
Plymouth County	6,794	1,761	25.9%	8,073	773	9.6%
Abington	224	58	25.9%	280	19	6.8%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Bridgewater	323	69	21.4%	394	46	11.7%
Brockton	1,123	689	61.4%	876	218	24.9%
Carver	155	36	23.2%	186	17	9.1%
Duxbury	226	15	6.6%	335	9	2.7%
East Bridgewater	180	50	27.8%	256	24	9.4%
Halifax	123	27	22.0%	139	15	10.8%
Hanover	185	18	9.7%	328	18	5.5%
Hanson	150	32	21.3%	215	20	9.3%
Hingham	304	6	2.0%	465	4	0.9%
Hull	155	25	16.1%	171	14	8.2%
Kingston	231	37	16.0%	246	24	9.8%
Lakeville	154	31	20.1%	206	15	7.3%
Marion	79	11	13.9%	64	5	7.8%
Marshfield	319	49	15.4%	488	28	5.7%
Mattapoissett	70	6	8.6%	82	1	1.2%
Middleborough	298	81	27.2%	315	35	11.1%
Norwell	160	9	5.6%	233	5	2.1%
Pembroke	247	44	17.8%	376	29	7.7%
Plymouth	870	212	24.4%	942	86	9.1%
Plympton	43	5	11.6%	49	5	10.2%
Rochester	66	12	18.2%	108	8	7.4%
Rockland	219	52	23.7%	264	35	13.3%
Scituate	268	25	9.3%	401	14	3.5%
Wareham	330	87	26.4%	287	35	12.2%
West Bridgewater	103	20	19.4%	118	8	6.8%
Whitman	189	55	29.1%	249	36	14.5%
Suffolk County	5,712	600	10.5%	6,948	297	4.3%
Boston	4,738	309	6.5%	5,911	193	3.3%
Chelsea	238	72	30.3%	191	22	11.5%
Revere	512	182	35.5%	553	63	11.4%
Winthrop	224	37	16.5%	292	19	6.5%
Worcester County	9,904	2,068	20.9%	9,017	798	8.8%
Ashburnham	105	18	17.1%	76	7	9.2%
Athol	142	51	35.9%	70	7	10.0%
Auburn	222	54	24.3%	246	23	9.3%
Barre	67	19	28.4%	43	6	14.0%
Berlin	34	0	0.0%	56	3	5.4%
Blackstone	125	26	20.8%	129	12	9.3%
Bolton	110	1	0.9%	98	2	2.0%
Boylston	84	4	4.8%	76	3	3.9%
Brookfield	37	8	21.6%	33	3	9.1%
Charlton	175	24	13.7%	181	14	7.7%
Clinton	189	33	17.5%	118	13	11.0%
Douglas	135	29	21.5%	141	11	7.8%
Dudley	145	46	31.7%	115	18	15.7%
East Brookfield	31	4	12.9%	27	3	11.1%
Fitchburg	458	178	38.9%	262	50	19.1%

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	All Loans	FHA Loans	% FHA	All Loans	FHA Loans	% FHA
Gardner	243	86	35.4%	137	22	16.1%
Grafton	336	25	7.4%	340	9	2.6%
Harvard	78	0	0.0%	88	0	0.0%
Holden	370	45	12.2%	353	19	5.4%
Hopedale	95	9	9.5%	102	8	7.8%
Hubbardston	47	7	14.9%	55	7	12.7%
Lancaster	84	7	8.3%	96	3	3.1%
Leicester	143	29	20.3%	120	9	7.5%
Leominster	486	120	24.7%	364	41	11.3%
Lunenburg	181	29	16.0%	130	11	8.5%
Mendon	72	6	8.3%	110	3	2.7%
Milford	325	54	16.6%	376	32	8.5%
Millbury	201	30	14.9%	194	21	10.8%
Millville	47	11	23.4%	56	5	8.9%
North Brookfield	48	10	20.8%	47	8	17.0%
Northborough	197	6	3.0%	285	11	3.9%
Northbridge	219	36	16.4%	208	18	8.7%
Oakham	20	2	10.0%	24	1	4.2%
Oxford	197	54	27.4%	138	14	10.1%
Paxton	78	10	12.8%	66	4	6.1%
Princeton	44	3	6.8%	49	2	4.1%
Rutland	117	15	12.8%	175	16	9.1%
Shrewsbury	447	25	5.6%	639	7	1.1%
Southborough	151	3	2.0%	185	3	1.6%
Southbridge	131	61	46.6%	79	22	27.8%
Spencer	148	54	36.5%	92	11	12.0%
Sterling	116	10	8.6%	123	6	4.9%
Sturbridge	156	26	16.7%	131	10	7.6%
Sutton	139	8	5.8%	156	7	4.5%
Templeton	97	18	18.6%	90	10	11.1%
Upton	130	4	3.1%	152	4	2.6%
Uxbridge	210	24	11.4%	210	16	7.6%
Warren	61	21	34.4%	41	4	9.8%
Webster	177	69	39.0%	144	29	20.1%
West Boylston	101	11	10.9%	103	4	3.9%
West Brookfield	49	11	22.4%	27	5	18.5%
Westborough	275	7	2.5%	325	5	1.5%
Westminster	116	14	12.1%	114	5	4.4%
Worcester	1,517	556	36.7%	1,066	182	17.1%
Hardwick/NwBrntree*	31	10	32.3%	28	4	14.3%
Petersham/Philipston*	33	5	15.2%	39	6	15.4%
Winchendon/Rylston*	132	42	31.8%	89	19	21.3%

* 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, 2016

	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	42	19	45.2%	104	48	46.2%	2,149	343	16.0%	2.83	2.89
Barnstable	19	10	52.6%	47	30	63.8%	436	91	20.9%	2.52	3.06
Bourne	1	0	0.0%	1	0	0.0%	197	29	14.7%	0.00	0.00
Brewster							81	6	7.4%		
Chatham				2	1	50.0%	40	2	5.0%		10.00
Dennis	2	2	100%	3	2	66.7%	109	10	9.2%	10.90	7.27
Eastham	3	1	33.3%				31	3	9.7%	3.44	
Falmouth				7	0	0.0%	264	37	14.0%		0.00
Harwich	2	0	0.0%	2	1	50.0%	140	23	16.4%	0.00	3.04
Mashpee	6	3	50.0%	7	2	28.6%	185	33	17.8%	2.80	1.60
Orleans				2	0	0.0%	53	2	3.8%		0.00
Provincetown				3	0	0.0%	35	0	0.0%		na
Sandwich	2	0	0.0%	9	2	22.2%	266	42	15.8%	0.00	1.41
Truro	1	0	0.0%	1	0	0.0%	17	0	0.0%	na	na
Wellfleet							17	0	0.0%		
Yarmouth	6	3	50.0%	20	10	50.0%	278	65	23.4%	2.14	2.14
Berkshire County	25	9	36.0%	35	5	14.3%	1,029	130	12.6%	2.85	1.13
Adams							64	6	9.4%		
Cheshire							27	1	3.7%		
Clarksburg							24	1	4.2%		
Dalton	2	1	50.0%				94	17	18.1%	2.76	
Great Barrington				1	0	0.0%	37	4	10.8%		0.00
Hinsdale							21	2	9.5%		
Lanesborough	1	1	100%				37	6	16.2%	6.17	
Lee				6	0	0.0%	40	4	10.0%		0.00
Lenox				1	0	0.0%	36	0	0.0%		na
New Marlborough							12	2	16.7%		
North Adams	1	0	0.0%	3	0	0.0%	82	7	8.5%	0.00	0.00
Pittsfield	18	7	38.9%	23	5	21.7%	356	60	16.9%	2.31	1.29
Sheffield							18	2	11.1%		
Stockbridge							7	0	0.0%		
West Stockbridge							12	0	0.0%		
Williamstown	2	0	0.0%	1	0	0.0%	45	1	2.2%	0.00	0.00
Alfred/Egmont/MtWash*							15	0	0.0%		
Becket/Washington*							29	7	24.1%		
Florida/Savoy*							8	0	0.0%		
Hancock/NAsh/Richmond*	1	0	0.0%				17	0	0.0%	na	
Monterey/Tyringham*							8	2	25.0%		
Otis/Sandisfield*							14	1	7.1%		
Peru/Windsor*							26	7	26.9%		
Bristol County	274	168	61.3%	248	138	55.6%	4,905	1,305	26.6%	2.30	2.09
Acushnet	1	1	100%	4	2	50.0%	107	29	27.1%	3.69	1.84
Attleboro	26	11	42.3%	27	12	44.4%	461	113	24.5%	1.73	1.81
Berkley				1	1	100%	60	17	28.3%		3.53
Dartmouth	5	1	20.0%	6	1	16.7%	291	50	17.2%	1.16	0.97
Dighton	3	2	66.7%	2	1	50.0%	134	22	16.4%	4.06	3.05
Easton	24	11	45.8%	9	3	33.3%	242	28	11.6%	3.96	2.88

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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				5	2	40.0%	168	58	34.5%		1.16
Fall River	26	24	92.3%	26	17	65.4%	448	191	42.6%	2.17	1.53
Freetown	3	0	0.0%	1	0	0.0%	119	19	16.0%	0.00	0.00
Mansfield	4	1	25.0%	5	2	40.0%	190	19	10.0%	2.50	4.00
New Bedford	63	48	76.2%	83	63	75.9%	519	236	45.5%	1.68	1.67
North Attleborough	9	6	66.7%	15	8	53.3%	333	59	17.7%	3.76	3.01
Norton	6	2	33.3%	2	0	0.0%	239	39	16.3%	2.04	0.00
Raynham	9	3	33.3%	2	0	0.0%	186	43	23.1%	1.44	0.00
Rehoboth	4	2	50.0%	4	1	25.0%	121	17	14.0%	3.56	1.78
Seekonk	4	1	25.0%	6	1	16.7%	179	46	25.7%	0.97	0.65
Somerset	4	2	50.0%	4	3	75.0%	196	61	31.1%	1.61	2.41
Swansea	3	2	66.7%	3	2	66.7%	205	55	26.8%	2.48	2.48
Taunton	79	51	64.6%	36	18	50.0%	546	179	32.8%	1.97	1.53
Westport	1	0	0.0%	7	1	14.3%	161	24	14.9%	0.00	0.96
Dukes County	2	0	0.0%	13	7	53.8%	111	12	10.8%	0.00	4.98
Edgartown				3	1	33.3%	23	4	17.4%		1.92
Oak Bluffs	1	0	0.0%	5	3	60.0%	30	3	10.0%	0.00	6.00
Tisbury	1	0	0.0%	3	1	33.3%	32	5	15.6%	0.00	2.13
Aq/Chil/Gos/WTis*				2	2	100%	26	0	0.0%		na
Essex County	239	88	36.8%	1,428	796	55.7%	6,502	879	13.5%	2.72	4.12
Amesbury	1	0	0.0%	9	2	22.2%	241	39	16.2%	0.00	1.37
Andover	5	1	20.0%	11	1	9.1%	322	22	6.8%	2.93	1.33
Beverly	4	1	25.0%	19	7	36.8%	436	41	9.4%	2.66	3.92
Boxford	1	0	0.0%	6	3	50.0%	111	8	7.2%	0.00	6.94
Danvers	6	0	0.0%	10	3	30.0%	303	33	10.9%	0.00	2.75
Essex							37	3	8.1%		
Georgetown				1	0	0.0%	94	15	16.0%		0.00
Gloucester				7	3	42.9%	255	27	10.6%		4.05
Groveland	1	0	0.0%	1	1	100%	80	17	21.3%	0.00	4.71
Hamilton				2	0	0.0%	90	8	8.9%		0.00
Haverhill	24	8	33.3%	157	86	54.8%	604	126	20.9%	1.60	2.63
Ipswich	1		0.0%	1	0	0.0%	147	9	6.1%	0.00	0.00
Lawrence	11	8	72.7%	469	307	65.5%	63	35	55.6%	1.31	1.18
Lynn	82	40	48.8%	348	198	56.9%	411	99	24.1%	2.03	2.36
Lynnfield	1	0	0.0%	3	0	0.0%	111	3	2.7%	0.00	0.00
Manchester BTS				1	0	0.0%	46	0	0.0%		na
Marblehead				4	2	50.0%	231	9	3.9%		12.83
Merrimac	2	0	0.0%	1	0	0.0%	102	22	21.6%	0.00	0.00
Methuen	34	14	41.2%	176	101	57.4%	342	107	31.3%	1.32	1.83
Middleton							102	5	4.9%		
Nahant	3	0	0.0%	1	1	100%	29	3	10.3%	0.00	9.67
Newbury	1	0	0.0%				75	7	9.3%	0.00	
Newburyport	1	0	0.0%	1	0	0.0%	265	7	2.6%	0.00	0.00
North Andover	8	1	12.5%	19	7	36.8%	308	26	8.4%	1.48	4.36
Peabody	20	6	30.0%	44	24	54.5%	377	54	14.3%	2.09	3.81
Rockport				4	1	25.0%	64	3	4.7%		5.33
Rowley							71	9	12.7%		
Salem	11	3	27.3%	41	17	41.5%	513	48	9.4%	2.91	4.43

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Salisbury				1	1	100%	102	24	23.5%		4.25
Saugus	17	5	29.4%	74	28	37.8%	210	40	19.0%	1.54	1.99
Swampscott	3	1	33.3%	16	3	18.8%	172	17	9.9%	3.37	1.90
Topsfield	1	0	0.0%	1	0	0.0%	74	4	5.4%	0.00	0.00
Wenham	1	0	0.0%				51	2	3.9%	0.00	
West Newbury							63	7	11.1%		
Franklin County	5	0	0.0%	23	9	39.1%	578	81	14.0%	0.00	2.79
Deerfield	1	0	0.0%	3	1	33.3%	43	3	7.0%	0.00	4.78
Greenfield	2	0	0.0%	7	3	42.9%	142	25	17.6%	0.00	2.43
Montague				2	1	50.0%	70	10	14.3%		3.50
Northfield				1	1	100%	21	6	28.6%		3.50
Orange				3	0	0.0%	66	16	24.2%		0.00
Ashfield/Conway*							28	2	7.1%		
Bernstn/Gill/Leyden*				1	1	100%	34	4	11.8%		8.50
Buckland/Shelburne*	1	0	0.0%	1	1	100%	25	3	12.0%	0.00	8.33
Chl/Col/Hw/Hea/Mn/Ro*				3	1	33.3%	34	4	11.8%		2.83
Ervng/Warwck/Wend*				1	0	0.0%	25	3	12.0%		0.00
Lev/NSalem/Shutes*	1	0	0.0%	1	0	0.0%	54	5	9.3%	0.00	0.00
Sunderlnd/Whately*							36	0	0.0%		
Hampden County	218	113	51.8%	656	381	58.1%	3,140	734	23.4%	2.22	2.48
Agawam	3	0	0.0%	15	5	33.3%	297	53	17.8%	0.00	1.87
Brimfield							41	9	22.0%		
Chicopee	20	15	75.0%	92	52	56.5%	369	118	32.0%	2.35	1.77
East Longmeadow	4	1	25.0%	8	1	12.5%	182	24	13.2%	1.90	0.95
Hampden				1	0	0.0%	48	3	6.3%		0.00
Holyoke	10	5	50.0%	52	25	48.1%	145	29	20.0%	2.50	2.40
Longmeadow	5	2	40.0%	6	2	33.3%	157	13	8.3%	4.83	4.03
Ludlow	4	1	25.0%	3	0	0.0%	168	28	16.7%	1.50	0.00
Monson							87	17	19.5%		
Palmer	4	0	0.0%	7	5	71.4%	123	25	20.3%	0.00	3.51
Southwick				1	0	0.0%	120	13	10.8%		0.00
Springfield	150	82	54.7%	410	259	63.2%	522	206	39.5%	1.39	1.60
West Springfield	8	4	50.0%	28	14	50.0%	213	52	24.4%	2.05	2.05
Westfield	6	2	33.3%	30	18	60.0%	356	80	22.5%	1.48	2.67
Wilbraham	4	1	25.0%	2	0	0.0%	168	20	11.9%	2.10	0.00
Bln/Chs/Grv/Mnt/Rus/Tol*							91	29	31.9%		
Holland/Wales*				1	0	0.0%	53	15	28.3%		0.00
Hampshire County	16	5	31.3%	39	11	28.2%	1,250	133	10.6%	2.94	2.65
Amherst	3	0	0.0%	5	0	0.0%	97	3	3.1%	0.00	0.00
Belchertown	4	2	50.0%	6	2	33.3%	197	16	8.1%	6.16	4.10
Chesterfield							17	1	5.9%		
Easthampton				6	0	0.0%	152	14	9.2%		0.00
Granby	2	1	50.0%	3	1	33.3%	49	8	16.3%	3.06	2.04
Hadley							38	0	0.0%		
Hatfield	1	0	0.0%				28	2	7.1%	0.00	
Huntington	1	1	100%	1	1	100%	32	8	25.0%	4.00	4.00
Northampton				7	0	0.0%	221	5	2.3%		0.00

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										Black/White	Latino/White
Pelham	2	0	0.0%				6	0	0.0%	na	
South Hadley	3	1	33.3%	5	4	80.0%	191	28	14.7%	2.27	5.46
Southampton							70	11	15.7%		
Ware				4	2	50.0%	78	26	33.3%		1.50
Westhampton							18	3	16.7%		
Cum/Midfld/Plnflld/Worth*				1	1	100%	28	5	17.9%		5.60
Goshen/Williamsburg*				1	0	0.0%	28	3	10.7%		0.00
Middlesex County	393	141	35.9%	850	273	32.1%	11,020	811	7.4%	4.88	4.36
Acton	1	0	0.0%	6	0	0.0%	176	2	1.1%	0.00	0.00
Arlington	7	0	0.0%	9	2	22.2%	354	2	0.6%	0.00	39.33
Ashby							36	9	25.0%		
Ashland	7	4	57.1%	22	8	36.4%	167	16	9.6%	5.96	3.80
Ayer	1	0	0.0%	7	3	42.9%	97	14	14.4%	0.00	2.97
Bedford	2	1	50.0%	5	0	0.0%	100	3	3.0%	16.67	0.00
Belmont	3	0	0.0%	5	0	0.0%	144	2	1.4%	0.00	0.00
Billerica	28	13	46.4%	33	7	21.2%	342	45	13.2%	3.53	1.61
Boxborough				3	1	33.3%	37	3	8.1%		4.11
Burlington	3	1	33.3%	11	2	18.2%	143	10	7.0%	4.77	2.60
Cambridge	10	0	0.0%	18	0	0.0%	310	1	0.3%	0.00	0.00
Carlisle	1	0	0.0%	2	0	0.0%	60	0	0.0%	na	na
Chelmsford	14	3	21.4%	18	4	22.2%	346	32	9.2%	2.32	2.40
Concord	1	0	0.0%	4	0	0.0%	174	4	2.3%	0.00	0.00
Dracut	35	19	54.3%	41	17	41.5%	349	75	21.5%	2.53	1.93
Dunstable	2	1	50.0%	1	0	0.0%	29	1	3.4%	14.50	0.00
Everett	31	18	58.1%	81	38	46.9%	96	14	14.6%	3.98	3.22
Frammingham	21	8	38.1%	90	31	34.4%	456	41	9.0%	4.24	3.83
Groton	1	0	0.0%	2	1	50.0%	135	11	8.1%	0.00	6.14
Holliston	1	1	100%	7	2	28.6%	159	15	9.4%	10.60	3.03
Hopkinton	3	0	0.0%	4	0	0.0%	198	12	6.1%	0.00	0.00
Hudson	2	1	50.0%	13	3	23.1%	200	20	10.0%	5.00	2.31
Lexington	3	0	0.0%	11	0	0.0%	140	0	0.0%	na	na
Lincoln	1	0	0.0%	1	0	0.0%	40	0	0.0%	na	na
Littleton				3	0	0.0%	121	12	9.9%		0.00
Lowell	58	22	37.9%	131	61	46.6%	430	74	17.2%	2.20	2.71
Malden	38	17	44.7%	43	22	51.2%	164	22	13.4%	3.33	3.81
Marlborough	7	2	28.6%	60	26	43.3%	268	44	16.4%	1.74	2.64
Maynard	3	2	66.7%	3	0	0.0%	155	17	11.0%	6.08	0.00
Medford	8	2	25.0%	20	4	20.0%	347	12	3.5%	7.23	5.78
Melrose	13	5	38.5%	10	2	20.0%	278	11	4.0%	9.72	5.05
Natick	4	0	0.0%	10	2	20.0%	304	18	5.9%	0.00	3.38
Newton	7	1	14.3%	13	0	0.0%	500	0	0.0%	na	na
North Reading	3	0	0.0%	4	3	75.0%	189	11	5.8%	0.00	12.89
Pepperell	3	1	33.3%	9	5	55.6%	131	31	23.7%	1.41	2.35
Reading	1	0	0.0%	5	0	0.0%	292	11	3.8%	0.00	0.00
Sherborn	1	0	0.0%	1	0	0.0%	60	0	0.0%	na	na
Shirley	3	1	33.3%	3	1	33.3%	77	13	16.9%	1.97	1.97
Somerville	6	0	0.0%	13	2	15.4%	351	2	0.6%	0.00	27.00
Stoneham	5	2	40.0%	17	2	11.8%	208	11	5.3%	7.56	2.22

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										Black/White	Latino/White
Stow				1	1	100%	83	6	7.2%		13.83
Sudbury	5	0	0.0%	7	0	0.0%	186	5	2.7%	0.00	0.00
Tewksbury	10	4	40.0%	14	6	42.9%	356	52	14.6%	2.74	2.93
Townsend	1	1	100%	3	1	33.3%	100	24	24.0%	4.17	1.39
Tyngsborough	4	3	75.0%	12	4	33.3%	124	11	8.9%	8.45	3.76
Wakefield	6	1	16.7%	6	2	33.3%	255	18	7.1%	2.36	4.72
Waltham	7	1	14.3%	25	1	4.0%	437	13	3.0%	4.80	1.34
Watertown	2	1	50.0%	6	2	33.3%	232	5	2.2%	23.20	15.47
Wayland	3	0	0.0%	4	1	25.0%	158	3	1.9%	0.00	13.17
Westford	3	1	33.3%	7	0	0.0%	160	10	6.3%	5.33	0.00
Weston				1	0	0.0%	65	0	0.0%		na
Wilmington	7	4	57.1%	6	0	0.0%	215	18	8.4%	6.83	0.00
Winchester				1	0	0.0%	188	2	1.1%		0.00
Woburn	7	0	0.0%	18	6	33.3%	298	23	7.7%	0.00	4.32
Nantucket County	7	0	0.0%	8	0	0.0%	70	0	0.0%	na	na
Nantucket	7	0	0.0%	8	1	12.5%	70	1	1.4%	0.00	8.75
Norfolk County	409	148	36.2%	295	93	31.5%	5,572	519	9.3%	3.88	3.38
Avon	18	7	38.9%	4	3	75.0%	30	8	26.7%	1.46	2.81
Bellingham	4	2	50.0%	15	7	46.7%	200	41	20.5%	2.44	2.28
Braintree	9	5	55.6%	6	2	33.3%	250	25	10.0%	5.56	3.33
Brookline	4	0	0.0%	15	0	0.0%	287	0	0.0%	na	na
Canton	13	5	38.5%	10	3	30.0%	234	16	6.8%	5.63	4.39
Cohasset				1	0	0.0%	120	4	3.3%		0.00
Dedham	9	3	33.3%	18	5	27.8%	237	25	10.5%	3.16	2.63
Dover	1	0	0.0%	2	0	0.0%	65	0	0.0%	na	na
Foxborough	10	1	10.0%	5	1	20.0%	155	14	9.0%	1.11	2.21
Franklin	6	3	50.0%	8	3	37.5%	346	35	10.1%	4.94	3.71
Holbrook	24	10	41.7%	10	6	60.0%	88	27	30.7%	1.36	1.96
Medfield				2	0	0.0%	140	5	3.6%		0.00
Medway	4	1	25.0%	5	1	20.0%	152	23	15.1%	1.65	1.32
Millis	2	2	100%	3	2	66.7%	91	13	14.3%	7.00	na
Milton	22	8	36.4%	8	1	12.5%	228	10	4.4%	8.29	2.85
Needham	1	0	0.0%	2	0	0.0%	304	0	0.0%	na	na
Norfolk	2	0	0.0%	1	0	0.0%	136	13	9.6%	0.00	0.00
Norwood	11	2	18.2%	10	4	40.0%	229	19	8.3%	2.19	4.82
Plainville	2	1	50.0%	3	1	33.3%	107	11	10.3%	4.86	3.24
Quincy	16	4	25.0%	25	7	28.0%	421	42	10.0%	2.51	2.81
Randolph	137	53	38.7%	58	26	44.8%	69	12	17.4%	2.22	2.58
Sharon	8	2	25.0%	8	1	12.5%	131	6	4.6%	5.46	2.73
Stoughton	78	29	37.2%	28	10	35.7%	205	31	15.1%	2.46	2.36
Walpole	2	1	50.0%	9	2	22.2%	265	14	5.3%	9.46	4.21
Wellesley	2	0	0.0%	4	0	0.0%	208	1	0.5%	0.00	0.00
Westwood	2	0	0.0%	4	1	25.0%	121	4	3.3%	0.00	7.56
Weymouth	20	9	45.0%	25	5	20.0%	601	105	17.5%	2.58	1.14
Wrentham	2	0	0.0%	6	2	33.3%	152	15	9.9%	0.00	3.38
Plymouth County	639	423	66.2%	251	120	47.8%	5,343	1,090	20.4%	3.24	2.34
Abington	9	2	22.2%	16	6	37.5%	178	49	27.5%	0.81	1.36

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, 2016

	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
Bridgewater	11	4	36.4%	9	1	11.1%	284	56	19.7%	1.84	0.56
Brockton	537	381	70.9%	141	86	61.0%	330	161	48.8%	1.45	1.25
Carver	1	0	0.0%	2	0	0.0%	141	34	24.1%	0.00	0.00
Duxbury				2	0	0.0%	202	14	6.9%		0.00
East Bridgewater	8	2	25.0%	6	4	66.7%	157	43	27.4%	0.91	2.43
Halifax				1	0	0.0%	114	24	21.1%		0.00
Hanover				3	1	33.3%	167	16	9.6%		3.48
Hanson	5	3	60.0%	1	0	0.0%	132	28	21.2%	2.83	0.00
Hingham	2	0	0.0%	7	0	0.0%	261	6	2.3%	0.00	0.00
Hull	1	0	0.0%	1	1	100%	141	22	15.6%	0.00	6.41
Kingston	2	0	0.0%	4	2	50.0%	214	34	15.9%	0.00	3.15
Lakeville				1	0	0.0%	140	31	22.1%		0.00
Marion				1	1	100%	72	9	12.5%		8.00
Marshfield	4	0	0.0%	2	0	0.0%	289	45	15.6%	0.00	0.00
Mattapoissett				2	1	50.0%	59	3	5.1%		9.83
Middleborough	8	4	50.0%	5	2	40.0%	265	69	26.0%	1.92	1.54
Norwell				3	1	33.3%	139	7	5.0%		6.62
Pembroke	2	2	100%	4	1	25.0%	228	37	16.2%	6.16	1.54
Plymouth	13	6	46.2%	10	1	10.0%	793	195	24.6%	1.88	0.41
Plympton							39	4	10.3%		
Rochester	1	0	0.0%	1	0	0.0%	62	12	19.4%	0.00	0.00
Rockland	7	4	57.1%	12	4	33.3%	174	39	22.4%	2.55	1.49
Scituate	2	0	0.0%	2	0	0.0%	233	22	9.4%	0.00	0.00
Wareham	11	5	45.5%	7	2	28.6%	288	75	26.0%	1.75	1.10
West Bridgewater	5	3	60.0%	3	2	66.7%	85	13	15.3%	3.92	4.36
Whitman	10	7	70.0%	5	4	80.0%	156	42	26.9%	2.60	2.97
Suffolk County	346	123	35.5%	585	253	43.2%	3,618	155	4.3%	8.30	10.09
Boston	307	109	35.5%	241	71	29.5%	3,159	79	2.5%	14.20	11.78
Chelsea	8	3	37.5%	82	55	67.1%	105	9	8.6%	4.38	7.83
Revere	24	8	33.3%	243	120	49.4%	175	41	23.4%	1.42	2.11
Winthrop	7	3	42.9%	19	7	36.8%	179	26	14.5%	2.95	2.54
Worcester County	348	163	46.8%	784	391	49.9%	7,325	1,314	17.9%	2.61	2.78
Ashburnham	1	1	100%	4	3	75.0%	90	14	15.6%	6.43	4.82
Athol				3	3	100%	133	44	33.1%		3.02
Auburn	6	2	33.3%	9	7	77.8%	189	39	20.6%	1.62	3.77
Barre				1	0	0.0%	62	17	27.4%		0.00
Berlin				1	0	0.0%	31	0	0.0%		na
Blackstone				4	1	25.0%	105	20	19.0%		1.31
Bolton				2	0	0.0%	88	1	1.1%		0.00
Boylston	2	0	0.0%	5	1	20.0%	58	2	3.4%	0.00	5.80
Brookfield				3	1	33.3%	33	7	21.2%		1.57
Charlton	1	1	100%	4	1	25.0%	160	21	13.1%	7.62	1.90
Clinton	1	0	0.0%	24	10	41.7%	143	21	14.7%	0.00	2.84
Douglas	1	0	0.0%	5	1	20.0%	116	26	22.4%	0.00	0.89
Dudley	1	0	0.0%	2	1	50.0%	131	41	31.3%	0.00	1.60
East Brookfield							30	4	13.3%		
Fitchburg	28	16	57.1%	91	58	63.7%	287	86	30.0%	1.91	2.13

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, 2016

	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	9	4	44.4%	33	17	51.5%	178	59	33.1%	1.34	1.55
Grafton	9	1	11.1%	13	1	7.7%	235	20	8.5%	1.31	0.90
Harvard	3	0	0.0%				55	0	0.0%	na	
Holden	8	1	12.5%	12	5	41.7%	311	32	10.3%	1.21	4.05
Hopedale	4	0	0.0%	1	0	0.0%	78	9	11.5%	0.00	0.00
Hubbardston				2	1	50.0%	37	5	13.5%		3.70
Lancaster				2	2	100%	70	5	7.1%		14.00
Leicester	4	1	25.0%	10	3	30.0%	110	22	20.0%	1.25	1.50
Leominster	30	13	43.3%	77	38	49.4%	334	62	18.6%	2.33	2.66
Lunenburg	2	0	0.0%	6	2	33.3%	154	25	16.2%	0.00	2.05
Mendon				3	1	33.3%	63	4	6.3%		5.25
Milford	13	4	30.8%	38	12	31.6%	237	34	14.3%	2.14	2.20
Millbury	8	1	12.5%	4	2	50.0%	163	26	16.0%	0.78	3.13
Millville				1	0	0.0%	42	10	23.8%		0.00
North Brookfield	1	1	100%	1	1	100%	43	7	16.3%	6.14	6.14
Northborough	1	0	0.0%	4	1	25.0%	145	5	3.4%	0.00	7.25
Northbridge	1	0	0.0%	4	0	0.0%	184	30	16.3%	0.00	0.00
Oakham							16	2	12.5%		
Oxford	5	2	40.0%	15	6	40.0%	161	41	25.5%	1.57	1.57
Paxton	3	1	33.3%	7	2	28.6%	60	7	11.7%	2.86	2.45
Princeton				2	0	0.0%	36	3	8.3%		0.00
Rutland	2	0	0.0%	2	1	50.0%	99	13	13.1%	0.00	3.81
Shrewsbury	4	1	25.0%	18	3	16.7%	224	17	7.6%	3.29	2.20
Southborough	1	0	0.0%	1	0	0.0%	94	2	2.1%	0.00	0.00
Southbridge	1	0	0.0%	27	17	63.0%	95	39	41.1%	0.00	1.53
Spencer	2	1	50.0%	19	11	57.9%	116	36	31.0%	1.61	1.87
Sterling	2	0	0.0%	4	1	25.0%	96	9	9.4%	0.00	2.67
Sturbridge	3	2	66.7%	6	1	16.7%	132	22	16.7%	4.00	1.00
Sutton				5	1	20.0%	120	6	5.0%		4.00
Templeton	1	0	0.0%	3	0	0.0%	88	18	20.5%	0.00	0.00
Upton				3	0	0.0%	102	4	3.9%		0.00
Uxbridge	3	2	66.7%	6	2	33.3%	184	16	8.7%	7.67	3.83
Warren				3	1	33.3%	53	18	34.0%		0.98
Webster	5	5	100%	19	11	57.9%	133	40	30.1%	3.33	1.93
West Boylston	3	1	33.3%	4	1	25.0%	85	7	8.2%	4.05	3.04
West Brookfield				2	0	0.0%	44	11	25.0%		0.00
Westborough	5	0	0.0%	7	1	14.3%	145	6	4.1%	0.00	3.45
Westminster	2	0	0.0%	1	0	0.0%	101	13	12.9%	0.00	0.00
Worcester	171	102	59.6%	252	151	59.9%	877	241	27.5%	2.17	2.18
Hardwick/NwBrntree*							29	10	34.5%		
Petersham/Philipston*				2	2	100%	27	3	11.1%		9.00
Winchendon/Rylston*	1	0	0.0%	7	6	85.7%	113	32	28.3%	0.00	3.03

* 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 "na".

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, 2016

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Barnstable County	31	70	145	2,765	19.4%	18.6%	20.0%	8.6%	2.25	2.16	2.32
Barnstable	8	30	69	552	25.0%	23.3%	26.1%	7.4%	3.37	3.14	3.51
Bourne	4	1	1	248	25.0%	0.0%	0.0%	9.7%	2.58	0.00	0.00
Brewster			1	101			100%	6.9%			14.43
Chatham			2	56			0.0%	8.9%			0.00
Dennis	5	6	4	149	40.0%	16.7%	0.0%	10.7%	3.73	1.55	0.00
Eastham	3	3		41	0.0%	0%		9.8%	0.00	0.00	
Falmouth	5	3	13	346	20.0%	66.7%	15.4%	9.8%	2.04	6.78	1.57
Harwich		3	2	176		0.0%	0.0%	8.0%		0.00	0.00
Mashpee		7	8	242		14.3%	0.0%	9.9%		1.44	0.00
Orleans	1		2	73	0.0%		0.0%	8.2%	0.00		0.00
Provincetown	1		3	52	0.0%		0.0%	11.5%	0.00		0.00
Sandwich	1	3	11	327	0.0%	0.0%	18.2%	6.1%	0.00	0.00	2.97
Truro	1	1	1	24	0.0%	0.0%	0.0%	8.3%	0.00	0.00	0.00
Wellfleet	1			25	0.0%			16.0%	0.00		
Yarmouth	1	13	28	353	0.0%	15%	21%	8.8%	0.00	1.75	2.44
Berkshire County	21	36	53	1,365	14.3%	5.6%	13.2%	10.0%	1.43	0.56	1.33
Adams	1			77	0.0%			3.9%	0.00		
Cheshire	3			33	0.0%			12.1%	0.00		
Clarksburg				32				12.5%			
Dalton		2	2	114		0.0%	0.0%	12.3%		0.00	0.00
Great Barrington			1	51			0.0%	11.8%			0.00
Hinsdale		1		28		100%		7.1%		14.00	
Lanesborough	1	1	1	49	0.0%	0.0%	0.0%	8.2%	0.00	0.00	0.00
Lee		1	8	57		0.0%	25.0%	10.5%		0.00	2.38
Lenox			2	55			0.0%	20.0%			0.00
New Marlborough				16				0.0%			
North Adams	1	1	3	128	100%	0%	0.0%	18.8%	5.33	0.00	0.00
Pittsfield	12	25	33	436	8.3%	4.0%	15.2%	6.2%	1.35	0.65	2.45
Sheffield			1	27			0.0%	22.2%			0.00
Stockbridge				10				0.0%			
West Stockbridge				23				8.7%			
Williamstown	2	4	2	65	0.0%	0.0%	0.0%	7.7%	0.00	0.00	0.00
Alfred/Egmt/MtWash*				21				19.0%			
Becket/Washington*				37				5.4%			
Florida/Savoy*				14				28.6%			
Hancock/NAsh/Richmd*	1	1		23	100%	0.0%		8.7%	11.50	0.00	
Monterey/Tyringham*				15				20.0%			
Otis/Sandisfield*				22				4.5%			
Peru/Windsor*				32				6.3%			
Bristol County	191	392	353	6,170	6.3%	16.1%	17.6%	8.7%	0.72	1.84	2.01
Acushnet	1	1	5	129	0.0%	0.0%	20.0%	7.8%	0.00	0.00	2.58
Attleboro	35	37	40	586	5.7%	16.2%	12.5%	7.7%	0.74	2.11	1.63
Berkley	1		2	72	0.0%		50.0%	8.3%	0.00		6.00
Dartmouth	7	5	10	375	0.0%	0.0%	10.0%	9.9%	0.00	0.00	1.01
Dighton	4	4	3	164	0.0%	0.0%	33.3%	4.3%	0.00	0.00	7.81
Easton	15	29	12	317	6.7%	6.9%	8.3%	7.6%	0.88	0.91	1.10

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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, 2016

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Fairhaven	4	1	5	211	0.0%	100%	0.0%	8.5%	0.00	11.72	0.00
Fall River	18	37	39	580	22.2%	13.5%	25.6%	11.0%	2.01	1.22	2.32
Freetown		3	1	152		0.0%	0.0%	9.9%		0.00	0.00
Mansfield	34	4	5	235	0.0%	0.0%	0.0%	7.7%	0.00	0.00	0.00
New Bedford	4	109	122	688	0.0%	22.9%	18.9%	13.1%	0.00	1.75	1.44
North Attleborough	30	13	20	406	10.0%	30.8%	15.0%	6.4%	1.56	4.80	2.34
Norton	5	9	4	280	0.0%	11.1%	50.0%	5.7%	0.00	1.94	8.75
Raynham	7	9	2	226	0.0%	0.0%	0.0%	8.0%	0.00	0.00	0.00
Rehoboth	4	4	4	153	25.0%	0.0%	0.0%	9.2%	2.73	0.00	0.00
Seekonk	5	7	7	215	0.0%	0.0%	0.0%	7.0%	0.00	0.00	0.00
Somerset		5	5	243		0.0%	0.0%	6.2%		0.00	0.00
Swansea	4	5	5	253	0.0%	40.0%	40.0%	8.3%	0.00	4.82	4.82
Taunton	12	109	54	691	8.3%	15.6%	22.2%	9.8%	0.85	1.58	2.26
Westport	1	1	8	194	0.0%	0.0%	0.0%	5.7%	0.00	0.00	0.00
Dukes County	3	5	17	136	0.0%	20.0%	0.0%	9.6%	0.00	2.09	0.00
Edgartown		1	5	28		0.0%	0.0%	10.7%		0.00	0.00
Oak Bluffs	3	2	5	40	0.0%	50.0%	0.0%	7.5%	0.00	6.67	0.00
Tisbury		2	5	36		0.0%	0.0%	8.3%		0.00	0.00
Aq/Chil/Gos/WTis*			2	32			0.0%	12.5%			0.00
Essex County	438	345	1,904	8,187	7.5%	15.7%	13.1%	6.4%	1.18	2.45	2.06
Amesbury	3	2	11	329	0.0%	0.0%	9.1%	6.4%	0.00	0.00	1.42
Andover	107	7	21	387	2.8%	14.3%	19.0%	4.9%	0.57	2.91	3.88
Beverly	15	8	22	528	6.7%	50.0%	9.1%	4.7%	1.41	10.56	1.92
Boxford	11	1	8	139	0.0%	0.0%	0.0%	5.0%	0.00	0.00	0.00
Danvers	5	12	13	374	0.0%	25.0%	15.4%	4.3%	0.00	5.84	3.60
Essex	1			52		0.0%		7.7%		0.00	
Georgetown	2		1	113	50.0%		0.0%	3.5%	14.13		0.00
Gloucester	3		8	347	0.0%		12.5%	7.2%	0.00		1.74
Groveland	1	2	2	91	0.0%	0.0%	0.0%	2.2%	0.00	0.00	0.00
Hamilton	2	1	4	108	0.0%	0.0%	25.0%	3.7%	0.00	0.00	6.75
Haverhill	25	35	198	759	4.0%	20.0%	10.1%	8.4%	0.47	2.37	1.20
Ipswich	1	1	3	189	0.0%	0.0%	67%	5.3%	0.00	0.00	12.60
Lawrence	11	19	654	83	9.1%	36.8%	16.1%	15.7%	0.58	2.35	1.03
Lynn	63	116	471	501	9.5%	12.9%	13.2%	7.6%	1.26	1.70	1.74
Lynnfield	16	1	6	136	6.3%	0.0%	0.0%	2.9%	2.13	0.00	0.00
Manchester BTS			1	61			0.0%	8.2%			0.00
Marblehead	4		4	290	0.0%		0.0%	5.5%	0.00		0.00
Merrimac		2	2	136		0.0%	50.0%	13.2%		0.00	3.78
Methuen	30	46	215	426	13.3%	13.0%	7.9%	6.8%	1.96	1.92	1.16
Middleton	8			135	12.5%			5.2%	2.41		
Nahant	4	4	1	40	25.0%	25.0%	0.0%	2.5%	10.00	10.00	0.00
Newbury	1	1		98	0.0%	0.0%		10.2%	0.00	0.00	
Newburyport	1	1	3	342	100%	0.0%	33.3%	3.5%	28.50	0.00	9.50
North Andover	51	10	22	377	2.0%	10.0%	4.5%	7.4%	0.26	1.35	0.61
Peabody	22	29	59	477	18.2%	13.8%	13.6%	6.7%	2.71	2.06	2.02
Rockport			5	87			20.0%	8.0%			2.49
Rowley	4			85	25.0%			5.9%	4.25		
Salem	11	15	59	632	18.2%	13.3%	20.3%	6.2%	2.95	2.16	3.30

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	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Salisbury	2	2	1	141	50.0%	50.0%	0.0%	11.3%	4.41	4.41	0.00
Saugus	23	24	92	276	8.7%	8.3%	9.8%	7.6%	1.14	1.10	1.29
Swampscott	4	3	17	218	0.0%	0.0%	0.0%	5.5%	0.00	0.00	0.00
Topsfield	5	1	1	91	20.0%	0.0%	0.0%	1.1%	18.20	0.00	0.00
Wenham	1	2		60	0.0%	0.0%		1.7%	0.00	0.00	
West Newbury	1			79	0.0%			7.6%	0.00		
Franklin County	15	6	28	796	6.7%	0.0%	10.7%	10.8%	0.62	0.00	0.99
Deerfield	1	1	3	59	0.0%	0.0%	0.0%	8.5%	0.00	0.00	0.00
Greenfield	6	2	8	185	16.7%	0.0%	12.5%	9.2%	1.81	0.00	1.36
Montague	4		3	97	0.0%		0.0%	14.4%	0.00		0.00
Northfield			2	30			50.0%	6.7%			7.50
Orange			3	94			0.0%	16.0%			0.00
Ashfield/Conway*			1	39			100%	10.3%			9.75
Bernstn/Gill/Leyden*			1	50			0.0%	14.0%			0.00
Buckland/Shelburne*	1	1	1	34	0.0%	0.0%	0.0%	2.9%	0.00	0.00	0.00
Chl/Col/Hw/Hea/Mn/Ro*			3	54			0.0%	16.7%			0.00
Ervng/Warwck/Wend*			1	34			0.0%	5.9%			0.00
Lev/NSalem/Shutes*	1	2	2	74	0.0%	0.0%	0.0%	9.5%	0.00	0.00	0.00
Sunderlnd/Whately*	2			46	0.0%			6.5%	0.00		
Hampden County	143	325	905	4,081	11.9%	16.9%	14.4%	8.4%	1.41	2.01	1.71
Agawam	3	4	18	381	0.0%	0.0%	11.1%	9.7%	0.00	0.00	1.14
Brimfield	1	1		51	0.0%	100%		11.8%	0.00	8.50	
Chicopee	15	27	121	492	20.0%	7.4%	9.1%	8.3%	2.40	0.89	1.09
East Longmeadow	8	6	10	221	12.5%	16.7%	10.0%	4.1%	3.07	4.09	2.46
Hampden		1	2	57		100%	50.0%	7.0%		14.25	7.13
Holyoke	6	13	75	208	0.0%	0.0%	18.7%	8.7%	0.00	0.00	2.16
Longmeadow	18	7	8	184	5.6%	28.6%	25.0%	4.3%	1.28	6.57	5.75
Ludlow	2	6	4	196	50.0%	16.7%	0.0%	5.1%	9.80	3.27	0.00
Monson	3			111	0.0%			7.2%	0.00		
Palmer	5	5	10	164	20.0%	0.0%	30.0%	11.0%	1.82	0.00	2.73
Southwick	1		1	156	100%		0.0%	11.5%	8.67		0.00
Springfield	42	228	567	687	16.7%	18.4%	14.1%	10.5%	1.59	1.76	1.35
West Springfield	20	11	40	276	0.0%	18.2%	15.0%	7.6%	0.00	2.39	1.97
Westfield	10	11	42	483	10.0%	18.2%	16.7%	8.1%	1.24	2.25	2.06
Wilbraham	9	5	5	213	11.1%	20.0%	40.0%	5.6%	1.97	3.55	7.10
Bln/Chs/Grv/Mnt/Rus/Tol*			1	121			100%	8.3%			12.10
Holland/Wales*			1	80			0.0%	15.0%			0.00
Hampshire County	65	21	66	1,668	10.8%	14.3%	18.2%	8.3%	1.29	1.71	2.18
Amherst	23	3	8	142	8.7%	0.0%	12.5%	5.6%	1.54	0.00	2.22
Belchertown	5	5	6	250	20.0%	0.0%	0.0%	7.2%	2.78	0.00	0.00
Chesterfield				24				16.7%			
Easthampton	3	1	12	196	0.0%	100%	33.3%	5.6%	0.00	17.82	5.94
Granby	3	2	4	64	33.3%	0.0%	0.0%	15.6%	2.13	0.00	0.00
Hadley	6	1	2	53	0.0%	100%	50.0%	13.2%	0.00	7.57	3.79
Hatfield		1		39		0.0%		10.3%		0.00	
Huntington		1	2	38		0.0%	50.0%	5.3%		0.00	9.50
Northampton	19	1	11	307	0.0%	0.0%	9.1%	6.8%	0.00	0.00	1.33

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Pelham		2	1	14		0.0%	100%	28.6%		0.00	3.50
South Hadley	3	4	10	234	66.7%	25.0%	20.0%	6.8%	9.75	3.66	2.93
Southampton	2		1	89	0.0%		0.0%	11.2%	0.00		0.00
Ware			6	114			0.0%	12.3%			0.00
Westhampton				26				7.7%			
Cum/Midfld/Plnfd/Worth*	1		2	40	100%		50.0%	15.0%	6.67		3.33
Goshen/Williamsburg*			1	38			0.0%	5.3%			0.00
Middlesex County	3,581	533	1,132	13,659	6.8%	11.1%	11.6%	5.4%	1.27	2.07	2.16
Acton	155	4	10	229	6.5%	50.0%	10.0%	4.8%	1.34	10.41	2.08
Arlington	116	9	13	425	4.3%	11.1%	7.7%	2.4%	1.83	4.72	3.27
Ashby	1		1	44	0.0%		100%	9.1%	0.00		11.00
Ashland	104	10	30	203	4.8%	10.0%	13.3%	5.9%	0.81	1.69	2.26
Ayer	15	2	10	117	0.0%	0.0%	30.0%	4.3%	0.00	0.00	7.02
Bedford	51	2	7	124	2.0%	0.0%	14.3%	4.8%	0.41	0.00	2.95
Belmont	80	3	5	171	8.8%	0.0%	0.0%	1.8%	4.99	0.00	0.00
Billerica	81	34	35	436	12.3%	8.8%	5.7%	5.7%	2.15	1.54	1.00
Boxborough	32	1	4	48	3.1%	0.0%	25%	8.3%	0.38	0.00	3.00
Burlington	68	3	14	166	10.3%	0.0%	7.1%	1.8%	5.70	0.00	3.95
Cambridge	164	11	23	385	5.5%	9.1%	17.4%	3.9%	1.41	2.33	4.46
Carlisle	12	2	2	74	16.7%	0.0%	0.0%	5.4%	3.08	0.00	0.00
Chelmsford	134	16	23	420	11.2%	6.3%	8.7%	6.0%	1.88	1.05	1.46
Concord	12	2	4	217	25.0%	0.0%	0.0%	6.9%	3.62	0.00	0.00
Dracut	53	47	51	422	9.4%	14.9%	15.7%	5.0%	1.90	2.99	3.15
Dunstable	8	2	2	40	0.0%	0.0%	0.0%	7.5%	0.00	0.00	0.00
Everett	44	43	105	130	6.8%	11.6%	9.5%	6.9%	0.98	1.68	1.38
Framingham	113	31	130	546	5.3%	16.1%	12.3%	4.9%	1.07	3.26	2.49
Groton	19	3	2	163	0.0%	66.7%	0.0%	4.9%	0.00	13.58	0.00
Holliston	44	1	14	199	11.4%	0.0%	21.4%	7.0%	1.62	0.00	3.05
Hopkinton	153	5	6	258	4.6%	0.0%	0.0%	6.6%	0.69	0.00	0.00
Hudson	9	2	18	249	11.1%	0.0%	16.7%	7.6%	1.46	0.00	2.18
Lexington	211	3	14	179	3.3%	0.0%	0.0%	11.2%	0.30	0.00	0.00
Lincoln	8	2	1	54	0.0%	50.0%	0.0%	5.6%	0.00	9.00	0.00
Littleton	37		4	158	8.1%		0.0%	5.1%	1.60		0.00
Lowell	250	84	176	549	11.2%	14.3%	15.3%	8.4%	1.34	1.70	1.83
Malden	173	58	55	213	9.2%	15.5%	10.9%	4.2%	2.19	3.67	2.58
Marlborough	27	9	91	357	3.7%	11.1%	18.7%	9.8%	0.38	1.13	1.91
Maynard	8	5	5	186	0.0%	20.0%	20.0%	3.8%	0.00	5.31	5.31
Medford	91	11	28	423	8.8%	0.0%	10.7%	2.4%	3.72	0.00	4.53
Melrose	53	13	10	320	9.4%	0.0%	0.0%	2.5%	3.77	0.00	0.00
Natick	99	5	11	364	7.1%	0.0%	0.0%	3.3%	2.14	0.00	0.00
Newton	234	10	16	627	4.3%	0.0%	6.3%	4.8%	0.89	0.00	1.31
North Reading	20	4	4	237	10.0%	25.0%	0.0%	4.2%	2.37	5.93	0.00
Pepperell	7	4	9	172	0.0%	0.0%	0.0%	12.8%	0.00	0.00	0.00
Reading	34	1	8	354	0.0%	0.0%	0.0%	3.4%	0.00	0.00	0.00
Sherborn	12	1	4	84	0.0%	0.0%	25.0%	11.9%	0.00	0.00	2.10
Shirley	1	4	3	101	0.0%	0.0%	0.0%	13.9%	0.00	0.00	0.00
Somerville	125	7	19	444	3.2%	14.3%	15.8%	5.6%	0.57	2.54	2.80
Stoneham	42	7	18	247	4.8%	0.0%	0.0%	3.6%	1.31	0.00	0.00

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Stow	7		2	105	0.0%		0.0%	2.9%	0.00		0.00
Sudbury	40	5	9	219	7.5%	0.0%	0.0%	4.6%	1.64	0.00	0.00
Tewksbury	45	17	19	441	4.4%	17.6%	5.3%	7.7%	0.58	2.29	0.68
Townsend	3	3	4	132	0.0%	33.3%	25.0%	6.8%	0.00	4.89	3.67
Tyngsborough	17	4	18	161	5.9%	0.0%	22.2%	7.5%	0.79	0.00	2.98
Wakefield	27	9	9	307	0.0%	0.0%	22.2%	5.2%	0.00	0.00	4.26
Waltham	124	10	30	532	9.7%	0.0%	0.0%	4.7%	2.06	0.00	0.00
Watertown	58	2	6	285	6.9%	0.0%	0.0%	3.5%	1.97	0.00	0.00
Wayland	31	3	6	184	6.5%	0.0%	0.0%	2.7%	2.37	0.00	0.00
Westford	123	3	9	200	6.5%	0.0%	22.2%	4.5%	1.45	0.00	4.94
Weston	28		1	89	3.6%		0.0%	6.7%	0.53		0.00
Wilmington	25	8	7	271	0.0%	12.5%	14.3%	6.3%	0.00	1.99	2.28
Winchester	92		2	232	6.5%		0.0%	4.3%	1.51		0.00
Woburn	59	8	25	365	13.6%	0.0%	0.0%	4.1%	3.30	0.00	0.00
Nantucket County	3	8	9	110	0.0%	12.5%	0.0%	12.7%	0.00	0.98	0.00
Nantucket	3	8	9	110	0.0%	12.5%	0.0%	12.7%	0.00	0.98	0.00
Norfolk County	1,488	594	376	6,939	7.3%	13.8%	10.6%	5.9%	1.24	2.34	1.80
Avon	5	32	5	38	40.0%	31.3%	0.0%	10.5%	3.80	2.97	0.00
Bellingham	10	5	21	258	20.0%	0.0%	19.0%	4.7%	4.30	0.00	4.10
Braintree	157	13	10	295	7.6%	7.7%	10.0%	4.4%	1.73	1.75	2.27
Brookline	142	4	19	375	4.2%	0.0%	10.5%	5.3%	0.79	0.00	1.97
Canton	65	20	13	292	3.1%	10.0%	7.7%	2.7%	1.12	3.65	2.81
Cohasset	3		1	144	0.0%		0.0%	3.5%	0.00		0.00
Dedham	15	12	22	296	20.0%	8.3%	9.1%	5.4%	3.70	1.54	1.68
Dover	21	5	2	86	9.5%	20.0%	0.0%	7.0%	1.37	2.87	0.00
Foxborough	5	12	5	188	0.0%	8.3%	0.0%	4.3%	0.00	1.96	0.00
Franklin	29	9	16	413	6.9%	11.1%	12.5%	6.8%	1.02	1.64	1.84
Holbrook	17	38	14	115	5.9%	13.2%	14.3%	9.6%	0.61	1.38	1.49
Medfield	8		2	172	12.5%		0.0%	4.7%	2.69		0.00
Medway	10	5	6	193	10.0%	0.0%	0.0%	7.3%	1.38	0.00	0.00
Millis	3	2	3	110	0.0%	0.0%	0.0%	8.2%	0.00	0.00	0.00
Milton	44	31	8	274	6.8%	6.5%	0.0%	3.6%	1.87	1.77	0.00
Needham	41	1	2	362	7.3%	0.0%	0.0%	4.7%	1.56	0.00	0.00
Norfolk	17	2	1	173	0.0%	0.0%	0.0%	4.6%	0.00	0.00	0.00
Norwood	31	17	11	273	6.5%	11.8%	0.0%	5.9%	1.10	2.01	0.00
Plainville	2	2	3	139	0.0%	0.0%	0.0%	8.6%	0.00	0.00	0.00
Quincy	422	24	34	539	8.1%	16.7%	17.6%	7.6%	1.06	2.19	2.32
Randolph	70	208	78	98	11.4%	18.8%	14.1%	8.2%	1.40	2.30	1.73
Sharon	76	11	10	181	9.2%	9.1%	0.0%	6.6%	1.39	1.37	0.00
Stoughton	40	106	35	261	10.0%	7.5%	17.1%	8.4%	1.19	0.90	2.03
Walpole	34	2	12	319	5.9%	0.0%	25.0%	4.7%	1.25	0.00	5.32
Wellesley	67	3	4	258	4.5%	33.3%	0.0%	2.7%	1.65	12.29	0.00
Westwood	36	2	6	153	8.3%	0.0%	0.0%	7.2%	1.16	0.00	0.00
Weymouth	107	25	27	737	5.6%	8.0%	0.0%	7.2%	0.78	1.11	0.00
Wrentham	11	3	6	196	0.0%	33.3%	0.0%	7.7%	0.00	4.36	0.00
Plymouth County	95	909	346	6,807	10.5%	16.4%	13.9%	8.4%	1.25	1.95	1.65
Abington	8	15	23	216	0.0%	20.0%	17.4%	7.4%	0.00	2.70	2.35

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Bridgewater	6	14	11	340	0.0%	7.1%	0.0%	6.5%	0.00	1.10	0.00
Brockton	21	761	194	445	14.3%	17.0%	14.9%	10.6%	1.35	1.60	1.42
Carver	2	1	4	213	50.0%	0.0%	25.0%	21.1%	2.37	0.00	1.18
Duxbury	2		2	239	0.0%		0.0%	4.2%	0.00		0.00
East Bridgewater	2	13	6	197	0.0%	7.7%	0.0%	6.1%	0.00	1.26	0.00
Halifax		2	2	152		100%	0.0%	11.8%		8.44	0.00
Hanover			3	203			0.0%	4.9%			0.00
Hanson	1	5	5	158	0.0%	0.0%	60.0%	3.2%	0.00	0.00	18.96
Hingham	15	2	10	324	6.7%	0.0%	20.0%	6.2%	1.08	0.00	3.24
Hull	2	1	2	182	0.0%	0.0%	0.0%	9.9%	0.00	0.00	0.00
Kingston	5	2	5	273	20.0%	0.0%	20.0%	8.1%	2.48	0.00	2.48
Lakeville		1	1	170		0.0%	0.0%	7.6%		0.00	0.00
Marion	2		1	94	0.0%		0.0%	6.4%	0.00		0.00
Marshfield		4	4	373		0.0%	25.0%	8.0%		0.00	3.11
Mattapoisett	3		4	75	33.3%		0.0%	6.7%	5.00		0.00
Middleborough	2	13	6	348	50.0%	15.4%	0.0%	9.2%	5.44	1.67	0.00
Norwell	6	1	4	170	16.7%	100%	0.0%	4.1%	4.05	24.29	0.00
Pembroke		2	5	283		0.0%	20.0%	5.3%		0.00	3.77
Plymouth	6	16	15	1,026	16.7%	6.3%	6.7%	9.1%	1.84	0.69	0.74
Plympton				55				7.3%			
Rochester		1	1	77		0.0%	0.0%	5.2%		0.00	0.00
Rockland	5	10	18	232	0.0%	0.0%	16.7%	11.2%	0.00	0.00	1.49
Scituate	2	2	4	285	0.0%	0.0%	25.0%	6.7%	0.00	0.00	3.75
Wareham	2	16	7	384	0.0%	18.8%	0.0%	14.3%	0.00	1.31	0.00
West Bridgewater	1	15	4	109	0.0%	33.3%	25%	8.3%	0.00	4.04	3.03
Whitman	2	12	5	184	0.0%	8.3%	0.0%	4.3%	0.00	1.92	0.00
Suffolk County	611	546	791	4,521	8.3%	16.8%	12.4%	5.6%	1.49	3.01	2.21
Boston	555	482	346	3,887	8.1%	16.8%	13.0%	4.7%	1.71	3.55	2.75
Chelsea	17	14	110	146	0.0%	21.4%	11.8%	10.3%	0.00	2.09	1.15
Revere	34	39	306	261	11.8%	15.4%	11.8%	13.0%	0.90	1.18	0.90
Winthrop	5	11	29	227	40.0%	18.2%	13.8%	8.8%	4.54	2.06	1.57
Worcester County	875	501	1,047	9,219	9.3%	15.0%	13.7%	9.0%	1.03	1.66	1.52
Ashburnham	2	4	5	128	0.0%	50%	20.0%	12.5%	0.00	4.00	1.60
Athol			5	180			40.0%	14.4%			2.77
Auburn	5	8	13	261	0.0%	12.5%	23.1%	12.3%	0.00	1.02	1.88
Barre	1		2	79	0.0%		0.0%	8.9%	0.00		0.00
Berlin	1		2	44	0.0%		50.0%	13.6%	0.00		3.67
Blackstone	2		5	144	0.0%		20.0%	7.6%	0.00		2.62
Bolton	8		3	118	12.5%		33.3%	3.4%	3.69		9.83
Boylston	14	2	6	77	7.1%	0.0%	0.0%	11.7%	0.61	0.00	0.00
Brookfield		1	3	44		100%	0.0%	20.5%		4.89	0.00
Charlton	3	2	5	198	0.0%	0.0%	0.0%	7.6%	0.00	0.00	0.00
Clinton	8	2	32	172	13%	50.0%	12.5%	7.6%	1.65	6.62	1.65
Douglas	1	1	5	136	0.0%	0.0%	0%	8.8%	0.00	0.00	0.00
Dudley		2	4	161		50.0%	0.0%	8.1%		6.19	0.00
East Brookfield			1	37			0.0%	8.1%			0.00
Fitchburg	20	42	117	388	5.0%	16.7%	8.5%	11.9%	0.42	1.41	0.72

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, 2016

	Applications				Denial Rate				Denial Rate Ratio		
	Asians	Blacks	Latinos	Whites	Asians	Blacks	Latinos	Whites	Asian/ White	Black/ White	Latino/ White
Gardner	6	13	36	251	0.0%	23.1%	5.6%	15.5%	0.00	1.49	0.36
Grafton	68	10	19	279	11.8%	0.0%	21.1%	3.6%	3.28	0.00	5.87
Harvard	17	4		78	17.6%	0.0%		7.7%	2.29	0.00	
Holden	23	15	14	396	21.7%	26.7%	7.1%	5.6%	3.91	4.80	1.29
Hopedale	3	4	5	96	0.0%	0.0%	60.0%	4.2%	0.00	0.00	14.40
Hubbardston	1	1	2	49	100%	100%	0.0%	8.2%	12.25	12.25	0.00
Lancaster	1		7	89	0.0%		42.9%	9.0%	0.00		4.77
Leicester	10	8	13	145	0.0%	25.0%	15.4%	9.0%	0.00	2.79	1.72
Leominster	16	36	106	425	12.5%	2.8%	13.2%	9.4%	1.33	0.30	1.40
Lunenburg	5	2	7	213	0.0%	0.0%	14.3%	11.7%	0.00	0.00	1.22
Mendon	1		4	78	100%		0.0%	6.4%	15.60		0.00
Milford	18	18	50	295	16.7%	16.7%	10.0%	6.1%	2.73	2.73	1.64
Millbury	15	14	9	211	26.7%	14.3%	33.3%	8.5%	3.13	1.67	3.91
Millville	1		1	50	0.0%		0.0%	6.0%	0.00		0.00
North Brookfield		1	1	60		0.0%	0.0%	16.7%		0.00	0.00
Northborough	43	3	7	184	9.3%	0.0%	14.3%	4.9%	1.90	0.00	2.92
Northbridge	6	2	7	234	16.7%	0.0%	14.3%	8.5%	1.95	0.00	1.67
Oakham	1			25	0.0%			12.0%	0.00		
Oxford	3	6	19	223	0.0%	0.0%	15.8%	11.2%	0.00	0.00	1.41
Paxton		4	8	80		25.0%	12.5%	8.8%		2.86	1.43
Princeton	1		2	51	0.0%		0.0%	5.9%	0.00		0.00
Rutland	3	2	3	127	66.7%	0.0%	0.0%	11.0%	6.05	0.00	0.00
Shrewsbury	203	14	24	290	5.4%	21.4%	16.7%	5.9%	0.92	3.66	2.84
Southborough	46	1	2	111	0.0%	0.0%	0.0%	5.4%	0.00	0.00	0.00
Southbridge	1	1	40	125	0.0%	0.0%	22.5%	7.2%	0.00	0.00	3.13
Spencer		4	23	155		25.0%	8.7%	9.7%		2.58	0.90
Sterling	1	4	6	133	0.0%	0.0%	33.3%	8.3%	0.00	0.00	4.03
Sturbridge	2	4	7	185	0.0%	25.0%	0.0%	9.2%	0.00	2.72	0.00
Sutton	2		5	151	0.0%		0.0%	6.6%	0.00		0.00
Templeton		2	4	113		0.0%	0.0%	11.5%		0.00	0.00
Upton	20	1	6	120	10.0%	100%	0.0%	3.3%	3.00	30.00	0.00
Uxbridge	2	3	7	221	0.0%	0.0%	0%	4.5%	0.00	0.00	0.00
Warren		2	4	77		50.0%	0.0%	14.3%		3.50	0.00
Webster	10	8	23	170	30.0%	0.0%	8.7%	7.6%	3.92	0.00	1.14
West Boylston	3	4	6	104	0.0%	0.0%	0.0%	6.7%	0.00	0.00	0.00
West Brookfield			2	60			0.0%	1.7%			0.00
Westborough	137	9	8	176	5.8%	33.3%	0.0%	4.5%	1.28	7.33	0.00
Westminster	1	2	1	141	0.0%	0.0%	0.0%	7.1%	0.00	0.00	0.00
Worcester	139	238	345	1,148	13.7%	14.7%	14.8%	9.7%	1.41	1.52	1.53
Hardwick/NwBrntree*			1	41			100%	7.3%			13.67
Petersham/Philipston*			3	40			0.0%	7.5%			0.00
Winchendon/Rylston*	3	1	12	160	0.0%	0.0%	41.7%	15.0%	0.00	0.00	2.78

* 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 "??".